



LIC NOMURA
MUTUAL FUND

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KEY INFORMATION MEMORANDUM & COMMON APPLICATION FORM



An open ended debt scheme



An Open Ended Gilt Scheme



An open ended liquid scheme



An open ended debt scheme



An open ended Income Scheme



An Open-ended Income Scheme



An open ended debt scheme for Children



An open ended Balanced Fund



An open ended Index linked equity scheme



An open-ended Growth Scheme



An open-ended equity linked savings scheme (ELSS)



An open ended equity Growth scheme



An open ended Income Scheme



An open ended insurance linked tax saving scheme



An Open ended Growth scheme



An Open ended Debt scheme



An Open Ended Equity Scheme



An Open Ended Equity Scheme



An Open Ended Equity Scheme



An Open Ended Equity Scheme



A Debt Oriented Interval Scheme

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/mutual fund, due diligence certificate by the AMC, key personnel, investors' rights & services, risk factors, penalties & pending litigation, associate transactions etc. investor should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website : www.licnomuramf.com

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

• AREA OFFICES •

● **AHMEDABAD:** Jeevan Sadan, 3rd Flr, LIC Bldg, Opp. Capital Commercial Center, AHMEDABAD - 380006. : 079-26588301 : 9375090006 / 9924403147 / 9328638838 / 9998559460; ● **BANGALORE:** No.4, Canara Mutual Building (Opp. Cash Pharmacy), 2nd Floor, Residency Rd, BANGALORE-560025.: 080-22210180 / 22118478: 9845172957 / 9972092957 / 9986500721 / 9880058223; ● **BHUBANESHWAR:** OCHC Building, Ground Floor, 24-Janpath, Unit-3, BHUBANESHWAR-751001.: 0674-2390694: 9437569719; ● **CHENNAI:** 15, Anna Salai, Next to V.G.P. Bldg., CHENNAI - 600002.: 044-28411984 / 28555883: 9382315850 / 9500038285; ● **DEHRADUN:** 110, Tagore Villa, Chakrata Road, DEHRADUN - 248 001: 0135 - 2650749: 9412965570 / 9410702598 / 9208402495 / 9897056231; ● **ERNAKULAM:** 11th Floor, Jeevan Prakash, M.G. Road, Emakulam, KOCHI - 682011: 0484-2367643: 9895036554 / 9745612888 / 9946710555 / 9388755722; ● **GOA:** T 9/10, 3rd floor, Alfran Plaza, Opp. Don Bosco High School, M. G. Road, Panaji, GOA-403001.: 0832-2420561: 8600107698 / 9890711551 / 9370643076 / 9763129289; ● **GURGAON:** Nehru No. 202, 1st Floor, AKD Tower, Near HUDA Office, Sector 14, GURGAON - 122007.: 0124-2220592: 9811464244 / 9654228220 / 9555542768; ● **GUWAHATI:** C/o LIC of India, Jeevan Deep Building, M. L. Nehru Road, Panbazar, GUWAHATI-781 001:0361 - 2735323:9435769432; ● **HUBLI:** 2nd Floor, LIC Bldg., Beside HPO, Lamington Road, HUBLI - 580020.: 0836 - 4260523 / 4262092: 9035484001 / 9845205168; ● **HYDERABAD:** House No. 5-9-57, 4th Floor, Jeevan Jyoti Building, Basheerbagh, HYDERABAD - 500029.: 040-23244445 / 23210572: 9392471583 / 9000444850 / 9000550850; ● **INDORE:** U.V. House, 1st Floor, Snehil 9/1-A South Tukoganji, INDORE - 452001.: 0731-2520262 / 4069162: 9589050250 / 8827344195 / 9981511435; ● **JAIPUR:** 327 -A, 3rd floor, Ganpati Plaza, M. I. Road, JAIPUR - 1.: 0141-5112620: 9461658875 / 9829098323 / 9929095005; ● **KANPUR:** Jeevan Vikas, Ground Floor, 16/98, M.G. Road, KANPUR - 208001.: 0512-2360240 / 3244949: 7275430214 / 9451448305 / 9984006600 / 9838038440 / 9889052340 / 9889085736; ● **KOLKATA:** Ground Floor, Hindustan Building Annex, 4, Chittaranjan Avenue, KOLKATA - 700072.: 033-22129455 / 65290605: 9830690000 / 9432128113 / 9474424374 / 9432391810 / 9339531895 / 9830689965 / 9903495703 / 9051068127; ● **LUCKNOW:** 7th Floor, Jeevan Bhavan 2, Naval Kishore Road, Hazrat Ganj, LUCKNOW - 226 001: 0522-2231186 / 4045203: 9651534267 / 8858235350; ● **LUDHIANA:** Rm No. 102-103, 1st Fl, S.C.O. 18, Opp. Lucknow Exch., Feroze Gandhi Mkt, LUDHIANA-141 001.: 0161 - 2405805 / 2405806: 9814703558 / 9915099333 / 9914720500; ● **MADURAI:** 2nd Floor, LIC Bldg., Door No. 3, West Marret Street, MADURAI - 625 001: 0452 - 2345700: 9442109039 / 9840626085; ● **MANGALORE:** No. 6, Gr. Floor, Popular Building, K S Rao Road, MANAGALORE - 575 001: 0824 - 2411482: 9845190466 / 9845758228; ● **MUMBAI - I:** Gr. Floor, Industrial Assurance Bldg., Opp. Churchgate Station, MUMBAI - 400020.: 022-22885971 / 22817162 / 63: 9324543832 / 9325523480 / 9769028905 / 9820137844 / 9930957772 / 9892550455 / 9820469966; ● **MUMBAI - II:** 103, First Floor, A Wing, BSEL Tech Park, Opp. Vashi Railway Station, NAVI MUMBAI - 400 703.: 022-2781 2522: 9320762764 / 8080858887 / 9595977222 / 9930476555; ● **NAGPUR:** Jeevan Seva Bldg., Mount Road, Sadar, NAGPUR - 440 001.: 0712 - 2542497: 9422113800 / 9021426397 / 9011412206; ● **NASHIK:** Shop No.2, Ground Floor, Rajvee Enclave, New Pandit Colony, NASHIK - 422002.: 0253-2579507: 9922996155 / 9823366379 / 9595075700; ● **NEW DELHI:** 7th Floor, Jeevan Prakash, 25 K.G. Marg, NEW DELHI - 110001.: 011-64663650 / 23359190 / 23314396: 9711558228 / 9818610867 / 9818630124 / 8595240125 / 9891736008 / 9871814850 / 9971672830; ● **PATNA:** Ground Floor, Jeevan Jyoti Bldg. Exhibition Road, PATNA - 800001.: 0612-2501157: 9431447848 / 9431023274 / 9507151965; ● **PUNE:** C/o LIC of India, Pune D.O.-I,67, Shivaji Nagar, University Road, PUNE - 411 005: 020 - 25537301: 9822474487 / 9767868611; ● **RAIPUR:** SF - 22-23, Millennium Plaza, Near Indian Coffee House, G.E. Road, RAIPUR - 492001 C.G.: 0771-2236780/4051137: 9425026437 / 9329100009 / 7415800009 / 9407646661; ● **RAJKOT:** 721, Star Chamber, Harihar Chowk, RAJKOT - 360 001.: 0281 - 2230626: 8690444022 / 9898732333; ● **RANCHI:** Narsaria Tower, 2nd Floor, Opp. Lalpur Police Station, Post Lalpur, RANCHI - 834001.: 0651-2206372: 8986771069 / 9835197681 / 9835708803;

• BUSINESS CENTERS •

● **AGRA:** 9927888854; ● **AHMEDNAGAR:** 9422238925; ● **AJMER:** 9829077674; ● **ALAPUZA:** 9447367160; ● **ALLAHABAD:** 9918971258; ● **AMRAVATI:** 9372941955; ● **AMRITSAR:** 9814299747; ● **AURANGABAD:** 9923797207; ● **BANKURA:** 9378330300; ● **BEHRAMPURE:** 9861546580; ● **BELGAUM:** 9916140315; ● **BELLARY:** 9916013299; ● **BILASPUR:** 9302606248; ● **BHAGALPUR:** 9431609765; ● **BHILAI:** 9303808855; ● **BHILWARA:** 9829287273; ● **BHOPAL:** 9302441980; ● **BHUJ:** 9377713665; ● **BIKANER:** 9829791132; ● **BOKARO:** 9955189443; ● **BURDWAN:** 9831712244; ● **CHANDIGARH:** 9316065681; ● **CHANDRAPUR:** 9372941955; ● **COIMBATORE:** 0422-4393989; ● **DALTONGANJ:** 9162780200; ● **DEOGHAR:** 9430155378; ● **DHANBAD:** 9835334495; ● **GAYA:** 9470854005; ● **GORAKHPUR:** 9336833448; ● **GULBARGA:** 9900144196; ● **GWALIOR:** 9406586454; ● **HALDWANI:** 9839976747; ● **HASSAN:** 9986125091; ● **JABALPUR:** 9407606313; ● **JAGDALPUR:** 9303354452; ● **JALGAON:** 9422211343; ● **JAMMU:** 9419213201; ● **JAMSHEDPUR:** 9234620669; ● **JHANSI:** 9760016559; ● **JODHPUR:** 9829947974; ● **KARIMNAGAR:** 9900444853; ● **KARWAR:** 9611111028; ● **KHARAGPUR:** 9531509342; ● **KOLHAPUR:** 9822851948; ● **KOTA:** 9829905879; ● **KOTTAYAM:** 9656010033; ● **KOZHIKODE:** 9349739890; ● **MADIKERI:** 9886028217; ● **MALDA:** 9836237434; ● **MANDI:** 9817232224; ● **MEERUT:** 9319267811; ● **MEHSANA:** 9979533536; ● **MORADABAD:** 9454993170; ● **MYSORE:** 9986117183; ● **MUZAFFARPUR:** 9431813155; ● **NANDED:** 9822203503; ● **NELLORE:** 9000444854; ● **NOIDA:** 9999340088; ● **PANIPAT:** 9996006023; ● **PONDICHERRY:** 7708007363; ● **RAJAHMUNDRY:** 9000171857; ● **SAHARANPUR:** 9896455020; ● **SALEM:** 9944744424; ● **SAMBALPUR:** 9937040031; ● **SATARA:** 9423192029; ● **SATNA:** 9300757593; ● **SHANDOL:** 9303822916; ● **SHILLONG:** 9435787838; ● **SHIMLA:** 9318960005; ● **SHIMOGA:** 9902007686; ● **SURAT:** 9978862626; ● **SURAT:** 9925027406; ● **SILIGURI:** 9883096767 / 9641022228; ● **THANE:** 9702882224; ● **THRISSUR:** 9388110220; ● **TIRUNELVEL:** 9655505105; ● **TRICHY:** 9842524130; ● **TRIVANDRUM:** 9388088066; ● **UDAIPUR:** 9784011432; ● **UDUPI:** 9611111028; ● **VADODARA:** 9327494916; ● **VAPI:** 9377566652; ● **VARANASI:** 9336501004; ● **VISHAKHAPATNAM:** 9000444851; ● **VIJAYWADA:** 9000444856; ● **WARANGAL:** 9000171858

• KARVY CENTRES •

● **Agartala:** 0381-2317519; 0381-2315171; ● **Agra:** 9369918603; ● **Ahmedabad:** 079-26402967; 079-26400527; 079-26407541; 079-32997508; ● **Ajmer:** 0145-2628055; 0145-5120725; 0145-2628065; ● **Allahabad:** 9369918605; ● **Alleppey:** 0477-3294001; ● **Alwar:** 0144-3291200/300/400; ● **Amaravathi:** 0721-3291081 / 2565617; ● **Amritsar:** 0183-5053804; 0183-5053802; ● **Aurangabad:** 0240-6603505; 0240-2363517; ● **Balaore:** 06782-260503; 06782-265492; 06782-329233; 06782-265496; ● **Bangalore:** 080 - 32008452; 080 - 25320085; 080-41233439; ● **Bankura:** 03242-255964; ● **Bareilly:** 9369918607; ● **Baroda:** 0265 - 6640870; 0265 - 6640871; ● **Belgaum:** 0831- 2402544; 0831-2402722; 0831-2402880; ● **Bellary:** 08392-254750; 08392 - 254531; ● **Bhagalpur:** 9386256100; ● **Bhatinda:** 0164 5006725; ● **Bhilai:** 0788-2295329 / 32; ● **Bhilwara:** 01482-246362 / 64 / 512586 / 87; ● **Bhopal:** 0755-4092706; 0755-4092708; ● **Bhubaneswar:** 0674-6534585; 0674-2547531; 0674-2360334, 2360335; 0674-2547532; ● **Bilkaner:** 0151-2200014 / 15; ● **Bilaspur:** 07752-406701 / 406764; 07752-408436; 07752-236466 / 221931; 07752-322186; ● **Bokaro:** 06542 - 233331/32/30; ● **Burdwan:** 0342- 2550219; 0342-2550840/2550801; ● **Calicut:** 0495-4022480; 0495-2742105; Sudeesh Mobile: +91 9846046903; 0495-2742107; ● **Chandigarh:** 0172-4342618; 0172-4342619; 9876279282; 0172-4342620; ● **0172-4342621; 0172 - 4342600; ● Chennai:** 044-42028513; 044-42028512; : 044-28587772; 044 -42028858(Exclusive for DWS); ● **Cochin:** 0484-4010224; 0484-4027672; : 0484-4027672/0484-4010273; ● **Coimbatore:** 0422-4384770 / 0422-4353218; ● **Cuttack:** 0671-2513906; ● **Davangere:** 08192 - 258713; 08192 - 258711; ● **Dehradun:** 9369918608; ● **Dhanbad:** 0326 - 6452027; 0326-2301045; : 0326-6452026 UTI; ● **Erode:** 0424-4021212; 0424 2225615, 2225616; : 0424 - 2225617; ● **Gandhidham:** 0283-6228630; ● **Gaya:** 0631-2220071; 0631-2220065; ● **Gorakhpur:** 9369918610; ● **Gulbarga:** 08472-310040; 08472-261810; ● **Gurgaon:** 9310448806; ● **Guwahati:** 0361 - 2203324; ● **Gwalior:** 930004262; ● **Haldwani:** 9369918611; ● **Hassan:** 08172-262065; ● **Hubli:** 0836-2252444: 9740666024; ● **Hyderabad:** 040 - 23312454/44677075/7076/7077; ● **Indore:** 0731 - 4266828; ● **Jabalpur:** 0761 - 3204376; ● **Jaipur:** 0141-2379761; 0141-2375039; : 0141-2363321; ● **Jalandhar:** 0181-4634410; 0181-4634415; 0181-4634412; ● **Jalgaon:** 0257-2226761 Ext: 133; 0257 - 2227432; 9665066523; 9665066522; ● **Jaipaur:** 03561-224207; 03561 -225351; 03561-222136; ● **Jammu:** 9205044668: 9906296948; ● **Jamnagar:** 0288 2558887 : +91 9725444799; 0288-2556420/0288-2556260; ● **Jamshedpur:** 0657-2487045; 0657-2487045/2487020; 0657-2487020; ● **Jhansi:** 9369918614; ● **Jodhpur:** 0291-2638479; 0291-5103046; ● **Kanpur:** 9369918615; ● **Kharagpur:** 03222-242512/03222 253380; 03222-242507; ● **Kolhapur:** 0231 - 2653656; ● **Kolkata:** 033-64444 177/033-64444176; 033 24659267/ 63; ● **Kollam:** 0474-2747055; 0474 - 2768337; 9744791380; ● **Korba:** 07759 - 246657; 07759-245354; 07759-320039; ● **Kota:** 0744 5100962; 0744-2365144; : 0744-2365146; ● **Kottayam:** 0481-2300868; 0481 - 2302420; : 0481 - 2302421; ● **Lucknow:** 9369918600; 0522-2236819; 0522-2236820 / 28; ● **Ludhiana:** 0161-4648747; 0161-4680021; ● **Madurai:** 0452 - 2605856; ● **Malda:** 03512-223190; 03512-221342; : 03512-223193; 03512-223153; : 03512-223763; ● **Mangalore:** 0824-2496289; ● **Mandi:** 01905-225622; ● **Margoa:** 0832-2734656; 0832-2731822; 0832-2731824; ● **Meerut:** 9369918619; ● **Moradabad:** 9369918620; ● **Mumbai:** 022 - 66235353; 022 - 66235454; ● **Muzaffarpur:** 9386256101; ● **Mysore:** 0821 - 2438006; 0821-2441524; : 0821-2441520; ● **Nagpur:** 0712 - 6618583; : 0712 - 6610513; ● **Nanded:** 02462-237885; 9890713616; ● **Nasik:** 0253-6611395; ● **New Delhi:** 011 - 43681700; ● **Noida:** 9310448805; ● **Palghat:** 0491-2547143; 0491 2547373; ● **Panipat:** 9315017304; NA; ● **Panjim:** 0832 - 2426871/73; ● **Patiala:** 0175-5004349; 0175-5051728; 0175-5051726; : 0175-5051727; ● **Patna:** 0612-6453098; 0612-2321354; 0612-2321356; ● **Pondicherry:** 0413 - 4210640; 0413 2220640 & 0413 4210640; ● **Pune:** 020-25533795; 020 25539957; 020-25532783; 020-25533592; ● **Raipur:** 0771-6450194; 0771-4039320; ● **Rajkot:** 9601288416; ● **Ranchi:** 0651 - 2331320; 0651-2330394; 0651-2330386; ● **Ratlam:** 07412-402007; ● **Rourkela:** 0661-2500005/09040510831; 0661-25107772; ● **Salem:** 0427-4020300; 0427-2210835,2210983; 0427-4020300; 0427-2210836; 0427 2221051 - 55; ● **Sambalpur:** 0663-2522105; 0663-2522106; 0663-3291038; 0663-2230195; 0663-3291038; ● **Satna:** 9300004263; ● **Shillong:** 0364 - 2506106; ● **Shimla:** 9318644501; ● **Shimoga:** 08182-322577; 08182-227485; ● **Siliguri:** 0353-2522579; 0353-2526399; ● **Solapur:** 0217 - 2300021; 0217- 6451889; ● **Surat:** 0261 -3042170; ● **Thodupuzha:** 0486-2211209; 04862 - 325051; ● **Tirunelveli:** 0462-2335135 - 38; : 0462-2335194; ● **Trichur:** 0487 - 3246231; 0487 - 3246239; 0487 - 2322483; ● **Trichy:** 0431 - 4020227 - 226; 0431-2793799; ● **Trivandrum:** 0471 - 2725728; 0471 - 2725990; : 0471 - 2725989; 0471 - 2725991; ● **Udaipur:** 0294-2429370; 0294-5101601; : 0294-5101602; : 0294-5101603; ● **Valsad:** 02632-258481; 02632-326902; ● **Varanasi:** 9369918625; ● **Vellore:** 0416 2215007; 0416 22150009; ● **Vijaywada:** 0866 2475126; 0866-2495200; 0866-2495400; ● **Visakhapatnam:** 0891 - 2714125 / 2734244; 0891-2752916; 0891-2752915; 0891-2752918; ● **Warangal:** 0870-2501664; 9848572020;












REGISTRARS












**M/s. Karvy Computershare Pvt. Ltd.
Unit : LIC Nomura Mutual Fund**

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Scheme/ Plans	This product is suitable for investors who are seeking*
LIC NOMURA MF BOND FUND	<ul style="list-style-type: none"> • Regular income over medium to long term. • Investment in Debt/Money Market Instrument/Govt. Securities. • LOW RISK  (BLUE)
LIC NOMURA MF FLOATING RATE FUND	<ul style="list-style-type: none"> • Regular income over short term. • Investment in floating rate instrument swapped for floating rate returns. • LOW RISK  (BLUE)
LIC NOMURA MF GOVT SECURITIES FUND	<ul style="list-style-type: none"> • long term capital appreciation and current income. • Investment in sovereign securities issued by Central or state government and Debt Securities issued by PSUs • LOW RISK  (BLUE)
LIC NOMURA MF INCOME PLUS FUND	<ul style="list-style-type: none"> • Regular income over short term. • investment in Debt/Money Market Instrument/Govt. • LOW RISK  (BLUE)
LIC NOMURA MF INTERVAL FUND ANNUAL PLAN -SERIES 1	<ul style="list-style-type: none"> • Income over short term. • investment in Debt/Money Market Instruments • LOW RISK  (BLUE)
LIC NOMURA MF INTERVAL FUND MONTHLY PLAN SERIES-1	<ul style="list-style-type: none"> • Income over short term. • investment in Debt/Money Market Instruments • LOW RISK  (BLUE)
LIC NOMURA MF INTERVAL FUND QUARTERLY PLAN SERIES1	<ul style="list-style-type: none"> • Income over short term. • investment in Debt/Money Market Instruments • LOW RISK  (BLUE)
LIC NOMURA MF INTERVAL QUARTERLY PLAN	<ul style="list-style-type: none"> • Income over short term. • investment in Debt/Money Market Instruments • LOW RISK  (BLUE)
LIC NOMURA MF LIQUID FUND.	<ul style="list-style-type: none"> • Income over short term. • investment in Debt/Money Market Instruments • LOW RISK  (BLUE)
LIC NOMURA MF SAVINGS PLUS FUND .	<ul style="list-style-type: none"> • Regular income over short term. • investment in Debt/Money Market Instruments • LOW RISK  (BLUE)
LIC NOMURA MF BALANCED FUND .	<ul style="list-style-type: none"> • long term capital appreciation and regular income. • Investment in equity and equity related securities , fixed income securities(debt and Money market securities) • MEDIUM RISK  (YELLOW)

Scheme/ Plans	This product is suitable for investors who are seeking*
LIC NOMURA MF FLOATER MIP.	<ul style="list-style-type: none"> • Regular income and capital appreciation • Investment in Debt and money market instruments as well as Equity and equity related instruments <p>MEDIUM RISK  (YELLOW)</p>
LIC NOMURA MF MONTHLY INCOME PLAN.	<ul style="list-style-type: none"> • Regular income and capital appreciation • Investment in Debt and money market instruments as well as Equity and equity related instruments <p>MEDIUM RISK  (YELLOW)</p>
LIC NOMURA MF CHILDRENS FUND	<ul style="list-style-type: none"> • Long term capital appreciation • Investment in Debt and money market instruments as well as Equity and equity related instruments <p>MEDIUM RISK  (YELLOW)</p>
LIC NOMURA MF UNIT LINKED INSURANCE .	<ul style="list-style-type: none"> • long term capital appreciation and tax benefits • Investment in Debt and money market instruments as well as Equity and equity related instruments <p>MEDIUM RISK  (YELLOW)</p>
LIC NOMURA MF EQUITY FUND.	<ul style="list-style-type: none"> • long term capital growth • Investment in equity and equity related securities <p>HIGH RISK  (BROWN)</p>
LIC NOMURA MF GROWTHFUND.	<ul style="list-style-type: none"> • long term capital growth • Investment in equity and equity related securities <p>HIGH RISK  (BROWN)</p>
LIC NOMURA MF INDEX-NIFTY PLAN .	<ul style="list-style-type: none"> • long term capital growth • Investment in equity Instrument of respective index stock subject to tracking error <p>HIGH RISK  (BROWN)</p>
LIC NOMURA MF INDEX-SENSEX	<ul style="list-style-type: none"> • long term capital growth • Investment in equity Instruments of respective index stock subject to tracking error <p>HIGH RISK  (BROWN)</p>
LIC NOMURA MF INDEX-SENSEX ADVANTAGE PLAN.	<ul style="list-style-type: none"> • long term capital growth • Investment in equity Instrument of respective index stock subject to tracking error <p>HIGH RISK  (BROWN)</p>
LIC NOMURA MF INFRASTRUCTURE FUND.	<ul style="list-style-type: none"> • Regular income over short term. • Investment in equity and equity related instruments related directly or indirectly with the infrastructure sector. <p>HIGH RISK  (BROWN)</p>
LIC NOMURA MF TAX PLAN	<ul style="list-style-type: none"> • long term capital growth with tax benefits • Investment in equity and equity related securities <p>HIGH RISK  (BROWN)</p>

1. LIC NOMURA MF BOND FUND (An Open Ended Debt Scheme)
2. LIC NOMURA MF G-Sec Fund (An Open Ended Gilt Scheme)

Investment Objective	The primary investment objective of the scheme is to generate an attractive returns for its investors by investing in a portfolio of quality Debt Securities and Money Market Instruments.			The primary investment objective of the scheme is to generate credit risk free and reasonable returns for its investors through investments in sovereign securities issued by the Central and/or State Government and/or any security unconditionally guaranteed by the Central/State Government for repayment of Principal and Interest and/or Reverse Repos in such securities as and when permitted by RBI				
Asset Allocation Pattern of the Scheme	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of Net Assets)			
	Debt*	60-100%		G-Sec	Upto 100%			
	Money Market Instruments	0-40%		Debt* / Money Market Instruments	Upto 40%			
	*Debt includes Securitised Debt & Government Securities			*Debt includes Securitised Debt				
The above pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only Investment in Derivative Instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations			The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations					
Plan and Option	Plan Regular Direct	Options 1. Dividend – Payout & Reinvestment 2. Growth		Plan Regular Direct PF	Options 1. Dividend – Payout & Reinvestment 2. Growth			
Minimum Application Amount / Number of Units	Option	Fresh Purchase	Additional Purchase	Repurchase	Option	Fresh Purchase	Additional Purchase	Repurchase
	Dividend	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-	Dividend	₹ 10000/- and thereafter in multiples of ₹ 1/-	₹ 1000/-	₹ 1000/-
	Growth	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-	Growth	₹ 10000/- and thereafter in multiples of ₹ 1/-	₹ 1000/-	₹ 1000/-
Benchmark Index	CRISIL Composite Bond Fund Index			I-Sec Composite Gilt				
Fund Manager	Mr. Y. D. Prasanna			Mr. Y. D. Prasanna				
Performance of the Scheme as on 31/03/2013	Compounded Annualized Returns*	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualized Returns*	Scheme Returns (%)	Benchmark Returns (%)		
	Last 1 Year	9.00	9.24	Last 1 Year	9.09	11.64		
	Last 3 Years	8.04	7.33	Last 3 Years	6.25	8.27		
	Last 5 years	8.40	6.95	Last 5 years	5.61	8.38		
	Since Inception	8.91	N.A	Since Inception	7.56	N.A		
* Past performance may or may not be sustained in the future			* Past performance may or may not be sustained in the future					
Expenses of the Scheme				-5.00%				
(i) Load Structure	Entry Load: Nil Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009. Exit Load: 0.5% (if redeemed before 1 year) or nil			Entry Load: Nil Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009. Exit Load: 1% if exit within 1 year from the date of allotment of units				
	(ii) Recurring Expenses	First 100 Cr of average weekly net assets	2.25%	First 100 Cr of average weekly net assets	2.50%	Next 300 Cr of average weekly net assets	2.00%	
	Next 300 Cr of average weekly net assets	1.75%	Next 300 Cr of average weekly net assets	2.00%	Balance of average weekly net assets	1.50%		
	Actual Expense for the previous Financial Year: 1.61%			Actual Expense for the previous Financial Year: 1.38%				
Daily NAV Publication	The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.			The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.				
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 16			Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 16				

3. LIC NOMURA MF Children's Fund (An Open Ended Debt Scheme for Children) 4. LIC NOMURA MF Liquid Fund (An Open Ended Liquid Scheme)

Investment Objective	The investment objective of the scheme is to provide long term growth of capital through a judicious mix of investments in quality Debt Securities and Equities with relatively low levels of risk.			The investment objective of the scheme is to generate reasonable returns with low risk and high liquidity through judicious mix of investment in Money Market Instruments and quality Debt Instruments.																																							
Asset Allocation Pattern of the Scheme	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of net assets)																																						
	Debt*/Money Market Instruments	Upto 100%		Money Market Instruments	60-100%																																						
	Equity	Upto 70%		Debt	0-40%																																						
	*Debt includes Securitised Debt & Government Securities			Note: Debt includes Securitised Debt & Government Securities																																							
The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only			Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations			The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only			Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations																																		
Plan and Option	Plan Regular Direct	Options 1. Growth			Plan Regular Direct	Options 1. Dividend – Payout & Reinvestment 2. Growth																																					
Minimum Application Amount / Number of Units	Option	Fresh Purchase	Additional Purchase	Repurchase	Option	Fresh Purchase	Additional Purchase	Repurchase																																			
					Dividend	₹ 25000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-																																			
	Growth	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-	Growth	₹ 25000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-																																			
Benchmark Index	CRISIL Balanced Fund Index			CRISIL Liquid Fund Index																																							
Fund Manager	Mr. Surendra Jalani			Mr. Killoi Pandya																																							
Performance of the Scheme as on 31/03/2013	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)																																			
	Last 1 Year		4.89	8.18	Last 1 Year		8.97	8.17																																			
	Last 3 Years		-1.09	4.64	Last 3 Years		8.05	7.62																																			
	Last 5 years		-5.44	5.78	Last 5 years		7.65	7.06																																			
	Since Inception		0.08	N.A	Since Inception		7.07	N.A																																			
	* Past performance may or may not be sustained in the future				* Past performance may or may not be sustained in the future																																						
<p>Absolute Returns for each financial year for the last 5 years</p> <table border="1"> <thead> <tr> <th>Financial Year</th> <th>Children's Fund (%)</th> <th>C Balanced Fund (%)</th> </tr> </thead> <tbody> <tr> <td>12-13</td> <td>~10.00</td> <td>~8.00</td> </tr> <tr> <td>11-12</td> <td>~5.00</td> <td>~3.00</td> </tr> <tr> <td>10-11</td> <td>~6.00</td> <td>~4.00</td> </tr> <tr> <td>09-10</td> <td>~15.00</td> <td>~16.00</td> </tr> <tr> <td>08-09</td> <td>~1.00</td> <td>~1.00</td> </tr> </tbody> </table>				Financial Year	Children's Fund (%)	C Balanced Fund (%)	12-13	~10.00	~8.00	11-12	~5.00	~3.00	10-11	~6.00	~4.00	09-10	~15.00	~16.00	08-09	~1.00	~1.00	<p>Absolute Returns for each financial year for the last 5 years</p> <table border="1"> <thead> <tr> <th>Financial Year</th> <th>Liquid Fund (%)</th> <th>C Fund - LX (%)</th> </tr> </thead> <tbody> <tr> <td>12-13</td> <td>~10.00</td> <td>~8.00</td> </tr> <tr> <td>11-12</td> <td>~5.00</td> <td>~3.00</td> </tr> <tr> <td>10-11</td> <td>~6.00</td> <td>~4.00</td> </tr> <tr> <td>09-10</td> <td>~15.00</td> <td>~16.00</td> </tr> <tr> <td>08-09</td> <td>~1.00</td> <td>~1.00</td> </tr> </tbody> </table>				Financial Year	Liquid Fund (%)	C Fund - LX (%)	12-13	~10.00	~8.00	11-12	~5.00	~3.00	10-11	~6.00	~4.00	09-10	~15.00	~16.00	08-09	~1.00	~1.00
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Expenses of the Scheme																																											
(i) Load Structure	Entry Load: Nil			Entry Load: Nil																																							
	Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009.			Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009.																																							
(ii) Recurring Expenses	Exit Load: 1% if exit within 1 year from the date of allotment of units			Exit Load: Nil																																							
	First 100 Cr of average weekly net assets	2.25%		First 100 Cr of average weekly net assets	2.25%																																						
	Next 300 Cr of average weekly net assets	2.00%		Next 300 Cr of average weekly net assets	2.00%																																						
	Next 300 Cr of average weekly net assets	1.75%		Next 300 Cr of average weekly net assets	1.75%																																						
	Balance of average weekly net assets	1.50%		Balance of average weekly net assets	1.50%																																						
	Actual expenses for the previous Financial Year: 2.21%			Actual expenses for the previous Financial Year: 0.23%																																							
Daily NAV Publication	The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund			The NAV will be declared on all Days. The NAV of week days will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.																																							
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 17			Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 16																																							

5. LIC NOMURA MF Savings Plus Fund (An Open Ended Debt Scheme)

6. LIC NOMURA MF Floating Rate Fund – Short Term Plan (An Open Ended Income Scheme)

Investment Objective	The investment objective of the scheme is to generate income by investing in a quality short term debt securities. There can be no assurance that the investment objective of the scheme will be realized.				The investment objective of the scheme is to generate consistent return by investing mainly in floating rate instruments/ fixed rate instruments swapped for floating rate return so as to minimize the interest rate risk for the investors.			
Asset Allocation Pattern of the Scheme	Type of Instruments		Normal Allocation (% of Net Assets)		Type of Instruments		Normal Allocation (% of net assets)	
	Debt*Money Market Instruments		Upto 100%		Floating Rate or Fixed Rate Instruments swapped for Floating Rate Debt		65 – 100%	
					Fixed Rate Debt or Money Market Instruments such as Corporate Bonds, Gilt, CP, CD, Call Money Market or any other instruments as permitted by SEBI from time to time.		0 – 35%	
*Debt includes Securitised Debt & Government Securities				Note: Debt includes Securitised Debt				
The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only				The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only				
Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations				Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations				
Plan and Option	Plan	Options			Plan	Options		
	Regular Direct	1. Dividend – Payout & Reinvestment 2. Growth			Regular Direct	1. Dividend – Payout & Reinvestment 2. Growth		
Minimum Application Amount / Number of Units	Option	Fresh Purchase	Additional Purchase	Repurchase	Option	Fresh Purchase	Additional Purchase	Repurchase
	Dividend	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-	Dividend	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-
	Growth	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-	Growth	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-
Benchmark Index:	CRISIL Liquid Fund Index				CRISIL Liquid Fund Index			
Fund Manager	Mr. Killoi Pandya				Mr. Killoi Pandya			
Performance of the Scheme as on 31/03/2013	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)
	Last 1 Year		8.26	8.17	Last 1 Year		7.94	8.17
	Last 3 Years		7.56	7.62	Last 3 Years		7.31	7.62
	Last 5 years		7.21	7.06	Last 5 years		7.44	7.06
	Since Inception		6.30	6.26	Since Inception		7.21	6.46
* Past performance may or may not be sustained in the future				* Past performance may or may not be sustained in the future				
Expenses of the Scheme				Expenses of the Scheme				
(i) Load Structure	Entry Load: Nil				Entry Load: Nil			
	Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009.				Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009.			
(ii) Recurring Expenses	First 100 Cr of average weekly net assets	2.25%		First 100 Cr of average weekly net assets	2.25%			
	Next 300 Cr of average weekly net assets	2.00%		Next 300 Cr of average weekly net assets	2.00%			
	Next 300 Cr of average weekly net assets	1.75%		Next 300 Cr of average weekly net assets	1.75%			
	Balance of average weekly net assets	1.50%		Balance of average weekly net assets	1.50%			
Actual expenses for the previous Financial Year: 0.75%				Actual expenses for the previous Financial Year: 0.60%				
Daily NAV Publication	The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.				The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.			
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 16				Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 16			

7. LIC NOMURA MF Monthly Income Plan (An Open Ended Income Scheme) 8. LIC NOMURA MF Equity Fund (An Open Ended Growth Scheme)

Investment Objective	The investment objective of the Scheme is to generate regular income by investing mainly in quality debt and money market instruments. It also seeks to generate Capital appreciation in a long term by investing in equity/ equity related instruments.			The main investment objective of the scheme is to provide capital growth by investing mainly in equities. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.																																							
Asset Allocation Pattern of the Scheme	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of net assets)																																						
	Debt / Money Market Instruments	Upto 100%		Equity	Upto 100%																																						
	Equity	Upto 15%		Debt / Money Market	Upto 20%																																						
	Note: Debt includes Securitised Debt			Note: Debt includes Securitised Debt																																							
	The above Patter will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations			The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations																																							
Plan and Option	Plan Regular Direct	Options 1. Dividend – Payout & Reinvestment Monthly Dividend, Quarterly Dividend & Yearly Dividend 2. Growth		Plan Regular Direct	Options 1. Dividend – Payout & Reinvestment 2. Growth																																						
Minimum Application Amount / Number of Units	Option	Fresh Purchase	Additional Purchase	Repurchase	Option	Fresh Purchase	Additional Purchase	Repurchase																																			
	Monthly Dividend	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-	Dividend	₹ 2000/- and thereafter in multiples of ₹ 1/-	₹ 200/-	₹ 500/-																																			
	Quarterly Dividend	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-		Growth	₹ 2000/- and thereafter in multiples of ₹ 1/-	₹ 200/-	₹ 500/-																																		
	Yearly Dividend	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-																																							
	Growth	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-																																							
Benchmark Index	CRISIL MIP Blended Index			BSE Sensex																																							
Fund Manager	Mr. Surendra Jalani			Mr. Nobutaka Kitajima																																							
Performance of the Scheme as on 31/03/2013	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)																																			
	Last 1 Year		7.40	9.06	Last 1 Year		6.68	8.23																																			
	Last 3 Years		4.25	6.82	Last 3 Years		1.25	2.43																																			
	Last 5 years		5.59	6.96	Last 5 years		2.86	3.79																																			
	Since Inception		8.04	8.05	Since Inception		7.60	10.56																																			
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08-09	~1.00	~0.00																																									
Expenses of the Scheme																																											
(i) Load Structure	Entry Load: Nil Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009. Exit Load: 1% if exit within 1 year from the date of allotment of units				Entry Load: Nil Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009. Exit Load: 1% if exit within 1 year from the date of allotment of units																																						
	(ii) Recurring Expenses	First 100 Cr of average weekly net assets	2.25%	Next 300 Cr of average weekly net assets	2.00%	First 100 Cr of average weekly net assets	2.50%	Next 300 Cr of average weekly net assets	2.25%																																		
Next 300 Cr of average weekly net assets		1.75%	Balance of average weekly net assets	1.50%	Next 300 Cr of average weekly net assets	2.00%	Balance of average weekly net assets	1.75%																																			
Actual expenses for the previous Financial Year: 1.61%				Actual Expenses for the previous Financial Year: 1.88%																																							
Daily NAV Publication	The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.				The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramutual.com and www.amfindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.																																						
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 16				Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 17																																						

9. LIC NOMURA MF Growth Fund (An Open Ended Growth Scheme)

10. LIC NOMURA MF Floater MIP (An Open Ended Income Scheme)

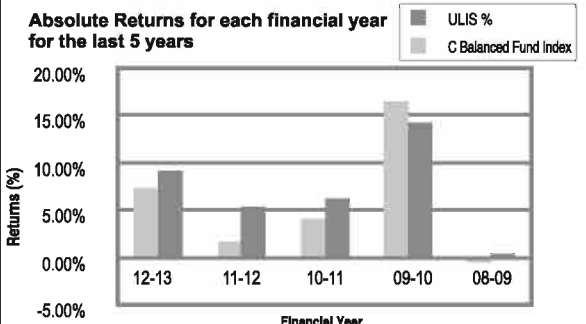
Investment Objective	The main investment objective of the scheme is to provide capital growth by investing mainly in equities and also in debt and other permitted instruments of capital and money markets. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.			The investment objective of the scheme is to generate regular income by investing mainly in floating rate instruments / fixed rate instruments swapped for floating rate return so as to minimize the interest rate risk and at the same time aiming at generating capital appreciation in a long term by investing in Equity / Equity related instruments.					
Asset Allocation Pattern of the Scheme	Type of Instruments		Normal Allocation (% of Net Assets)		Type of Instruments		Normal Allocation (% of net assets)		
	Equity		Upto 100%		Floating Rate or Fixed Rate Instruments swapped for Floating Rate Debt or Money Market Instruments such as Corporate Bonds, Gilt, CP, CD, Call Money or at other instruments as permitted by SEBI from time to time		65-100%		
	Debt / Money Market		Upto 20%		Fixed Rate Debt or Money Market Instruments such as Corporate Bonds, Gilt, CP, CD, Call Money Market or any other instruments as permitted by SEBI from time to time		0-35%		
Note: Debt includes securitised debt				Note: Debt includes Securitised Debt					
The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only									
Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations									
Plan and Option	Plan	Options			Plan	Options			
	Regular Direct	1. Dividend 2. Growth			Regular Direct	1. Dividend – Payout & Reinvestment Monthly Dividend, Quarterly Dividend & Yearly Dividend 2. Growth			
Minimum Application Amount / Number of Units	Option	Fresh Purchase	Additional Purchase	Repurchase	Option	Fresh Purchase	Additional Purchase	Repurchase	
	Dividend	₹ 2000/- and thereafter in multiples of ₹ 1/-	₹ 200/-	₹ 200/-	Monthly Dividend	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-	
					Quarterly Dividend	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-	
	Growth	₹ 2000/- and thereafter in multiples ₹ 1/-	₹ 200/-	₹ 200/-	Yearly Dividend	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-	
					Growth	₹ 5000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 500/-	
Benchmark Index	BSE Sensex			CRISIL MIP Blended Index					
Fund Manager	Mr. Nobutaka Kitajima			Mr. Surendra Jalani					
Performance of the Scheme as on 31/03/2013	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)	
	Last 1 Year		5.52	8.23	Last 1 Year		7.08	9.06	
	Last 3 Years		1.15	2.43	Last 3 Years		5.69	6.82	
	Last 5 years		4.26	3.79	Last 5 years		6.90	6.96	
	Since Inception		7.60	10.55	Since Inception		8.77	7.96	
* Past performance may or may not be sustained in the future				* Past performance may or may not be sustained in the future					
Expenses of the Scheme									
(i) Load Structure	Entry Load: Nil			Entry Load: Nil					
	Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009.			Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009.					
(ii) Recurring Expenses	Exit Load: 1% if exit within 1 year from the date of allotment of units			Exit Load: 1% if exit within 1 year from the date of allotment of units					
	First 100 Cr of average weekly net assets	2.50%		First 100 Cr of average weekly net assets	2.25%				
	Next 300 Cr of average weekly net assets	2.25%		Next 300 Cr of average weekly net assets	2.00%				
	Next 300 Cr of average weekly net assets	2.00%		Next 300 Cr of average weekly net assets	1.75%				
	Balance of average weekly net assets	1.75%		Balance of average weekly net assets	1.50%				
Actual expenses for the previous Financial Year: 1.90%				Actual expenses for the previous Financial Year: 1.40%					
Daily NAV Publication	The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfiindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.			The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfiindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.					
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 17			Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 17					

11. LIC NOMURA MF Balanced Fund (An Open Ended Balanced Fund)

12. LIC NOMURA MF Tax Plan (An Open Ended Equity Linked Savings Scheme (ELSS))

Investment Objective	The investment objective of the scheme is to provide regular returns and capital appreciation according to the selection of plan by investing in debt and equity instruments.			The investment objective of the scheme is to provide capital growth along with tax rebate u/s 80C to our investors through prudent investments in the stock markets.				
Asset Allocation Pattern of the Scheme	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of net assets)			
	Equity / Equity Related Instruments	65-80%		Equity	Upto 100%			
	Debt* / Money Market Instruments	20-35%		Debt* / Money Market Instruments	Upto 20%			
	*Debt includes securitised debt & government securities			*Debt includes Securitised Debt & Government Securities				
The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations			The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations					
Plan and Option	Plan Regular Direct	Options 1. Dividend – Payout and Reinvestment 2. Growth		Plan Regular Direct	Options 1. Dividend – Payout and Reinvestment 2. Growth			
Minimum Application Amount / Number of Units	Option	Fresh Purchase	Additional Purchase	Repurchase	Option	Fresh Purchase	Additional Purchase	Repurchase
	Dividend	₹ 1000/- and thereafter in multiples of ₹ 1/-	₹ 500/- / ₹ 1000/- for individual investors/ institutional investors	₹ 500/- / ₹ 1000/- for individual investors / institutional investors	Dividend	₹ 500/- and thereafter in multiples of ₹ 1/-	₹ 100/-	₹ 100/-
	Growth	₹ 1000/- and thereafter in multiples of ₹ 1/-	₹ 500/- / ₹ 1000/- for individual investors / Institutional Investors	₹ 500/- / ₹ 1000/- for individual investors / Institutional Investors	Growth	₹ 500/- and thereafter in multiples of ₹ 1/-	₹ 100/-	₹ 100/-
Benchmark Index	CRISIL Balanced Fund Index			BSE Sensex				
Fund Manager	Mr. Surendra Jalani			Mr. Nobutaka Kitajima				
Performance of the Scheme as on 31/03/2013	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)
	Last 1 Year		8.02	8.18	Last 1 Year		5.13	8.23
	Last 3 Years		2.64	4.64	Last 3 Years		1.23	2.43
	Last 5 years		2.95	5.78	Last 5 years		1.24	3.79
	Since Inception		8.25	N.A	Since Inception		5.36	10.99
* Past performance may or may not be sustained in the future				* Past performance may or may not be sustained in the future				
Expenses of the Scheme								
(i) Load Structure								
Entry Load: Nil Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009. Exit Load: 1% if exit within 1 year from the date of allotment of units				Entry Load: Nil Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009. Exit Load: Nil				
(ii) Recurring Expenses								
First 100 crores of average weekly net assets		2.50%		First 100 Cr of average weekly net assets		2.50%		
Next 300 crores of average weekly net assets		2.25%		Next 300 Cr of average weekly net assets		2.25%		
Next 300 crores of average weekly net assets		2.00%		Next 300 Cr of average weekly net assets		2.00%		
Balance of average weekly net assets		1.75%		Balance of average weekly net assets		1.75%		
Actual Expense for the previous Financial Year: 2.17%				Actual expenses for the previous Financial Year: 2.22%				
Daily NAV Publication								
The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfindia.com . Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.				The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfindia.com . Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.				
Risk Profile								
Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 16				Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 17				

13. LIC NOMURA MF Unit Linked Insurance Scheme (An Open Ended Insurance Linked Tax Savings Scheme)

Investment Objective	The scheme seeks to generate long term capital appreciation and offer tax benefits u/s 80C of the Income Tax Act, 1961 as well as additional benefits of life cover and free accident insurance cover.				WORKING OF THE SCHEME: Under the scheme the investor has a choice to participate under Regular Contribution Plan or Single Contribution Plan for an aggregate amount called "Target Amount". The scheme offers two options for the insurance cover viz. Uniform Cover & Reducing Cover. Under the Uniform Cover the life insurance cover remains same throughout the term and under the Reducing Cover, the life insurance cover reduces during the duration of the term.						
Asset Allocation Pattern of the Scheme	Type of Instruments		Normal Allocation (% of Net Assets)		REGULAR CONTRIBUTION PLAN Under this plan investor can choose either a 10-year term or 15 year term of investment. The investor needs to invest a uniform amount every year i.e. 1/10th of target amount under 10-year term and 1/15th of target amount under 15 year term. All contributions are payable on a yearly basis. However, for the convenience of the investors following options are given. The investor has a choice of making this investment either once in a year i.e. on a yearly basis or twice a year i.e. on a half-yearly basis or on a monthly basis as per his/her convenience. The minimum target amount is 1) ₹ 10,000/- under 10 year term 2) ₹ 15,000/- under 15 year term 3) ₹ 12,000/- under monthly SIP 10 year term 4) ₹ 18,000/- under monthly SIP 15 year term Under the Regular Contribution Plan, the target amount should be in multiples of ₹ 1000/- ₹ 1500/- for 10/15 year respectively and minimum installment amount should be ₹ 100/- in monthly option. Maximum Target Amount: ₹ 15,00,000/- Subsequent / Renewal Contribution After joining the scheme subsequent / renewal contributions can be paid either on a yearly basis or half-yearly basis or monthly basis depending upon the mode chosen. If a 10 year term is chosen the yearly contribution is 1/10 of target amount and half-yearly contribution is 1/20 of target amount and monthly contribution is 1/120 of target amount. Similarly in a 15 year term yearly contribution is 1/15 of target amount and half-yearly contribution is 1/30 of target amount and monthly contribution is 1/180 of target amount. Payment Date: The Renewal Contribution under the above plan should be paid by the due dates as mentioned below:						
	Equity / Equity Related Instruments	65-80%		REGULAR CONTRIBUTION PLAN							
	Debt* / Money Market Instruments	20-35%		REGULAR CONTRIBUTION PLAN							
Plan and Option	Plan Regular Direct Single Contribution – 5 Year Term Single Contribution – 10 year Term Regular Contribution (Uniform Cover) – 10 Year Term Regular Contribution (Uniform Cover) – 15 Year Term Regular Contribution (Reducing Cover) – 10 Year Term Regular Contribution (Reducing Cover) – 15 Year Term		Options Dividend Reinvestment		REGULAR CONTRIBUTION PLAN						
	*Debt includes Securitized Debt & Government Securities				REGULAR CONTRIBUTION PLAN						
Minimum Application Amount / Number of Units:	Plan	Target Amount	Additional Purchase	Repurchase	REGULAR CONTRIBUTION PLAN						
	Single Contribution – 5 Year Term	₹ 10000/-	NA	NA	REGULAR CONTRIBUTION PLAN						
	Single Contribution – 10 Year Term	₹ 10000/-	NA	NA	REGULAR CONTRIBUTION PLAN						
	Regular Contribution Uniform Cover – 10 Year Term	₹ 10000/-	NA	NA	REGULAR CONTRIBUTION PLAN						
	Regular Contribution Reducing Cover – 10 Year Term	₹ 10000/-	NA	NA	REGULAR CONTRIBUTION PLAN						
	Regular Contribution Uniform Cover – 15 Year Term	₹ 15000/-	NA	NA	REGULAR CONTRIBUTION PLAN						
Benchmark Index	CRISIL Balanced Fund Index				REGULAR CONTRIBUTION PLAN						
Fund Manager	Mr.Surendra Jalani				REGULAR CONTRIBUTION PLAN						
Performance of the Scheme as on 31/03/2013	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)	REGULAR CONTRIBUTION PLAN						
	Last 1 Year		1.76	8.18	REGULAR CONTRIBUTION PLAN						
	Last 3 Years		0.52	4.64	REGULAR CONTRIBUTION PLAN						
	Last 5 years		0.33	5.78	REGULAR CONTRIBUTION PLAN						
	Since Inception		5.35	N.A	REGULAR CONTRIBUTION PLAN						
* Past performance may or may not be sustained in the future					REGULAR CONTRIBUTION PLAN						
					REGULAR CONTRIBUTION PLAN						
Expenses of the Scheme	Entry Load: Nil				REGULAR CONTRIBUTION PLAN						
(i) Load Structure	Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009. Exit Load: Nil				REGULAR CONTRIBUTION PLAN						
(ii) Recurring Expenses	First 100 Cr of average weekly net assets	2.25%			REGULAR CONTRIBUTION PLAN						
	Next 300 Cr of average weekly net assets	2.00%			REGULAR CONTRIBUTION PLAN						
	Next 300 Cr of average weekly net assets	1.75%			REGULAR CONTRIBUTION PLAN						
	Balance of average weekly net assets	1.50%			REGULAR CONTRIBUTION PLAN						
Actual expenses for the previous Financial Year: 2.02%					REGULAR CONTRIBUTION PLAN						
Daily NAV Publication	The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.				REGULAR CONTRIBUTION PLAN						
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 17				REGULAR CONTRIBUTION PLAN						
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					REGULAR CONTRIBUTION PLAN						

insurance cover will begin from the date of allotment of units till such time the scheme is in force.

Revival of Lapsed Membership

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

In case of lapsed membership, no further instalments will be accepted till revival is effected. Any remittance, either direct or through ECS etc, received before the insurance cover is duly revived, will be refunded to the investor without interest. A fresh Declaration of Good Health is to be submitted along with arrears of instalments before effecting the revival. This is to be done each time the revival is to be effected. The insurance cover may be revived on receipt of arrears and the Declaration of Good Health, subject to the Declaration being found in order and acceptable to LIC Nomura Mutual Fund. The clause regarding lien on claim payable in fresh cases would be applicable each time the insurance cover is revived. This change is effective from 17/03/2010.

Settlement of Claims

Death Claims

All death claims will be settled by the LIC of India through LIC Nomura Mutual Fund. In case of unfortunate death of the Member during the scheme period, the nominee/successor will be entitled to receive the following benefits subject to other applicable conditions.

1. Repurchase Price of Capital and Dividend Units to the investor's credit
2. Amount of Life Insurance Cover
3. Amount of Accident Insurance Cover in case death occurs due to accident.

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

Accident Claims

In case of an accident resulting in death or permanent total disability of the resident unitholder the legal nominee / unitholder may file the claim supported by all valid documents. If the same is found to be satisfactory to AMC, the payment of the claim shall be made to the nominee / unitholder by the insurance company through LIC Nomura Mutual Fund. All insurance claims will be settled in India and shall be payable in Indian Rupees only.

Final Additional Benefit / Maturity Bonus

Maturity Bonus will be paid subject to payment of full contributions in time.

- Single Premium Plan : 5% of target amount for 5 year term plan
10% of target amount for 10 year term plan
- Regular Premium Plan : 10% of target amount for 10 year term plan
15% of target amount for 15 year term plan

Option on Maturity

Maturity Intimation Letter will be sent to the unitholder, one month in advance to the maturity date, giving the options as mentioned below:

- 1) To continue in the scheme without insurance cover and exit at any time later on at the applicable NAV as on the date of receipt of redemption request
- 2) To switch the maturity proceeds into any of our ongoing schemes
- 3) To redeem the units as on the date of maturity

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

Declaration of Good Health

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

AUTO COVER (For eligible cases only)

- 1) This facility is available only for those who enter into our scheme with the age of 50 years or less.
- 2) The insurance premium will be adjusted on the last day of the Grace Period if the contribution due is not paid till that date.
- 3) If the contribution is paid during the grace period or on due date, the premium will be adjusted on the date of payment.
- 4) The premium instalment will be adjusted till the units' value is sufficient to cover at least one full instalment to a maximum of 3 years, from the date of auto cover. If the contribution is paid up to date within the Auto Cover period, by paying the full contribution then the auto cover will be extended for 3 more years from the first unpaid contribution, if any. If at any time, if the value of units falls below the instalment premium on the date of adjustment then this adjustment towards the premium will be stopped and if the arrears of contribution up to date are not paid within the days of grace, the policy will be lapsed.
- 5) This facility will be available only after completion and payment of ONE FULL year contribution.
- 6) For those who are under Auto Cover, the facility of revival will not be applicable.
- 7) In any case, if the applicable date is a non-business day, then adjustment will be done on the next business day. For example if the due date is 16/08/11 the days of grace ends on 31/08/11 and if 31/08/11 is non business day next business day will be the redemption date.
- 8) Existing investors who are 50 years or less as on 31/12/11 may also avail this facility by exercising the option for this facility and opting for ECS/STP only.

Advance Premium:

- 1) The unit holder during his/her lifetime can pay advance premium upto and maximum of balance in target amount.
- 2) The advance amount should be a minimum one-year contribution and in multiples thereof.

ULIS investment (First as well as Renewal) will be considered through Cheque, Demand draft etc also in addition to Electronic Clearing Services (ECS) / Systematic Transfer Plan (STP) under Single, Half Yearly and Yearly cases. For Monthly mode of payment, it is through ECS / STP only. Existing unit holder has to opt for ECS/STP mode and also give option letter for availing the additional benefits.

insurance cover will begin from the date of allotment of units till such time the scheme is in force.

Revival of Lapsed Membership

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

In case of lapsed membership, no further instalments will be accepted till revival is effected. Any remittance, either direct or through ECS etc, received before the insurance cover is duly revived, will be refunded to the investor without interest. A fresh Declaration of Good Health is to be submitted along with arrears of instalments before effecting the revival. This is to be done each time the revival is to be effected. The insurance cover may be revived on receipt of arrears and the Declaration of Good Health, subject to the Declaration being found in order and acceptable to LIC Nomura Mutual Fund. The clause regarding lien on claim payable in fresh cases would be applicable each time the insurance cover is revived. This change is effective from 17/03/2010.

Settlement of Claims

Death Claims

All death claims will be settled by the LIC of India through LIC Nomura Mutual Fund. In case of unfortunate death of the Member during the scheme period, the nominee/successor will be entitled to receive the following benefits subject to other applicable conditions.

1. Repurchase Price of Capital and Dividend Units to the investor's credit
2. Amount of Life Insurance Cover
3. Amount of Accident Insurance Cover in case death occurs due to accident.

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

Accident Claims

In case of an accident resulting in death or permanent total disability of the resident unitholder the legal nominee / unitholder may file the claim supported by all valid documents. If the same is found to be satisfactory to AMC, the payment of the claim shall be made to the nominee / unitholder by the insurance company through LIC Nomura Mutual Fund. All insurance claims will be settled in India and shall be payable in Indian Rupees only.

Final Additional Benefit / Maturity Bonus

Maturity Bonus will be paid subject to payment of full contributions in time.

- Single Premium Plan : 5% of target amount for 5 year term plan
10% of target amount for 10 year term plan
- Regular Premium Plan : 10% of target amount for 10 year term plan
15% of target amount for 15 year term plan

Option on Maturity

Maturity Intimation Letter will be sent to the unitholder, one month in advance to the maturity date, giving the options as mentioned below:

- 1) To continue in the scheme without insurance cover and exit at any time later on at the applicable NAV as on the date of receipt of redemption request
- 2) To switch the maturity proceeds into any of our ongoing schemes
- 3) To redeem the units as on the date of maturity

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

Declaration of Good Health

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

AUTO COVER (For eligible cases only)

- 1) This facility is available only for those who enter into our scheme with the age of 50 years or less.
- 2) The insurance premium will be adjusted on the last day of the Grace Period if the contribution due is not paid till that date.
- 3) If the contribution is paid during the grace period or on due date, the premium will be adjusted on the date of payment.
- 4) The premium instalment will be adjusted till the units' value is sufficient to cover at least one full instalment to a maximum of 3 years, from the date of auto cover. If the contribution is paid up to date within the Auto Cover period, by paying the full contribution then the auto cover will be extended for 3 more years from the first unpaid contribution, if any. If at any time, if the value of units falls below the instalment premium on the date of adjustment then this adjustment towards the premium will be stopped and if the arrears of contribution up to date are not paid within the days of grace, the policy will be lapsed.
- 5) This facility will be available only after completion and payment of ONE FULL year contribution.
- 6) For those who are under Auto Cover, the facility of revival will not be applicable.
- 7) In any case, if the applicable date is a non-business day, then adjustment will be done on the next business day. For example if the due date is 16/08/11 the days of grace ends on 31/08/11 and if 31/08/11 is non business day next business day will be the redemption date.
- 8) Existing investors who are 50 years or less as on 31/12/11 may also avail this facility by exercising the option for this facility and opting for ECS/STP only.

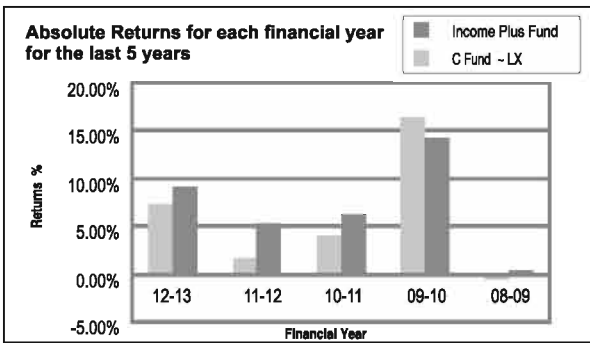
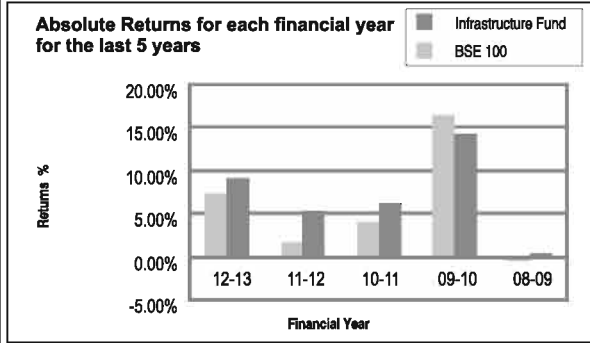
Advance Premium:

- 1) The unit holder during his/her lifetime can pay advance premium upto and maximum of balance in target amount.
- 2) The advance amount should be a minimum one-year contribution and in multiples thereof.

ULIS investment (First as well as Renewal) will be considered through Cheque, Demand draft etc also in addition to Electronic Clearing Services (ECS) / Systematic Transfer Plan (STP) under Single, Half Yearly and Yearly cases. For Monthly mode of payment, it is through ECS / STP only. Existing unit holder has to opt for ECS/STP mode and also give option letter for availing the additional benefits.

15. LIC NOMURA MF Income Plus Fund (an Open Ended Debt Scheme)

16. LIC Nomura MF Infrastructure Fund (An Open Ended Equity Scheme)

Investment Objective	The investment objective of the scheme is to provide reasonable possible current income – consistent with preservation of capital and providing liquidity – from investing in a diversified portfolio of short-term money market and debt securities.			The investment objective of the scheme is to provide long term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector				
Asset Allocation Pattern of the Scheme	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of Net Assets)			
	Money Market	65-100%		Equity and Equity Related Instruments of Companies engaged either directly or indirectly in the infrastructure sector	70 – 100%			
	Debt*	0-35%		Debt / Money Market Instruments	0 – 30%			
	*Debt includes securitised debt upto 35%			Note: Debt includes Securitised Debt				
The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations			The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations					
Plan and Option	Plan Regular Direct	Options 1. Dividend – Payout & Reinvestment Daily Dividend Weekly Dividend Monthly Dividend 2. Growth		Plan Regular Direct	Options 1. Dividend - Payout & Reinvestment 2. Growth			
Minimum Application Amount / Number of Units	Option	Fresh Purchase	Additional Purchase	Repurchase	Option	Fresh Purchase	Additional Purchase	Repurchase
	Dividend	₹ 500000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 10000/-	Dividend	₹ 2000/- and thereafter in multiples of ₹1/-	₹ 200/-	₹ 200/-
	Growth	₹ 500000/- and thereafter in multiples of ₹ 1/-	₹ 500/-	₹ 10000/-	Growth	₹ 2000/- and thereafter in multiples of ₹ 1/-	₹ 200/-	₹ 200/-
Benchmark Index	CRISIL Liquid Fund Index			BSE 100				
Fund Manager	Mr. Kilol Pandya			Mr. Sachin Relekar				
Performance of the Scheme as on 31/03/2012	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)
	Last 1 Year		8.37	8.17	Last 1 Year		0.55	6.84
	Last 3 Years		7.71	7.62	Last 3 Years		-6.48	1.73
	Last 5 Years		7.58	7.06	Last 5 Years		-3.65	3.53
	Since Inception		7.74	6.98	Since Inception		-5.08	3.10
* Past performance may or may not be sustained in the future				* Past performance may or may not be sustained in the future				
								
Expenses of the Scheme								
(i) Load Structure	Entry Load: Nil Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009. Exit Load: Nil							
	(ii) Recurring Expenses	First 100 Cr of average weekly net assets	2.25%		First 100 Cr of average weekly net assets	2.50%		
Next 300 Cr of average weekly net assets		2.00%		Next 300 Cr of average weekly net assets	2.25%			
Next 300 Cr of average weekly net assets	1.75%		Next 300 Cr of average weekly net assets	2.00%				
Balance of average weekly net assets	1.50%		Balance of average weekly net assets	1.75%				
Actual expenses for the previous Financial Year: 0.59%				Actual expenses for the previous Financial Year: 2.49%				
Daily NAV Publication	The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfiindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.			Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfiindia.com. Investors may also contact Investor Service Centers of LIC Nomura Mutual Fund.				
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 16			Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 17				

**17. LIC NOMURA MF INTERVAL FUND – MONTHLY PLAN – SERIES 1
(A Debt Oriented Interval Scheme)**

**18. LIC NOMURA MF INTERVAL FUND – QUARTERLY PLAN – SERIES 1
(A Debt Oriented Interval Scheme)**

Investment Objective	The investment objective of the Scheme is to generate income and growth of capital by investing in debt securities and money market instruments			The investment objective of the Scheme is to generate income and growth of capital by investing in debt securities and money market instruments																																						
Asset Allocation Pattern of the Scheme	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of Net Assets)																																					
	Debt* Securities and Money Market Instruments	100%		Debt* Securities and Money Market Instruments	100%																																					
	*Debt includes Securitised Debt & Government Securities			*Debt includes Securitised Debt & Government Securities																																						
	The above pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only Investment in Derivative Instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations			The above pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unitholders. Such changes in the investment pattern will be for defensive consideration only Investment in Derivative Instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations																																						
Plan and Option	Plan Regular Direct	Options 1. Dividend – Payout 2. Growth		Plan Regular Direct	Options 1. Dividend – Payout 2. Growth																																					
Minimum Application Amount / Number of Units	Option	Fresh Purchase	Additional Purchase	Repurchase	Option	Fresh Purchase	Additional Purchase	Repurchase																																		
	Dividend	₹ 10000/- and thereafter in multiples of ₹ 1000/-	₹ 1000/-	₹ 1000/-	Dividend	₹ 10000/- and thereafter in multiples of ₹ 1000/-	₹ 1000/-	₹ 1000/-																																		
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Benchmark Index	CRISIL Liquid Fund Index			CRISIL Liquid Fund Index																																						
Fund Manager	Mr. Killol Pandya			Mr. Killol Pandya																																						
Performance of the Scheme as on 31/03/2012	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)																																		
	Last 1 Year		9.20	8.33	Last 1 Year		9.29	8.33																																		
	Last 3 Years		8.39	7.62	Last 3 Years		8.51	7.62																																		
	Last 5 Years		N.A	N.A	Last 5 Years		N.A	N.A																																		
	Since Inception		8.20	7.00	Since Inception		8.35	7.00																																		
	* Past performance may or may not be sustained in the future			* Past performance may or may not be sustained in the future																																						
	<p>Absolute Returns for each financial year for the last 5 years</p> <table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>Interval Fund - Monthly - Sr.1</th> <th>Crisil Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>12-13</td> <td>~10.00%</td> <td>~8.00%</td> </tr> <tr> <td>11-12</td> <td>~6.00%</td> <td>~4.00%</td> </tr> <tr> <td>10-11</td> <td>~7.00%</td> <td>~5.00%</td> </tr> <tr> <td>09-10</td> <td>~15.00%</td> <td>~12.00%</td> </tr> <tr> <td>08-09</td> <td>~1.00%</td> <td>~0.00%</td> </tr> </tbody> </table>			Financial Year	Interval Fund - Monthly - Sr.1	Crisil Liquid Fund Index	12-13	~10.00%	~8.00%	11-12	~6.00%	~4.00%	10-11	~7.00%	~5.00%	09-10	~15.00%	~12.00%	08-09	~1.00%	~0.00%	<p>Absolute Returns for each financial year for the last 5 years</p> <table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>Interval Fund - Quarterly Plan - Sr.1</th> <th>Crisil Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>12-13</td> <td>~10.00%</td> <td>~8.00%</td> </tr> <tr> <td>11-12</td> <td>~6.00%</td> <td>~4.00%</td> </tr> <tr> <td>10-11</td> <td>~7.00%</td> <td>~5.00%</td> </tr> <tr> <td>09-10</td> <td>~15.00%</td> <td>~12.00%</td> </tr> <tr> <td>08-09</td> <td>~1.00%</td> <td>~0.00%</td> </tr> </tbody> </table>			Financial Year	Interval Fund - Quarterly Plan - Sr.1	Crisil Liquid Fund Index	12-13	~10.00%	~8.00%	11-12	~6.00%	~4.00%	10-11	~7.00%	~5.00%	09-10	~15.00%	~12.00%	08-09	~1.00%	~0.00%
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	(ii) Recurring Expenses	First 100 Cr of average weekly net assets	2.25%	Next 300 Cr of average weekly net assets	2.00%	Next 300 Cr of average weekly net assets	1.75%	Balance of average weekly net assets	1.50%																																	
	Actual Expense for the previous Financial Year: 0.34%			Actual Expense for the previous Financial Year: 0.38%																																						
Daily NAV Publication	The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfiindia.com. Investors may also contact Investor Service Centers of LIC NOMURA Mutual Fund.			The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfiindia.com. Investors may also contact Investor Service Centers of LIC NOMURA Mutual Fund.																																						
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 17			Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 17																																						

**19. LIC NOMURA MF INTERVAL FUND – ANNUAL PLAN – SERIES 1
(A Debt Oriented Interval Scheme)**

**20. LIC NOMURA MF INTERVAL FUND – QUARTERLY PLAN – SERIES 2
(A Debt Oriented Interval Scheme)**

Investment Objective	The investment objective of the Scheme is to generate income and growth of capital by investing in debt securities and money market instruments				The investment objective of the Scheme is to generate income and growth of capital by investing in debt securities and money market instruments																																						
Asset Allocation Pattern of the Scheme	Type of Instruments Debt* Securities and Money Market Instruments		Normal Allocation (% of Net Assets) 100%		Type of Instruments Debt* Securities and Money Market Instruments		Normal Allocation (% of Net Assets) 100%																																				
	*Debt includes Securitised Debt & Government Securities				*Debt includes Securitised Debt & Government Securities																																						
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Minimum Application Amount / Number of Units	Option	Fresh Purchase	Additional Purchase	Repurchase	Option	Fresh Purchase	Additional Purchase	Repurchase																																			
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Benchmark Index	CRISIL Liquid Fund Index				CRISIL Liquid Fund Index																																						
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Performance of the Scheme as on 31/03/2012	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualized Returns*		Scheme Returns (%)	Benchmark Returns (%)																																			
	Last 1 Year		9.29	8.33	Last 1 Year		9.40	8.33																																			
	Last 3 Years		7.87	7.62	Last 3 Years		9.05	7.62																																			
	Last 5 Years		N.A	N.A	Last 5 Years		N.A	N.A																																			
	Since Inception		7.94	7.00	Since Inception		8.49	6.99																																			
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	Actual Expense for the previous Financial Year: 0.45%				Actual Expense for the previous Financial Year: 0.40%																																						
Daily NAV Publication	The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfiindia.com. Investors may also contact Investor Service Centers of LIC NOMURA Mutual Fund.				The NAV will be declared on all Business Days and will be published in 2 Newspapers. NAV can also be viewed on www.licnomuramf.com and www.amfiindia.com. Investors may also contact Investor Service Centers of LIC NOMURA Mutual Fund.																																						
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 17				Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 17																																						

Investment Strategy, Risk Factors and Comparison with existing schemes

LIC Nomura MF LIQUID FUND Investment Strategy: The scheme will primarily invest in debt and money market instruments with maturity upto 91 days. The portfolio will be constructed and managed to generate returns to match the investment objective. The fund management team, comprising credit team will take an active view on the key drivers affecting the short term interest rate movement as well as liquidity. Macro -Economic Indicators will be analysed to estimate the future movement of Interest rates. The scheme will be actively managed considering the prevailing interest rate scenario and liquidity conditions to generate superior returns.

Risk Profile: Investments made by the scheme will be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, reinvestment risk, settlement risk.

LIC Nomura MF FLOATING RATE FUND Investment Strategy: The scheme will primarily invest in Floating Rate debt/Fixed Rate instruments and money market instruments. The portfolio will be constructed and managed to generate returns to match the investment objective. The fund management team, comprising credit team will take an active view on the key drivers affecting the short term interest rate movement as well as liquidity. Macro -Economic Indicators will be analysed to estimate the future movement of Interest rates. The scheme will be actively managed considering the prevailing interest rate scenario and liquidity conditions to generate superior returns.

Risk Profile: Investments made by the scheme will be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, reinvestment risk, settlement risk. The interest rate risk of the portfolio would be mitigated on account of investment primarily in floating rate instrument with daily interest rate resets.

LIC Nomura MF SAVINGS PLUS FUND Investment Strategy: The scheme will primarily have a diversified portfolio comprising Floating Rate/Fixed rate debt instruments and money market instruments. The portfolio will be constructed and managed to generate returns to match the investment objective. The fund management team, comprising credit team will take an active view on the key drivers affecting interest rate movement as well as liquidity. Macro -Economic Indicators will be analysed to estimate the future movement of Interest rates and liquidity conditions. The scheme will be actively managed considering the prevailing interest rate scenario and liquidity conditions to generate superior returns.

Risk Profile: Investments made by the scheme will be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, reinvestment risk, settlement risk.

LIC Nomura MF INCOME PLUS FUND Investment Strategy: The scheme will primarily have a diversified portfolio comprising Floating Rate/Fixed rate debt instruments and money market instruments. The portfolio will be constructed and managed to generate returns to match the investment objective. The fund management team, comprising credit team will take an active view on the key drivers affecting interest rate movement as well as liquidity. Macro -Economic Indicators will be analysed to estimate the future movement of Interest rates and liquidity conditions. The scheme will be actively managed considering the prevailing interest rate scenario and liquidity conditions to generate superior returns.

Risk Profile: Investments made by the scheme will be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, reinvestment risk, settlement risk.

LIC Nomura MF BOND FUND Investment Strategy: The scheme will primarily invest in long term high credit rated corporate bonds and money market instruments. The fund management team, comprising credit team will take an active view on the key drivers affecting interest rate movement as well as liquidity. In addition, the fund will also aim to capture positive valuation changes occurring due to changes in the shape of the yield curve. Macro -Economic Indicators will be analysed to estimate the future movement of Interest rates and liquidity conditions. The scheme will be actively managed considering the prevailing interest rate scenario and liquidity conditions to generate superior returns.

Risk Profile: Investments made by the scheme will be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, reinvestment risk, settlement risk.

LIC Nomura MF G-SEC FUND Investment Strategy: The scheme will primarily invest in Central Govt Sec incl call money, T Bills & repos with a view to generate credit risk free return. The Scheme will purchase securities in the public offerings, as well as those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may also participate in auction of Government Securities. Macro -Economic Indicators will be analysed to estimate the future movement of Interest rates and liquidity conditions. The scheme will be actively managed considering the prevailing interest rate scenario and liquidity conditions to generate superior returns.

Risk Profile: Investments made by the scheme will be affected by interest rate/price risk, liquidity risk, reinvestment risk, settlement risk.

LIC Nomura MF MONTHLY INCOME PLAN Investment Strategy: The scheme will primarily invest in Debt and Money market instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. The scheme will also strive to generate current income by capturing positive valuation changes occurring due to changes in the shape of the yield curve and equity market. Macro -Economic Indicators will be analysed to estimate the future movement of Interest rates and liquidity conditions as well as equity markets. The scheme will be actively managed considering the prevailing interest rate scenario, equity markets and liquidity conditions to generate superior returns.

Risk Profile: Investments made by the scheme will be affected by interest rate/price risk, liquidity risk, reinvestment risk, settlement risk. In addition investments in equity instruments will be subject to market risks

LIC Nomura MF FLOATER MIP PLAN Investment Strategy: The scheme will invest in floating rate and fixed rate debt instruments, equity, money market instruments to provide regular income liquidity. The scheme will also strive to generate current income by capturing positive valuation changes occurring due to changes in the shape of the yield curve and equity market. Macro -Economic Indicators will be analysed to estimate the future movement of Interest rates and liquidity conditions as well as equity markets. The scheme will be actively managed considering the prevailing interest rate scenario, equity markets and liquidity conditions to generate superior returns

Risk Profile: Investments made by the scheme will be affected by interest rate/price

risk, liquidity risk, reinvestment risk, settlement risk. In addition investments in equity instruments will be subject to market risks.

LIC NOMURA MF EQUITY FUND Investment Strategy: The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would be on fundamentally driven investment with scope for future growth.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF GROWTH FUND Investment Strategy: The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would be on fundamentally driven investment with scope for future growth.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF TAX PLAN Investment Strategy: The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would be on fundamentally driven investment with scope for future growth.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF CHILDREN FUND Investment Strategy: The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would be on fundamentally driven investment with scope for future growth.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF INDEX FUND - SENSEX PLAN Investment Strategy: The scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weightage of these stocks in the respective indices. The investment strategy would revolve around reducing the tracking error to the least possible through regular re-balancing of the portfolio, taking into account the change in weights of stocks in the indices as well as the incremental collection/redemptions from these plans.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF INDEX FUND - NIFTY PLAN Investment Strategy: The scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weightage of these stocks in the respective indices. The investment strategy would revolve around reducing the tracking error to the least possible through regular re-balancing of the portfolio, taking into account the change in weights of stocks in the indices as well as the incremental collection/redemptions from these plans.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF INDEX FUND - SENSEX ADVANTAGE PLAN Investment Strategy: The scheme will be passively managed to the extent of upto 90% of net assets of the plan and would follow similar investment strategy as for the SENSEX plan and the NIFTY Plan. The actively managed portfolio of 10-20% of net assets of the Sensex Advantage plan would be invested in stocks that have been identified as having a high probability of outperforming the Sensex.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF OPPORTUNITIES FUND Investment Strategy: The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would be on fundamentally driven investment with scope for future growth.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF INDIA VISION FUND Investment Strategy: The emphasis will be to pick up undervalued stocks in the 'mid and small cap segment' that have potential to grow into large cap segment in the identified sectors. Investment in large cap stocks in the identified sectors will be purely to take advantage of the market momentum.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF SAAF Investment Strategy: The scheme will invest subscription initially in debt & money instruments and in a systematic and progressive manner will be allocated to equities over the close ended period. (Like 36 months SIP in equities). Henceforth, the scheme will invest companies with strong competitive position in good business and having quality management.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and

volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF TOP 100 FUND Investment Strategy: The investment objective of the scheme is to provide long term capital appreciation from a portfolio of equity and equity related instruments primarily drawn from the companies in CNX 100 index.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF INFRASTRUCTURE FUND Investment Strategy: The scheme will invest in companies broadly within the following areas/sectors of the economy viz. Airports, Banks & Financial Institutions, Cement & Cement Products, Coal, Construction, Electrical & Electronic Components, Engineering, Energy including Coal, Oil & Gas, Petroleum & Pipelines, Industrial Capital Goods & Products, Metal & Minerals.

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

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

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

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

Risk Profile: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.

LIC NOMURA MF Interval Fund – Monthly Plan – Series 1 Investment Strategy: To generate regular returns by investing in a portfolio of fixed income securities / money market instruments which mature on or before the opening of the immediately following specified transaction period. Under normal circumstances, up to 100% of the fund will be invested in Money Market Instruments, Short term and medium term debt securities / debt instruments.

Risk Profile Investments made by the scheme will be affected by interest rate/price risk, liquidity risk, reinvestment risk, settlement risk.

LIC NOMURA MF Interval Fund – Quarterly Plan – Series 1 Investment Strategy: To generate regular returns by investing in a portfolio of fixed income securities / money market instruments which mature on or before the opening of the immediately following specified transaction period. Under normal circumstances, up to 100% of the fund will be invested in Money Market Instruments, Short term and medium term debt securities / debt instruments.

Risk Profile Investments made by the scheme will be affected by interest rate/price risk, liquidity risk, reinvestment risk, settlement risk.

LIC NOMURA MF Interval Fund – Annual Plan – Series 1 Investment Strategy : To generate regular returns by investing in a portfolio of fixed income securities / money market instruments which mature on or before the opening of the immediately following specified transaction period. Under normal circumstances, up to 100% of the fund will be invested in Money Market Instruments, Short term and medium term debt securities / debt instruments.

Risk Profile Investments made by the scheme will be affected by interest rate/price risk, liquidity risk, reinvestment risk, settlement risk.

LIC NOMURA MF Interval Fund – Quarterly Plan – Series 2 Investment Strategy: To generate regular returns by investing in a portfolio of fixed income securities / money market instruments which mature on or before the opening of the immediately following specified transaction period. Under normal circumstances, up to 100% of the fund will be invested in Money Market Instruments, Short term and medium term debt securities / debt instruments.

Risk Profile Investments made by the scheme will be affected by interest rate/price risk, liquidity risk, reinvestment risk, settlement risk.

COMPARISON OF SCHEMES

LIC Nomura MF LIQUID FUND: The investment objective of the scheme is to generate reasonable returns with low risk and high liquidity through judicious mix of investment in Money Market Instruments and quality Debt Instruments

LIC Nomura MF FLOATING RATE FUND: The investment objective of the scheme is to generate consistent return by investing mainly in floating rate instruments so as to minimize the interest rate risk for the investors

LIC Nomura MF SAVINGS PLUS FUND: The investment objective of the scheme is to generate income by investing in a quality short term debt securities. There can be no assurance that the investment objective of the scheme will be realized.

LIC Nomura MF INCOME PLUS FUND: The investment objective of the scheme is to provide reasonable returns with preservation of capital and providing liquidity – from investing in a diversified portfolio of short-term money market and debt securities.

LIC Nomura MF BOND FUND: The primary investment objective of the scheme is to generate attractive returns for its investors by investing in a portfolio of

quality Debt Securities and Money Market instrument.

LIC Nomura MF G-SEC FUND: The primary investment objective of the scheme is to generate credit risk free and reasonable returns for its investors through investments in sovereign securities issued by the Central and/or State Government and/or any security unconditionally guaranteed

LIC Nomura MF MONTHLY INCOME PLAN: The investment objective of the scheme is to generate regular returns by investing in a portfolio of quality Debt Securities and Money Market Instruments. The scheme also seeks to generate Capital Appreciation by investing some percentage in a mix of Equity / Equity related instrument.

LIC Nomura MF FLOATER MIP PLAN: The investment objective of the scheme is to generate regular income by investing mainly in floating rate instruments / fixed rate instruments swapped for floating rate return so as to minimize the interest rate risk and at the same time aiming at generating capital appreciation in a long term by investing in Equity / Equity related instrument.

LIC NOMURA MF EQUITY FUND: The main investment objective of the scheme is to provide capital growth by investing mainly in equities. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

LIC NOMURA MF GROWTH FUND: The main investment objective of the scheme is to provide capital growth by investing mainly in equities and also in debt and other permitted instruments of capital and money markets. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

LIC NOMURA MF TAX PLAN: To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets.

LIC NOMURA MF CHILDREN FUND: An open ended scheme which seeks to generate long term capital appreciation through a judicious mix of investment in quality debt and equity instruments at relatively low risk levels through research based investments.

LIC NOMURA MF INDEX FUND - SENSEX PLAN: The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty/ Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

LIC NOMURA MF INDEX FUND - NIFTY PLAN : The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty/ Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

LIC NOMURA MF INDEX FUND - SENSEX ADVANTAGE PLAN: The main investment objective of the fund is to generate returns commensurate with the performance of the index either Sensex by investing upto 90% in the respective index stocks while 10-20% will be invested in stocks with high probability of outperforming sensex.

LIC NOMURA MF OPPORTUNITIES FUND: The investment objective of the scheme is to provide capital growth in long-term with reasonable risk levels by investing mainly in companies which are in sector/s, which have a high growth potential at that point of time.

LIC NOMURA MF INDIA VISION FUND: The investment objective of the Scheme is to generate long-term appreciation by identifying growth sectors and investing in the universe of companies within such sectors. The emphasis will be to pick up undervalued stocks in the 'mid and small cap segment' that have potential to grow into large cap segment in the identified sectors. Investment in large cap stocks in the identified sectors will be purely to take short-term advantage of the market momentum.

LIC NOMURA MF SAAF: The investment objective of the scheme is to achieve a long term growth by investing systematically in the Equity / Equity related instruments.

LIC NOMURA MF TOP 100 FUND: The investment objective of the scheme is to provide long term capital appreciation from a portfolio of equity and equity related instruments primarily drawn from the companies in CNX 100 index.

LIC NOMURA MF INFRASTRUCTURE FUND: The investment objective of the scheme is to provide long term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector.

LIC NOMURA MF ULIS: The investment Objective of the LIC Nomura MF Unit Linked Insurance Scheme (LIC Nomura MF ULIS) is to generate long-term capital appreciation through growth in NAV and reinvestment of income distributed on units of the scheme. The scheme offers Tax rebate on investment u/s 80C of Income Tax Act as well as a life cover and a free accident insurance cover.

LIC NOMURA MF BALANCED FUND: An open ended Income and Growth scheme which seeks to provide regular returns and capital appreciation according to the selection of plan by investing in equities and debt.

LIC NOMURA MF Interval Fund – Monthly Plan – Series 1 A debt oriented Interval Scheme. The investment objective of the scheme is to generate income and growth of capital by investing in debt securities and money market instruments.

LIC NOMURA MF Interval Fund – Quarterly Plan – Series 1 A debt oriented Interval Scheme. The investment objective of the scheme is to generate income and growth of capital by investing in debt securities and money market instruments.

LIC NOMURA MF Interval Fund – Annual Plan – Series 1 A debt oriented Interval Scheme. The investment objective of the scheme is to generate income and growth of capital by investing in debt securities and money market instruments.

LIC NOMURA MF Interval Fund – Quarterly Plan – Series 2 A debt oriented

Interval Scheme. The investment objective of the scheme is to generate income and growth of capital by investing in debt securities and money market instruments.

RISK CONTROL

The company had constituted a Risk Management Committee headed by Chief Operations Officer (in charge of Risk Management Systems and Chief Risk Officer) and consisting of Senior Officials such as Chief Investment Officers, Chief Marketing Officer and Company Secretary as the Members of the Committee. This Committee provides the risk tools, aggregation and analysis of risk information.

The basic role of the Risk Management Committee is as mentioned below:

- 1) Review and monitor the overall risk management framework
- 2) Review and monitor the risk management policies on a regular basis
- 3) Review and monitor the risk management process
- 4) Review the risk reporting including the amount, nature, characteristics, concentration and quality of the assets

Review of Risk Management System is placed before the Board of AMC/Trustees in every quarter.

Internal & Board approved limits are monitored by the Investment Committee in their weekly meetings and necessary corrective actions, if required, is taken within reasonable period of time.

As stipulated by SEBI, an independent review of the risk management system is conducted by the Concurrent Auditors, to check on the adequacy of the risk management systems. The observations of the auditors are placed before the Board of AMC/Trustees.

AUM & Folio as on 31/03/2013		
Scheme Name	AUM (in Cr.)	Folios
LIC NOMURA MF UNIT LINKED INSURANCE SCHEME	133.55	26678
LIC NOMURA MF BALANCED FUND	17.92	5802
LIC NOMURA MF INTERVAL QUARTERLY PLAN SERIES 2	37.32	868
LIC NOMURA MF FIXED MATURITY PLAN-52(367 DAYS)	286.01	1771
LIC NOMURA MF FIXED MATURITY PLAN-53(367 DAYS)	111.21	652
LIC NOMURA MF FIXED MATURITY PLAN SERIES 56	186.87	398
LIC NOMURA MF FIXED MATURITY PLAN SERIES 57	35.03	611
LIC NOMURA MF FIXED MATURITY PLAN SERIES 54	185.03	104
LIC NOMURA MF RGESS FUND SERIES 1	15.43	3944
LIC NOMURA MF FIXED MATURITY PLAN SERIES 58	103.67	210
LIC NOMURA MF FIXED MATURITY PLAN SERIES 59	20.65	122
LIC NOMURA MF FIXED MATURITY PLAN SERIES 60	127.46	984
LIC NOMURA MF FIXED MATURITY PLAN SERIES 61	122.98	24
LIC NOMURA MF EQUITY FUND	66.47	47406
LIC NOMURA MF GROWTH FUND	77.99	30917
LIC NOMURA MF TAX PLAN	29.93	13188
LIC NOMURA MF MONTHLY INCOME PLAN	47.38	7302
LIC NOMURA MF BOND FUND	177.41	9846
LIC NOMURA MF GOVT SECURITIES FUND	50.88	469
LIC NOMURA MF CHILDRENS FUND	4.76	4469
LIC NOMURA MF LIQUID FUND	3187.06	4075
LIC NOMURA MF INDEX-SENSEX PLAN	15.98	4066
LIC NOMURA MF INDEX-NIFTY PLAN	33.67	3731
LIC NOMURA MF INDEX-SENSEX ADVANTAGE PLAN	3.55	1530
LIC NOMURA MF SAVINGS PLUS FUND	215.07	7633
LIC NOMURA MF FLOATING RATE FUND-SHORT TERM PLAN	35.85	2430
LIC NOMURA MF FLOATER MIP	57.36	7814
LIC NOMURA MF OPPORTUNITIES FUND	26.52	7831
LIC NOMURA MF INDIA VISION FUND	37.07	19681
LIC NOMURA MF INCOME PLUS FUND	147.73	416
LIC NOMURA MF SYSTEMATIC ASSET ALLOCATION FUND	39.51	11473
LIC NOMURA MF TOP 100 FUND	176.37	58885
LIC NOMURA MF INFRASTRUCTURE FUND	79.70	31551
LIC NOMURA MF INTERVAL FUND QUARTERLY PLAN SERIES1	40.51	817
LIC NOMURA MF INTERVAL FUND MONTHLY PLAN SERIES-1	117.31	3070
LIC NOMURA MF INTERVAL FUND ANNUAL PLAN-SERIES 1	60.94	720

<p>Applicable NAV (after the Scheme opens for repurchase and sale)</p>	<p>I. For Liquid Schemes/Plans</p> <p>1) Purchase:</p> <p>a) If the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day of receipt of application shall be applicable.</p> <p>b) If the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day, without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the next business day shall be applicable.</p> <p>c) Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.</p> <p>2. Switchin to Liquid Schemes/Plans from other schemes of LIC Nomura Mutual Fund</p> <p>a) Application for switch-in is received before the applicable cut-off time</p> <p>b) Funds for the entire amount of subscription /purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time</p> <p>c) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch-in schemes.</p> <p>3. Redemption & Switchout:</p> <p>If the application is received upto 3.00 p.m. then the closing NAV of the day on which the application is received will be applicable; however if the application is received after 3.00p.m. then the closing NAV of the next business day on which the application is received will be applicable</p> <p>NAV will be calculated and declared on all days</p> <p>II. FOR ALL SCHEMES EXCEPT LIC NOMURA MF LIQUID FUND</p> <p>As per AMFI Best Practice Circular No. 135/BP/35/2012-13 dated February 13, 2013, the following practice of aggregating split transactions shall be followed and accordingly applicable NAV is followed:</p> <p>As per the conditions given below all transactions are to be aggregated and closing NAV of the day on which funds are available for utilization to be applied where the aggregated amount of the investment is Rs 2.00 lacs and above.</p> <ol style="list-style-type: none"> All transactions received on the same day (as per cut off timing and time stamping rules). Aggregation of transactions shall be applicable to all open-ended schemes (except LIC NOMURA MF Liquid Fund) of the fund. Transactions shall include purchases, additional purchases, excluding Switches, SIP/STP and triggered transactions. Aggregations shall be done on the basis of the investor's PAN. In case of joint holding, transactions with similar holding structures to be aggregated. All the transactions shall be aggregated where the investor holding pattern in same as stated above or below Rs 2.00 lacs. Only transactions in the same scheme shall be clubbed. This will include transactions at option level (Dividend, Growth, and Direct). Transactions in the name of minor received through guardian shall not be aggregated with the transactions in the name of same guardian. <p>The above addendum will be effective from March 4, 2013 and are subject to AMFI/SEBI guidelines as amended from time to time..</p> <p>LIC NOMURA MF ULIS & LIC NOMURA MF Tax Plan: Redemption / Switchout allowed only after lock-in-period of 3 years from the date of investment. NAV will be calculated on all Business Days.</p> <p>For further details contact our Area Offices / Business Centres / RTA.</p>
<p>Despatch of Repurchase (Redemption) Request:</p>	<p>Within 10 working days of the receipt of the redemption request at the authorized centre of the LIC Nomura Mutual Fund.</p>
<p>Dividend Policy</p>	<p>Under the Dividend Option, the Fund expects to declare dividend on a regular basis subject to availability of distributable surplus, as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. Dividends, if declared, will be paid (subject to deduction of TDS, if any) to those unitholders whose names appear in the Register of Unitholders as on the Record Date. Dividend Warrants will be dispatched to the unitholders within 30 days of the declaration of the dividend. However, it must be clearly understood that the actual declaration of dividend and the frequency thereof will inter alia, depend on the availability of distributable profits as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. The decision of the Trustee in this regard shall be final. There is no assurance or guarantee to the unitholders as to the rate of dividend distribution or that dividends will be paid regularly. On payment of dividend, the NAV will fall to the extent of dividend amount and dividend tax (if applicable)</p>
<p>Dividend Transfer Plan (DTP)</p>	<p>DTP has been introduced in all our schemes w.e.f. 01/07/2009. If an investor wants to opt for DTP, he can do so by filling of the transaction slip available at our offices.</p> <p>There is no assurance or guarantee to the unitholder as to rate of income distribution and regularity in declaration of income distribution. Though it is the intention of the Fund to make monthly/quarterly/yearly income distribution under the dividend option.</p>
<p>Waiver of Entry Load</p>	<p>As per SEBI Circular SEBI/IMD/CIR No.4/168230/09 dt.30/06/2009</p> <ol style="list-style-type: none"> There shall be no entry load for all mutual fund schemes Upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor. Of the exit load or CDSC charged to the investor, a maximum of 1% of the redemption proceeds shall be maintained in a separate account which can be used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Any balance shall be credited to the scheme immediately. The distributors shall disclose all the commission (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor. <p>The above said circular shall be applicable for</p> <ol style="list-style-type: none"> Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009 Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009 New mutual fund schemes launched on and after August 1, 2009 Systematic Investment Plans (SIP) registered on or after August 1, 2009
<p>Name of the Trustee Company</p>	<p>LIC Nomura Mutual Fund Trustee Company Private Limited.</p>
<p>Tax Treatment for the Investors (Unitholders):</p>	<p>As per the taxation laws in force at the date of this document, the tax benefits that are available to the investors are stated below. This information is provided for only general information purpose. Each investor is advised to consult his or her own tax consultant with respect to the specific tax implications arising out of their participation in the scheme.</p> <p>FOR DEBT SCHEMES</p> <p>Income Tax</p> <p>Income Distributed by the Mutual Fund</p> <p>Income received in respect of units of Mutual Funds is exempt from tax under Section 10(35) of the Income Tax Act, 1961 (the Act) in the hands of the investors. In case of debt oriented related schemes the Fund is required to pay dividend distribution tax @ 12.5% plus surcharge of 5% plus education cess of 2% and secondary and higher education cess of 1% on income distributed to individual/HUF unitholders and in case of non-individual/HUF unitholders the Fund is required to pay dividend distribution tax @ 30% plus surcharge of 5% plus education cess of 2% and secondary and higher education cess of 1%. In case of any money market mutual fund or liquid fund, the fund is required to pay dividend distribution tax @ 25% plus surcharge of 5% plus education cess of 2% and secondary and higher education cess of 1% on income distributed to individual/HUF unitholders and in case of non-individual/HUF unitholders the Fund is required to pay dividend distribution tax @ 30% plus surcharge of 5% plus education cess of 2% and secondary and higher education cess of 1%.</p> <p>Tax deduction at source (All unitholders)</p> <p>In view of the exemption of income in the hands of the unitholders, no Income-tax is deductible at source, on Income distribution by the Mutual Fund on or after 1st April, 2003, under the provision of section 194K and 196A of the act. However, as per the section 196B of the act, tax is required to be withheld at the rate of 10.30% from dividend payable to and on long term capital gains arising on transfer of units purchased in foreign currency by an approved overseas financial organization under Section 115AB of the Act.</p>

Capital Gains Tax**Foreign Institutional Investors**

Long-term capital gains on sale of Units, held for a period of more than twelve months, would be taxed at the rate of 10.30% (including education cess and secondary and higher education cess) under Section 115AD of the Act. Such gains would be calculated without indexation of cost of acquisition. Short-term capital gains would be taxed at 30.9% (including education cess and secondary and higher education cess). The above tax rates would be increased by applicable surcharge, of 2% thereon, where the total income exceeds Rs.10,000,000/-.

Specified Overseas Financial Organisations

As per the provisions of section 115AB of the Act, long-term capital gains on transfer of units arising to specified overseas financial organisations on transfer of units purchased by them in foreign currency shall be liable to tax at the concessional rate of 10 per cent plus applicable surcharge thereon. However, such gains shall be computed without the benefit of cost indexation.

Short-term capital gains would be taxed at 40% plus applicable surcharge in case of foreign companies and 30% plus applicable surcharge in case of others.

Other Unitholders

Long term capital gains in respect of Units, held for a period of more than twelve months, will be chargeable under Section 112 of the Act, at concessional rates of tax, at 20% as increased by the applicable surcharge, education cess and secondary and higher education cess.

The following amounts would be deductible from the full value of consideration, to arrive at the amount of long term capital gains:

- Cost of acquisition of Units as adjusted by Cost Inflation Index notified by the Central Government, and
- Expenditure incurred wholly and exclusively in connection with such transfer (excluding any sum paid on account of STT).

However, where the tax payable on such long-term capital gains, computed before indexation, exceeds 10% (plus applicable surcharge, education cess and secondary and higher education cess) of the amount of capital gains computed before indexation, such excess tax shall not be payable by the Unitholder at his option.

Where redemption of units is made during the minority of the child, capital gain thereon will be included in the hands of either of the parents, whose income is greater and tax will be levied in their hands. When the child attains majority, such tax liability will be on the child.

In case of resident Individuals and Hindu Undivided Families, where taxable income as reduced by long-term capital gains, is below the basic exemption limit, the long-term capital gains will be reduced to the extent of the shortfall and only the balance long-term capital gains will be subjected to the flat rate of income-tax (plus education cess and secondary and higher education cess)

All Unitholders

Under the provisions of Section 94(7) of the Act, loss arising on sale of Units, which are bought within 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of the Unitholders to receive the income or additional units without any consideration, as the case may be) and sold within 9 months after the record date, shall be ignored for the purpose of computing income chargeable to tax to the extent of exempt income received or receivable on such Units.

Under the provisions of Section 94(8) of the Act, where any person purchases units (original units) within a period of 3 months prior to the record date and such person is allotted additional units on the basis of holding of such original units, without any payment, and sells all or any of the original units within a period of 9 months after the record date while continuing to hold all or any of the additional units, then any loss arising on sale of the original units shall be ignored for the purpose of computing income chargeable to tax. The amount of loss so ignored shall be deemed to be the cost of purchase of the additional units as are held on the date of sale of the original units.

Tax deduction at source**Domestic Unitholders**

No income tax is deductible at source from income by way of capital gains under the provisions of the Act and as per Circular no. 715 dated August 8, 1995 issued by the CBDT.

Foreign Institutional Investors

Under Section 196D of the Act, no deduction shall be made from any income by way of capital gains, in respect of transfer of securities referred to in Section 115AD of the Act.

Specified overseas financial organisations

As per the provisions of section 196B of the Act, long-term capital gains on transfer of units arising to specified overseas financial organisations on transfer of units purchased by them in foreign currency shall be liable to tax deduction at source at the rate of 10% plus applicable surcharge.

Short-term capital gains arising to such organisations shall be subject to tax deduction at source at 40% plus applicable surcharge in case of foreign companies and 30% plus applicable surcharge in case of others.

Other Non-resident Unitholders

The provisions of Section 195 of the Act apply to non residents (other than Foreign Institutional Investors). Accordingly, in the case of a non resident (other than a foreign company) tax will be deducted at source at the rate of 30% (plus education cess and secondary and higher education cess) on short term capital gains (other than under Section 111A of the Act) and at the rate of 20% (plus education cess and secondary and higher education cess) in the case of long term capital gains. In the case of foreign companies tax will be deducted at source on short term capital gains (other than under Section 111A of the Act) at the rate of 40% (plus applicable surcharge education cess and secondary and higher secondary cess) and in the case of long term capital gains at the rate of 20% (plus applicable surcharge, education cess and secondary and higher education cess). Under Section 195(7) of the Act, with effect from 1st July 2012, a list of persons or cases is proposed to be specified and notified, wherein the rate of deduction of tax at source needs to be determined by the assessing officer. In case the transaction of sale of mutual fund units by a non-resident is covered by such list, then an application would be required to be made to the assessing officer to determine the rate at which tax is to be deducted at source

In accordance with the provisions of Circular no.728 dated October 30, 1995 issued by the Central Board of Direct Taxes ("CBDT"), in case of non-resident Unitholder who is a resident of a country with which India has signed a double taxation avoidance agreement (which is in force) the tax should be deducted at source under section 195 of the Act at the rate provided in the Finance Act of the relevant year or the rate provided in the said agreement, whichever is more beneficial to such non-resident Unitholder. However, such a non-resident Unitholder will be required to provide appropriate documents to the Mutual Fund, to be entitled to a beneficial rate under such agreement. Under Section 90A(4) of the Act submission of tax residency certificate containing prescribed particulars will be a necessary though not sufficient condition for granting beneficial rate under the double tax avoidance agreement

Exemptions from long-term capital gains

1. As per the provisions of section 54EC of the Act and subject to the conditions and investment limits specified therein, long-term capital gains arising on transfer of units shall not be chargeable to the tax to the extent such capital gains are invested, within a period of six months of such transfer, in acquiring specified bonds that are notified by the Central Government and remain so invested as specified.
2. As per the provisions of Section 54F of the Act and subject to the conditions specified therein, in the case of an individual or a HUF, long term capital gains arising on the transfer of a capital asset (not being a residential house) are not chargeable to tax if the entire net consideration is invested within the prescribed period in a residential house. If part of the such net consideration is invested within the prescribed period in a residential house, then such gains would not be chargeable to tax on a proportionate basis. For this purpose, net consideration means full value of the consideration received or accruing as a result of the transfer of the capital asset as reduced by any expenditure incurred wholly and exclusively in connection with such transfer

FOR EQUITY SCHEMES

As per the taxation laws in force at the date of this document, the tax benefits that are available to the investors are stated below. This information is provided for only general information purpose. Each investor is advised to consult his or her own tax consultant with respect to the specific tax implications arising out of their participation in the scheme.

Tax Benefits to the Mutual Fund

The Mutual Fund will receive all income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.

On Income distribution, if any, made by the Mutual Fund, additional income tax under Section 115R of the Act, is not payable in the case of open-ended equity-oriented funds (i.e. a fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 65% of the total proceeds of the Fund).

Tax Benefits to Unit holders**Income-tax****All Unit holders**

Income received, otherwise than on transfer, in respect of units of a mutual fund, including Units under the Scheme would be exempt from tax under Section 10(35) of the Act.

Tax Deduction at Source**All Unit holders**

No income tax is deductible at source, on any income distribution by the Mutual Fund under the provisions of Sections 194K and 196A of the Act.

Capital Gains Tax**Foreign Institutional Investors**

Under Section 10(38) of the Act, long-term capital gains on sale of units of an equity oriented fund as defined in the said section and where the transaction of sale of such units is entered into on a recognized stock exchange in India and such transaction is chargeable to securities transaction tax, is exempt from tax. As per section 111A of the Act, short-term capital gains on sale of units of any equity oriented fund as defined in Section 10(38) of the Act where the transaction of sale is entered into on a recognised stock exchange in India and such transaction is chargeable to securities transaction tax, will be subject to tax at a rate of 10 per cent (plus applicable surcharge, Education Cess and Secondary and Higher Secondary Education Cess).

Other Unit holders

Under section 10(38) of the Act, long-term capital gains on sale of units of an equity oriented fund as defined in the said section and where the transaction of sale of such units is entered into on a recognized stock exchange in India and such transaction is chargeable to securities transaction tax, will be exempt from tax.

Under Section 111A of the Act, short-term capital gains on sale of units of an equity oriented fund as defined in Section 10(38) of the Act and where the transaction of sale is entered into on a recognized stock exchange in India and transaction is chargeable to securities transaction tax, shall be subject to tax at a rate of 10 per cent (plus applicable surcharge, Education Cess and Secondary and Higher Secondary Education Cess). Further in the case of resident individuals and Hindu Undivided Families where taxable income as reduced by short-term capital gains, is below the basic exemption limit, the short-term capital gains will be reduced to the extent of the shortfall and only the balance short-term capital gains will be subjected to the flat rate of income-tax (plus applicable surcharge Education Cess and Secondary and Higher Secondary Cess).

As per the provisions of Section 54EC of the Act and subject to the conditions and investment limits specified therein, capital gains arising on transfer of a long

	<p>term capital asset shall not be chargeable to tax to the extent such capital gains are invested in certain notified bonds within six months from the date of transfer. However, if the said bonds are transferred or converted into money within a period of three years from the date of their acquisition, the amount of capital gains exempted earlier would become chargeable to tax as long term capital gains in the year in which the bonds are transferred or converted into money.</p> <p>All Unit holders Under the provisions of Section 94(7) of the Act, loss arising on sale of Units, which are bought within 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of the Unit holders to receive the income or additional units without any consideration) and sold within 9 months after the record date, shall be ignored for the purpose of computing income chargeable to tax to the extent of exempt income received or receivable on such Units.</p> <p>Under the provisions of Section 94(8) of the Act, where any person purchases units ("original units") within a period of 3 months prior to the record date, and such person is allotted bonus units on the basis of holding the original units and sells all or any of the original units within a period of 9 months after the record date, while continuing to hold all or any of the bonus units, then any loss arising on sale of the original units shall be ignored for the purpose of computing income chargeable to tax. The amount of loss so ignored shall be deemed to be the cost of purchase of the bonus units as are held on the date of such sale</p> <p>Tax Deduction at Source All Unit holders No income tax is deductible at source from income by way of capital gains under the present provisions of the Act. However, the matter is not free from doubt in case of non-residents (other than in case of Foreign Institutional Investors). Hence the provisions of section 195 of the Act may apply to non-residents (other than Foreign Institutional Investors).</p> <p>Where tax is deductible under the Act and the deductee has not furnished a Permanent Account Number (PAN) to the deductor, tax should be deducted at source at the highest of the following rates:</p> <ol style="list-style-type: none"> At the rate specified in the Act At the rates in force At the rate of 20% (plus applicable surcharge and education cess and secondary and higher secondary education cess). <p>As per the provisions of Section 54F of the Act and subject to the conditions specified therein, in the case of an individual or a Hindu Undivided Family, capital gains arising on transfer of a long term capital asset (not being a residential house) are not chargeable to tax if the entire net consideration received on such transfer is invested within the prescribed period in a residential house. If part of such net consideration is invested within the prescribed period in a residential house, then such gains would not be chargeable to tax on a proportionate basis. For this purpose, net consideration means full value of the consideration received or accruing as a result of the transfer of the capital asset as reduced by any expenditure incurred wholly and exclusively in connection with such transfer.</p> <p>Securities Transaction Tax All Unit holders Securities Transaction Tax @ 0.25% will be charged at the time of sale of units by the investor in case of all equity oriented funds. This will also include switch-out from the equity schemes however, in respect of transmission, wherein the investor's units are transferred to his nominee or legal heirs on his demise, STT shall not be levied.</p> <p>Illustration of STT</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>For unit redemption Starting units = 50,000 Units redeemed = 10,000 NAV = Rs 15.00 Exit Load = 1.00% STT = 0.25% Redemption price = NAV – Exit load = Rs. 14.85 Amount = 14.85 * 10,000 = Rs. 148,500 STT = 0.25% * 148,500 = Rs. 371.25 STT rounded to rupee = Rs. 371 Net amount to investor = 148,500 – 371 = Rs. 148,129 Balance Units = 40,000</p> </td> <td style="width: 50%; vertical-align: top;"> <p>For amount redemption Starting units = 40,000 Amount redeemed = Rs. 1,00,000 NAV = Rs. 20.00 Exit Load = 1.00% STT = 0.25% Redemption price = NAV – Exit load = Rs. 19.80 STT = 1,00,000 * 0.25% = Rs. 250.63 STT rounded to nearest rupee = Rs. 250 Gross amount with STT = Rs. 1,00,250.63 Number of unit = 1,00,250.63 / 19.80 = 5063.163 Balance units = 34936.837</p> </td> </tr> </table> <p>Other Benefits Investments in Units of the Mutual Fund will rank as an eligible form of investment under Section 11 (5) of the Act read with Rule 17C of the Income-tax Rules, 1962, for Religious and Charitable Trusts.</p> <p>Wealth-tax Units held under the Scheme(s) are not treated as assets as defined under Section 2(ea) of the Wealth-tax Act, 1957 and thereof would not liable to wealth-tax.</p> <p>Gift-tax The Gift-tax Act, 1958 has ceased to apply to gifts made on or after October 1, 1998. Gifts of Units, purchased under the Scheme(s), would therefore, be exempt from gift-tax.</p>	<p>For unit redemption Starting units = 50,000 Units redeemed = 10,000 NAV = Rs 15.00 Exit Load = 1.00% STT = 0.25% Redemption price = NAV – Exit load = Rs. 14.85 Amount = 14.85 * 10,000 = Rs. 148,500 STT = 0.25% * 148,500 = Rs. 371.25 STT rounded to rupee = Rs. 371 Net amount to investor = 148,500 – 371 = Rs. 148,129 Balance Units = 40,000</p>	<p>For amount redemption Starting units = 40,000 Amount redeemed = Rs. 1,00,000 NAV = Rs. 20.00 Exit Load = 1.00% STT = 0.25% Redemption price = NAV – Exit load = Rs. 19.80 STT = 1,00,000 * 0.25% = Rs. 250.63 STT rounded to nearest rupee = Rs. 250 Gross amount with STT = Rs. 1,00,250.63 Number of unit = 1,00,250.63 / 19.80 = 5063.163 Balance units = 34936.837</p>
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<p>For Investor Grievances, please contact:</p>	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>M/s. Karvy Computershare Pvt. Ltd. Unit : LIC Nomura Mutual Fund Karvy Plaza, House No. 8-2-596, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034 Tel. 040 - 4467 7131- 40 Fax : 040 - 2338 8705 Email : service_licmf@karvy.com Web. : www.karvycomputershare.com / www.karvymfs.com</p> </td> <td style="width: 50%; vertical-align: top;"> <p>LIC NOMURA Mutual Fund 4th Floor, Industrial Assurance Building Opp. Churchgate Station, Churchgate, Mumbai - 400 020 Tel.: 022-2285 1661; Fax: 022-2288 0633 Toll Free No.: 1800 258 5678 E-mail: corp.office@licnomuramf.com Website: www.licnomuramf.com</p> </td> </tr> </table>	<p>M/s. Karvy Computershare Pvt. Ltd. Unit : LIC Nomura Mutual Fund Karvy Plaza, House No. 8-2-596, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034 Tel. 040 - 4467 7131- 40 Fax : 040 - 2338 8705 Email : service_licmf@karvy.com Web. : www.karvycomputershare.com / www.karvymfs.com</p>	<p>LIC NOMURA Mutual Fund 4th Floor, Industrial Assurance Building Opp. Churchgate Station, Churchgate, Mumbai - 400 020 Tel.: 022-2285 1661; Fax: 022-2288 0633 Toll Free No.: 1800 258 5678 E-mail: corp.office@licnomuramf.com Website: www.licnomuramf.com</p>
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<p>Unitholders's Information:</p>	<p>Account Statement:</p> <ul style="list-style-type: none"> An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unitholder's registered e-mail address and/or mobile number Thereafter, a Consolidated Account Statement (CAS), generated based on PAN, containing details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month shall be sent to the unitholders in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by mail/email. In case of non-availability of PAN, AMC will send monthly account statement for any financial transactions undertaken during the month on or before 10th day of the succeeding month by mail/email. In case of a specific request received from the unitholders, the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request by email/email. The unitholder may request for a physical account statement by writing/calling the AMC/SC/R&T. The Mutual Fund/AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the unitholders. Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/March), shall be sent by mail/email on or before 10th day of succeeding month, to all such unitholders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by email to the unitholders whose e-mail address is available, unless a specific request is made to receive in physical forms. The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically. <p>For more details, please refer to the Scheme Information Document (SID) and Statement of Additional Information.</p> <p>Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be sent:</p> <ol style="list-style-type: none"> by e-mail to the Unit holders whose e-mail address is available with the Fund, in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same. <p>The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).</p> <p>The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the AMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India.</p> <p>Half Yearly Unaudited Financial Results: Half Yearly Unaudited Financial Results shall be published in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated before expiry one month from the close of each half-year, that is on March 31 and September 30. It is also displayed on the website of the Mutual Fund on www.licnomuramf.com and Association of Mutual Funds in India (AMFI) on www.amfiindia.com</p> <p>Half Yearly Portfolio Disclosure: Full portfolio in the prescribed format shall be disclosed either by publishing it in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated or by sending it to the Unit Holders within one month from the end of each half-year, that is as on March 31 and September 30. It is also displayed on the website of the Mutual Fund on www.licnomuramf.com and Association of Mutual Funds in India (AMFI) on www.amfiindia.com</p>		
<p>Dated : 01/04/2013</p>			

INSTRUCTIONS

1. Please read carefully the Scheme Information Document and Statement of Additional Information before filling up the application form. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application and tendering payment.
2. Application form must be completed in full in BLOCK LETTERS and in ENGLISH. While filling in the names, please leave a blank space between the name and surname and between two or more parts of the name and address, eg. **SUNIL KUMAR SHARMA**
3. Investors already having an account in any of LIC Nomura Mutual Fund Schemes should provide their Folio No/Account No., complete details in Section G and proceed to Section N. The personal details and Bank account details as appearing in the existing folio/account no. 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.
4. **Mode of Holding:** Application can be made on Single, Joint or Anyone or Survivor(s) basis. In the case of holding other than single, the name and signature of each applicant must be given in the space provided in the application form. All communication will be addressed and refunds, and other payments, if any, will be made payable to the applicant whose name appears first on the application at the address given by him/her. Tax benefits will be available only to the First Applicant as per rules. If the application is made on behalf of Eligible Body Corporate, Institution(s) second applicant is not allowed. Applicants should specify the mode of holding. If the mode of holding is not specified or is ambiguous, the default option for such applications will be 'Joint'.
5. In the case of HUF, the Karta will sign on behalf of the HUF. All communications will be addressed to the Karta at the address given by him/her. Refunds and other payments, if any, will also be made payable to the Karta.
6. Signature should be in English or in any of the Indian languages. Application on behalf of minors should be signed by their Guardian. Thumb impression must be attested by any authorised Stock Broker or any Agent of LIC Nomura Mutual Fund or any LIC Agent who is a Member of Divisional Manager's / Zonal Manager's / Chairman's Club or any Officer of LIC Nomura Mutual Fund / LIC Nomura MF AMC or any Officer of Nationalized Banks or a Magistrate / Notary Public under his/her Official Seal.
7. 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) or the relevant resolution or authority to make the application (or duly notarised copy thereof) as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and/or Certificate of Registration. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund a resolution from the Trustee(s) authorizing such purchase must be submitted.
8. **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:

- 1) 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.
- 2) 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.
- 3) Investor (including joint holders) will submit a photocopy of any one of 1) Voter Identity Card / Driving License / Government / Defence Identification Card / Passport / Photo Ration 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.
- 4) 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.

9. **PREVENTION OF MONEY LAUNDERING:** Prevention of Money Laundering Act, 2002 (hereinafter referred to as "Act") came into effect from July 1, 2005 vide Notification No. GSR 436(E) dated July 1, 2005 issued by Department of Revenue, Ministry of Finance, and Government of India. Further, SEBI vide its Circular Reference Number ISD/CIR/RR/AML/1/06 dated January 18, 2006 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 intermediaries may, according to their requirements specify additional disclosures to be made by clients for the purpose of identifying, monitoring and reporting incidents of money laundering and suspicious transactions undertaken by client. SEBI also issued another Circular Reference No ISD/CIR/RR/AML/2/06 dated March 20, 2006 advising all intermediaries to take necessary steps to ensure compliance with the requirement of section 12 of the Act inter alia maintenance and preservation of records and reporting of information relating to cash and suspicious transactions to Financial Intelligence Unit- India (FIU-IND), New Delhi. 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 provision of the Income Tax Act, Prevention of Money Laundering Act, 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) under its KYC policy and with a view to monitor transactions for the prevention of money laundering, LIC Nomura Mutual Fund Asset Management Company Limited ("the AMC") LIC Nomura Mutual Fund ("the Mutual Fund") reserves the right to seek information or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose. The investor(s) and their attorney if any, shall produce reliable, independent source documents such as photograph, certified copies of ration card/passport/driving licenses / PAN card, etc. and/or such documents or produce such information as may be required from time to time for verification of the identity, residential address and financial information of the investor(s) by the AMC/Mutual Fund. If the investor(s) or the person making payment on behalf of the investor(s), refuses/ fails to provide the required documents/ information within the period specified in the communication(s) sent by the AMC to the investor(s) then the AMC, after applying appropriate due diligence measures, believes that the transaction is suspicious in nature within the purview of the Act and SEBI circulars issued from time to time and/ or on accounted deficiencies in the documentation, shall have absolute discretion to the report suspicious transactions to FIU-IND and /or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any, and recovery of unamortized NFO expenses in terms of the said communications sent by the AMC to the investor(s) in this regard. The KYC documentation shall also be mandatorily complied with by the holders entering the Register of Members by virtue of law e.g. transmission, etc. The Mutual Fund, LIC Nomura MF Asset Management Company Limited, LIC Nomura MF Trustee Company Pvt. Limited and their Directors employees and agents shall not be liable in any manner for the claims arising whatsoever on account of freezing the folios/ injection of any applications/allotment of units or mandatory redemption of units due to non-compliance with the provisions of the Act, SEBI circular(s) and KYC policy and/ or where the AMC believes that transactions is suspicious in nature within the purview of the Act and SEBI circular(s) and reporting the same to FIU-IND.
10. **Know Your Customer (KYC) Compliance:** Units held in account statement (non-demat) form Investors should note that it is mandatory for all purchases/ switches/ registrations for Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Dividend Transfer Plan (DTP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.liconomuramf.com. Existing KYC compliant investors can continue the practice of providing KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with LIC NOMURA Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor. Units held in electronic (demat) form For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. For further details, please refer Section 'Know Your Customer (KYC) Compliance' in Statement of Additional Information available on our website www.liconomuramf.com.
11. **Nomination Facility:**

Pursuant to the SEBI Regulation 29A, the AMC has introduced Multiple Nomination Facility to enable Unitholders to nominate more than one person in whom the Units held by the Unitholder shall vest in the event of the demise of the Unitholder. Accordingly, Multiple nominees can be designated per folio maximum upto 3 nominees. The Unitholders are further informed that additional nominee(s) can be added to the existing nominee(s) in their investments. The nomination can be made only by individuals applying for / holding Units on their own behalf singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. A minor can be nominated and in that event, the name and address of the Guardian of the minor Nominee shall be provided by the Unitholder. Nomination can also be in favour of Central / State Government, a local authority, any person designated by a virtue of his office or a religious or a 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 Non-Resident Indian (NRI) can be a Nominee subject to the exchange controls in force from time to time. Nomination in respect of the Units stands rescinded upon the Redemption / transfer of Units. The nomination facility extended under the Scheme is in accordance with the SEBI Regulations and subject to other applicable laws. Transmission of the Units in the name of the nominee shall discharge the Mutual Fund, the Trustee and the AMC from any liability towards the successor(s) / heir(s) of the deceased Unitholder(s). However, the Mutual Fund / Trustee / AMC may request the nominee to execute suitable indemnities in favour of the Mutual Fund and / or the Trustee and / or the AMC, and to submit necessary documentation to the satisfaction of the Mutual Fund before transmitting Units to his / her favour. Nominations received in the form prescribed by the AMC alone shall be valid. In case of transmission of units and payment of redemption proceeds where investment made by an Indian Resident through Indian banking channel and nominee is NRI, the AMC shall transfer the redemption proceeds to NRI's Non Resident Ordinary (NRO) Rupee Account (NRO Account) only, subject to compliance with other applicable procedure. Unitholders are requested to note that in case of multiple nominations, it is mandatory to clearly indicate the percentage of allocation in favour each of the nominees against their Name and such allocation should be in whole numbers without any decimals making a total of 100 percent. It may be noted that if the percentage allocation is not mentioned or is left blank, in the Nomination Form then the AMC shall apply the default option of equal distribution among all the nominees as designated by the deceased Unitholder.
12. **BANK DETAILS:**
 - 1) **Pay -Out Bank Account Details:** An investor at the time of his/her Purchase of units must provide the details of his / her pay-in (i.e. account from a subscription payment is made) and pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid) in Section K in the Application Form.
 - 2) **Change in Bank Details:** In order to protect the interest of Unit holders from fraudulent encashment of redemption / dividend cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.

Unit holders are free to change their bank details registered with the Mutual Fund subject to adherence with the following procedure:

 - (i) Unit holders will be required to submit a valid request for a change in bank account details along with a cancelled original cheque leaf of the new bank account as well as the bank account currently registered with the Mutual Fund (where the account number and first unit holder name is printed on the face of the cheque). Unit holders should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse.
 - (ii) Where such name is not printed on the original cheque, the Unit holder may submit a letter from the bank on its letterhead certifying that the Unit holder maintains/maintained an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).
 - (iii) In case of non-availability of any of these documents, a copy of the bank pass book or a statement of bank account having the name and address of the account holder and account number.
(In respect of (ii) and (iii) above, they should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number)
 - (iv) Unit holders may also bring a copy of any of the documents mentioned in (iii) above along with the original documents to the ISCs/Official Points of acceptance of LIC Nomura Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of LIC Nomura Mutual Fund. The originals documents will be returned across the counter to the Unit holder after due verification. In the event of a request for change in bank account information being invalid / incomplete / not satisfactory in respect of signature mismatch/document insufficiency/not meeting any requirements more specifically as indicated in clauses (i) - (iv) above, the request for such change will not be processed. Redemptions / dividend payments, if any, will be processed and the last registered bank account information will be used for such payments to Unit holders. Unit holders may note that it is desirable to submit their requests for change in bank details atleast 7 days prior to date of redemption / dividend payment, if any. Further, in the event of a request for redemption of units being received within seven days of a request for change in bank account details, the normal processing time as specified in the Scheme Information Document, may not necessarily apply, however it shall be within the regulatory limits. Unit holders are advised to provide their contact details like telephone numbers, mobile numbers and email IDs to LIC Nomura Mutual Fund in writing.

The Trustee reserves the right to amend the aforesaid requirements.
3. **Multiple Bank Account Registration:** The Mutual Fund has also provided a facility to the investors to register multiple bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. These account details will be used by the AMC/ Mutual Fund / RTA for verification of instrument used for subscription to ensure that a third party payment instrument is not used for mutual fund

subscription, except as cases enumerated in Instruction 14.2A Investors are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website licnomuramf.com.

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

PLEASE ENSURE THAT THE NAME IN APPLICATION FORM AND IN YOUR BANK ACCOUNT / PAN ARE THE SAME.

Please enclose a cancelled cheque copy / for NRE A/c holder FIRC or A/c type mentioned in cheque copy.

13. Payment Details

- a) Payment must be made to any Authorised Collection Centre. It may be in Cheque or Bank Draft drawn on any Bank which is a Member or Sub – Member of the Banker's Clearing House located at the place where the application form is submitted. Application form accompanied by Outstation Cheque/Drafts or Money/Postal Orders or Stockinvests will not be accepted. A separate Cheque or Demand Draft must accompany each application form and the application form no should be written on the back of the instrument. **Non-MICR Instruments drawn on metropolitan Centers are not acceptable. Charges for making DD may be deducted from the Applications Money, however Pay Order making charges will not be reimbursed.**
- b) **Physical Payment** : To be filled in case the investment is by Cheque / DD. **Switch In**:- To be filled in case the investor is switching his /her investment from the existing account of any LIC Nomura Mutual Fund Scheme. The switching is subject to the minimum amount of application and the entry /exit terms of the respective schemes.
- c) All local Cheques and Bank Drafts must be drawn in favor of **" Respective Scheme Name A/c Permanent Account Number" or "Respective Scheme Name A/c First Investor Name", dated, signed and crossed " ACCOUNT PAYEE ONLY"** and should be payable at the Authorised Centre where the Application Form is submitted. Application Number / Folio No. has to be mentioned on the reverse of the Cheque/DD.
- d) For investors having bank accounts with HDFC Bank, IDBI Bank, AXIS Bank, Standard Chartered Bank, Royal Bank of Scotland, ICICI Bank and CITI Bank or such banks with whom the AMC would have an arrangement from time to time, Payment may be made for subscription to the Units of the Scheme either by issuing a cheque drawn on such banks or by giving a debit mandate to their account with the said bank branches situated at the same location as the ISC

e) Payments by NRIs /File :

Repatriation Basis:

- 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.
- Fls 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.

Non-repatriation Basis

- In the case of NRIs, 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. In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument such as 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 under:

- 'the Specific Scheme A/c Permanent Account Number' or
- 'the Specific Scheme A/c First Investor Name'

- f) If the unitholder has not chosen options viz. Dividend or Growth, then by default, the option will be taken as Growth. Moreover, under Dividend Option, if the unitholder has not chosen payout or reinvestment, then by default, the option will be taken as Dividend Reinvestment. Also in schemes where the investor has taken dividend payout option and no payout frequency is mentioned, then by default, the payout frequency will be Daily / Weekly / Monthly / Quarterly / Yearly whichever is highest in the concerned scheme. Also in schemes where the investor has taken dividend reinvestment option and no reinvestment frequency is mentioned, then by the default, the reinvestment frequency will be Daily / Weekly / Monthly / Yearly whichever is lowest in the concerned scheme.

14. THIRD PARTY PAYMENTS:

1. LIC Nomura Mutual Fund Asset Management Company Ltd. ("AMC") / LIC Nomura Mutual Fund ("Mutual Fund"), shall not accept applications for subscription of units accompanied with Third Party Payments with effect from 15/11/2010, except in cases as enumerated in para 2.A below. When payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as **Third Party Payment**. It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

2.A AMC shall not accept subscriptions with Third Party Payments except in the following exceptional cases:-

- Payment by Parents/Grand-Parents/Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment).
- Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
- Custodian on behalf of FI or a client.

2.B Investors submitting their applications through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscription of units will be rejected / refunded / not processed:-

- Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. Third Party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
- Submission of a separate, complete and valid 'Third Party Declaration Payment Form' from the investors (guardian in case of minor) and the person making the payment i.e. Third Party. The said Declaration Form shall, Inter-alia, contain the details of the bank account from which the payment is made and the relationship with the investor(s). For Declaration Form, please contact any of Investor Service Centres (ISCs) of LIC Nomura Mutual Fund or visit our website

3. The Mutual Fund shall adopt the following process to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the following:-

a) Source of Funds – if paid by cheque

An investor at the time of his/her purchase must provide the details of his pay-in-bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid). Identification of third party cheques by the AMC / Mutual Fund / Registrar & Transfer Agent (RTA) will be on the basis of either matching of pay-in bank account details with pay-out bank account details or by matching the bank account number / name / signature of the first named applicant / investor with the name / account number / signature available on the cheque. If the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant / investor should submit any of the following documents.

(i) a copy* of the bank pass-book 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 (i) above to the ISCs of LIC Nomura Mutual Fund for verification purpose to the satisfaction of the AMC / Mutual Fund /RTA and the same will be returned to the investors after due verification.

** In respect of (ii) above, it should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of the 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 mutual fund units.

The Mutual Fund has also provided a facility to the investors to register multiple bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. These account details will be used by the AMC / Mutual Fund / RTA for verification of instruments used for subscription to ensure that that third party payments are not used for mutual fund unit subscription, except where permitted in 2.A above. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for registration of Multiple Bank Accounts available at Investor Service Centres (ISCs) of LIC Nomura Mutual Fund or visit our website

b) Source of funds – If funded by pre-funded Instruments such as Pay Order, Demand Draft, Banker's Cheque etc.

Investors should attach a Certificate (in original) from the issuing banker with the purchase application, stating the Account holder's name and the Account Number which has been debited for issue of the instrument. The said Certificate should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. The account number mentioned in the Certificate 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 issue of such instruments.

c) Source of funds – If paid by a pre-funded instrument issued by the Bank against Cash

The AMC/ Mutual Fund / RTA will not accept any purchase applications from investors, if accompanied by a pre-funded instrument issued by a Bank against cash for investments of ₹ 50,000/- or more. The investor shall submit a Certificate (in original) obtained from the bank giving name, address and PAN (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / RTA will check that the name mentioned in the Certificate matches with the first named investor.

d) Source of funds – If paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS etc.

Investors shall attach to the purchase application form, an acknowledgement 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 bank account debited for such electronic transfer of funds

15. Date of acceptance will be the Date of the Business Day on which the application is received with Cheque /DD at th Authorised Collecting Centre (Subject to realization of Cheque /Draft)

16. Acknowledgement of Application: Receipt of application will be acknowledged by the collecting centre in the "Acknowledgement Slip" .

17. Right to Accept or Reject Application: Application which is not complete in all respects is liable to be rejected and LIC Nomura Mutual Fund would not be held responsible for consequences thereof. LIC Nomura Mutual Fund reserves, at its sole and absolute discretion, the right to accept in whole or in part without assigning any reasons.

18. Refund of Applications Money: Where an application is rejected in full or in part, application money received will accordingly be refunded to the applicant by Cheque payable at the authorised Centre where the application was submitted. No interest will be paid on the amount so refunded. Letter of Regret together with the refund Cheque, if any, will be dispatched by post at the applicant's sole risk.

19. a) If the application is not submitted through any LIC Nomura MF Agent /Broker/ Sub- Broker, the applicant is requested to write the word "DIRECT" against the Code No. of Agent /Broker.

b) If the application is through Sub-Broker, in addition to the Sub-Broker's Code Number, the Code Number and Name of the LIC NOMURAMF Broker to whom the Sub-Broker is attached, are also required to be written.

c) If the application is through a LIC NOMURAMF Broker, the Code Number and Name need only be given.

20. Full Postal Address of the Agent /Broker Should be written in capital letters in the space provided at the top of the application.

21. NRI investors should give their local address as well as overseas address and bank details.

22. **MODE OF PAYMENT OF DIVIDEND/REDEMPTION:**

- (I) **DIRECT CREDIT:** LIC Nomura Mutual Fund has an arrangement with IDBI Bank, AXIS Bank, Standard Chartered Bank, Royal Bank of Scotland, ICICI Bank, State Bank of India, HDFC to enable Direct Credit of Dividend / Redemption proceeds into the bank account of the respective Investors who have an account with any of these banks(subject to changes form time to time). This facility as a mode of payment is faster and safe and also avoids loss of instruments sent through courier/post. In case the bank account as communicated by the Investors is with any of the above banks, the LIC Nomura Mutual Fund shall automatically extend this facility to the unitholders. If the remittance is delayed or not effected for reasons of incorrect/ incomplete information, LIC Nomura Mutual Fund cannot be held responsible.
- (II) **National Electronic Funds Transfer (NEFT):** The AMC provides the facility of National Electronic Funds Transfer (NEFT) offered by Reserve Bank of India, to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the NEFT System). For the list of Banks participating in the NEFT System, unitholders are requested to visit www.rbi.org.in. However, if the name of the bank mentioned by unitholder is not appearing in the List of Banks participating in the NEFT System as on the date of payment, NEFT system will be discontinued by the LIC Nomura Mutual Fund / LIC Nomura MF AMC Ltd. without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the unitholder a cheque/demand draft
- (III) **Electronic Clearing Service (ECS):** Unitholders who have opted for ECS Facility of RBI for dividend payment will receive a direct credit of the dividend amount to their mandated account whenever the payment is made through ECS. A separate advice regarding credit of dividend amount via ECS will be sent to the unitholder. It may please be noted that while the Mutual Fund will make all efforts, there is no commitment that ECS facility will be made available to all unitholders.
- (IV) **Real Time Gross Settlement (RTGS):** This Facility will be executed subject to charges levied by the respective banks to investors
HOWEVER, PLEASE NOTE THAT LIC Nomura Mutual Fund / LIC Nomura MF Asset Management Company Ltd. reserves the right to issue a Demand Draft / Payable at par Cheque instead of Direct Credit/ NEFT/ ECS/ RTGS.

23. Duly attested standard age proof is compulsory as an enclosure to the application.

24. Depending on the option chosen, the SOA will be sent accordingly.

25. Trigger Option is available under our LICMF Index Fund. If an investors wants to opt for the same, he can do so by filling up the Trigger Option Form available at our offices and our website.

26. Wherever the Investor(s) has/have provided his/her e-mails address in the application form or subsequent letter to us, the AMC reserves the right to use Electronic Mail (e-mail) as a default mode to send various communication which include account statements for transactions done by the Investor(s).

27. Pursuant to the AMFI Circular No. 135/BP/20/10-11 dated February 9, 2011 and No.135/BP/22/10-11 dated March 31, 2011 on Implementation of standardized procedures with regard to Investments by minor and change in status of minor on attaining majority, change in guardian, registration of nominee and transmission of units, the following changes will be applicable to schemes of LIC Nomura Mutual Fund with effect from April 1, 2011.

I) **"On Behalf of Minor" Accounts**

- 1) The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.
- 2) Guardian in the folio on behalf of the minor should be a natural guardian (i.e. father or mother) or a court appointed legal guardian and should mandatorily submit requisite documentation to the AMC evidencing the relationship/status of the guardian.
- 3) Date of Birth of the minor along with photocopy of supporting documents viz. Birth Certificate, School Leaving Certificate, Passport or any other document evidencing the date of birth of the minor should be mandatorily provided while opening the account.

II) **Minor Attaining Majority – Status Change**

- 1) The AMC/Registrar will send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account from "minor" to "major".
- 2) The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are received by the AMC / Registrar.
- 3) In case of existing standing instructions like SIPs, SWPs and STPs registered prior to the minor attaining majority, the AMC / Registrar shall send an advance notice to the registered correspondence address advising the guardian and the minor that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the mutual fund along with the prescribed documents. Such instructions to terminate the standing instruction shall be terminated within 30 days from the date of receiving the instruction.

III) **Change in Guardian**

In case of change in guardian, the new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian and such guardian shall mandatorily submit prescribed documentation to the AMC evidencing the relationship/status of the guardian, proof of KYC compliance, attestation from the bank maintaining the minor's account where the new guardian is registered as the guardian etc.

IV) **Nomination Facility**

- 1) Nomination will be mandatory for new folio(s)/accounts opened by individuals with sole/single holding
- 2) Investors who do not wish to nominate must sign separately confirming their non-intention to nominate.
- 3) In case of joint holdings, in a folio, all joint holders will be required to sign the request for both nomination/cancellation of nomination, irrespective of the mode of holding. Nomination form cannot be signed by the Power of Attorney (PoA) holders.
- 4) The facility to nominate will not be available in a folio held on behalf of a minor.

V) **Transmission Facility**

- 1) In case of transmission of units, the claimant(s) of units will be required to submit the prescribed documents as may be applicable. Investors may refer to our website www.liconomuramf.com for various documents required under different transmission scenarios.
- 2) In case of transmission of units to a claimant who is a minor, the prescribed documents like PAN, KYC, Bank Details, Indemnity etc of the guardian (father/mother/court appointed guardian) will be required.
- 3) If the amount involved in transmission exceeds Rs. 1 lakh, the AMC/Mutual Fund may, on a case to case basis, seek additional documents from the claimant(s) of units.

28. **Introduction of New Transaction Platform – National Stock Exchange Mechanism:** In furtherance of SEBI facilitating transactions in Mutual Fund schemes through the stock exchange infrastructure vide SEBI Circular SEBI/IMD/CIR No.11/183204/2009 dated November 13, 2009, LIC NOMURA MFAMC is offering an alternate transaction platform to facilitate purchase / subscription and redemption / repurchase of units of some of its schemes viz. LIC NOMURA MF Balanced Fund, LIC NOMURA MF Equity Fund, LIC NOMURA MF Growth Fund, LIC NOMURA MF Children's Fund, LIC NOMURA MF Index Fund – Sensex Plan, LIC NOMURA MF Index Fund – Nifty Plan, LIC NOMURA MF Index Fund – Sensex Advantage Plan and LIC NOMURA MF Opportunities Fund through the National Stock Exchange of India Limited (NSE) – Mutual Fund Services System (MFSS). Under MFSS, Trading Member of NSE can facilitate Investors to subscribe and redeem the mutual fund units using their existing network and order collection mechanism provided by NSE. For further details contact of our Area Offices, Business Centers, RTA and ISCs.

29. **Option to hold in Demat Form:** Pursuant to SEBI Circular Ref.CIR/IMD/DF/10/2010 dated August 18, 2010, it was clarified by way of addendum that units of mutual fund schemes, wherein an option to hold units either in physical or demat form is available, shall be freely transferable, if held in demat form.

As a compliance to SEBI Circular Ref.CIR/IMR/DF/9/2011 dated May 19, 2011, the investors will be provided an option with effect from October 1, 2011 to receive allotment of Mutual Fund units in their demat account while subscribing to any open ended / close ended / Interval scheme (except for LIC NOMURA MF Unit Insurance Linked Scheme, Daily / Weekly / Fortnightly dividend options) and accordingly, an option to investors to mention demat account details in the subscription form, in case they desire to hold units in demat form, shall also be provided.

However, investors may note that the units credited under the ISINs identified as LIC NOMURA MF Tax plan, in the depository system and allotted through Stock Exchange Order Entry Platform shall be locked-in for a period of three years from the date of allotment of units.

In respect of units which are allotted other than through Stock Exchange Order Entry Platform under the ISINs identified as the aforesaid Plan, the lock-in will be incorporated at the time of crediting the units to the beneficiary owner account of the investor by executing corporate action or conversion of statement of account or any other mechanism.

The settlement start date (i.e. order entry date) as informed by the stock exchange to the depository for the relevant market type and settlement number from which the credit of units under aforesaid plan will be effected to the beneficial owner account of an investor will be considered as the date of allotment for the purpose of computation of three years lock-in period by the depository.

30. **Deduction of Transaction Charges for investments through Distributor / Agents**

SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above, vide its Circular No. CIR/IMD/DF/13/2011 dated August 22, 2011. In accordance with said circular, the AMC/Mutual Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investor and investor other than the first time mutual fund investor through the distributor / agent (who have opted to receive the transaction charges) as under.

- i) **First Time Mutual Fund Investor (Across Mutual Fund):** Transaction charge of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance shall be invested.
- ii) **Investor other than First Time Mutual Fund Investor:** Transaction charge of Rs. 100/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and balance shall be invested.

However transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP instalment x No. of instalments) amounts to Rs. 10,000/- or more. The Transaction Charges shall be deducted in 3-4 instalments.

iii) **Transaction Charges shall not be deducted for:**

- (a) Purchase / Subscription for an amount less than Rs. 10,000/-
- (b) Transaction other than purchase/subscription relating to new inflows such as Switch/STP/DTP etc.
- (c) Purchases/subscriptions made directly with the Fund (i.e. not through any distributor/agent)
- (d) Purchases/subscriptions carried out through NSE MFSS (or through other stock exchange platform(s)) added from time to time

31. **Consolidated Account Statement:**

Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI circular No. CIR/IMD/DF/16/2011 dated September 8, 2011, consolidated account statement for each calendar month, effective from October 1, 2011, shall be issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month.

Further, a consolidated account statement every half yearly (September/ March) shall be issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.

Common investor across fund houses shall be identified by their permanent account number for the purposes of sending consolidated account statement.

The units to the applicant whose application has been accepted shall continue to be allotted and also confirmation specifying the number of units allotted shall continue to be sent to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the initial subscription list and/or from the date of receipt of the request from the unitholders.

Explanation:- the word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

33. **Investments through distributors**

As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents /distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. 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.

The list of eligible schemes which may be sold by new cadre distributors is available on www.liconomuramf.com. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

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.

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"

COMMON APPLICATION FORM

Name of the Authorised Centre: _____	FOR OFFICE USE ONLY RM CODE <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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Agent Information (Investors applying under Direct Plan must mention "Direct" in ARN column)

ARN Code	Sub Broker Code	EUIN (Employee Unique Identification Number)	Sub Broker Code (as allotted by ARN holder)
ARN-2111		E-029541	

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

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

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

(PLEASE READ INSTRUCTIONS BEFORE FILLING UP THE FORM)
(FILL IN ALL THE PARTICULARS IN CAPITAL LETTERS. DO NOT SPLIT THE WORD, USE NEXT LINE)

A. EXISTING UNITHOLDERS INFORMATION : (If you have existing folio, please fill in your Folio Number /Account Number complete details in section G and proceed to section N., Refer Instruction No. 3.)
Folio No./Account No.

B. Name of Sole /First Applicant : Mr./Mrs./M/s

C. Name of Parent or Guardian in case Sole/ First Applicant is a Minor : Mr./Mrs./M/s **DOB of Minor :** / /

D.i) Address in full of Sole /First Applicant /Parent or Guardian of Minor(Strike off whichever is not applicable)

PIN STATE TEL. NO.
MOBILE NO. E-mail-ID

D.ii) Foreign Address of Non-Resident Indian (NRI)

E. Name of the Second Applicant : Mr./Mrs./M/s

F. Name of the Third Applicant : Mr./Mrs./M/s

G. PAN AND KYC COMPLIANCE STATUS DETAILS (Mandatory)

	PAN * (Refer instruction No. 8)				KYC Compliance ** (if Yes, attach proof)	
First/Sole Applicant/ Guardian ***	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No.
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No.
Third Application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No.

*Attach PAN Proof, If PAN is already validated, don't attach any proof, ** Refer instruction No. 10, *** If the Sole/ First Applicants is a minor, then state detail of guardian

Date of Birth
(Compulsory for ULIS & Minor)*

DD MM YY
(*please refer instruction no.23)

H. Mode of Holding

1 Single
 2 Joint
 3 Anyone or Survivor(s)

I. Occupation of Sole/ First Applicant/Parent or Guardian of Minor.

1. Professional
 2. Service
 3. Business
 4. Agriculture
 5. Housewife
 6. Retired
 7. Student
 8. Others

J. Status of Sole /First Applicant (Please tick whichever is applicable)

1 Resident Individual
 2 Karta of HUF
 3 Minor through Guardian
 4 Company
 5 Body Corporate
 6 Trust
 7 Society
 8 Association of Persons/Body of Individuals
 9 Bank & FIs
 10 NRI –Repatriable
 11 NRI- Non- Repatriable
 12 Others.

K. BANK ACCOUNT DETAILS: (Please note that as per SEBI Regulations, it is mandatory for investors to provide their bank account details) (see instruction no. 12)

Name of the Bank _____ Name of the Branch _____

Account No. _____ Bank City _____ Pin Code _____

Type of A/c: Current Saving NRO NRE FCNR NRSR OTHERS

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

RTGS: IFSC CODE

E-mail Communication (refer instruction no.24) I/we wish to receive the Statement of Account via E-mail Physical

Received an application for purchase of units of LIC Nomura MF _____ (Scheme Name with option) from Mr/Mrs/M/s _____ (Name of the Investor) _____ alongwith Cheque /Draft No. _____ Dated _____ Drawn on _____ For ₹ _____ excluding Bank Charges(in cases of Draft) of Rs. _____ Date _____	Signature, Stamp & Date
--	------------------------------------

L. PAYMENT OF DIVIDEND / REDEMPTION (Please refer instructions no. 22)

M. TO BE FILLED IN IF APPLICATION IS FROM AN INSTITUTION OR FOR THUMB IMPRESSION ATTESTATION (Refer Instruction No. 6&7)

Name of Authorised Signatory/ Attestor	Designation/ Occupation	Signature
1. _____	1. _____	1. _____
2. _____	2. _____	2. _____

N. INVESTMENT DETAILS	Scheme Name	Plan	Option
		For G-Sec Fund Regular <input type="checkbox"/> PF <input type="checkbox"/> For Index Fund Sensex <input type="checkbox"/> Nifty <input type="checkbox"/> Sensex Advantage <input type="checkbox"/>	

O. PAYMENT DETAILS Please [✓] Non-Third Party Payment Third Party Payment (Please attach 'Third Party Payment Declaration Form') (see instruction no. 13 & 14)

Cheque/DD No. _____	Amount of investment(i) _____	PIF NO. _____
Date _____	DD Charges if any (ii) _____	LODG. DATE _____
Bank _____	Net Amount Paid (I-II) _____	LODG. BANK _____
Type of A/c. <input type="checkbox"/> Current <input type="checkbox"/> Saving <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS		

P. SWITCH IN	Switch-out Scheme Name: _____	Folio No. _____
	Option: Growth / Dividend	Units _____

Q. NOMINATION FORM

Nominee's Full Name (Mr./Mrs) _____		Relationship with the Applicant _____	
Nominee's Address _____			
PIN _____	TEL. NO _____	E-MAIL ID _____	
Second Nominee's Full Name(Mr./Mrs) _____		Relationship with the Applicant _____	
Third Nominee's Full Name(Mr./Mrs) _____		Relationship with the Applicant _____	
Name of Parent /Guardian (in case Nominee is a Minor) _____		Date of Birth of Nominee (If Minor) _____	
Address of Parent/ Guardian _____			DD MM YY _____
PIN _____	TEL. NO _____	E-MAIL ID _____	

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

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

DECLARATION

To LIC NOMURA Mutual Fund
Dear Sirs,
Having read and understood the Scheme Information Document and conditions of LIC NOMURA Mutual Fund - Common Application Form. I/We hereby apply for its units and agree to abide by the terms and conditions of the Scheme and any amendments thereof. "I/We have understood the detail of the scheme and I/We have not received or being induced by any rebate or gifts, directly or Indirectly, in making this investments". "I/We confirm that I/We have not received and will not receive any commission or brokerage or any other incentive in any form, directly for subscribing to the scheme".
(Non Residents Indians only) I/We confirm that I am/We are Non-Residents of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/ our Non-Resident External /FCNR Account.
I undertake to comply with SEBI (Central Database of Market Participants) Regulation 2003 (MAPIN) and circulars and notifications issued thereunder and as may be amended from time to time by SEBI.
The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us
Date : _____
Place : _____

SIGNATURE OF APPLICANTS	First Applicant/ Parent or Guardian/ Karta of HUF/Authorised Signatory Holder	Second Applicant/ Power of Attorney Holder	Third Applicant/ Power of Attorney Holder
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CORPORATE OFFICE	AREA OFFICES	REGISTRARS
LIC NOMURA Mutual Fund 4 th Floor, Industrial Assurance Building Opp. Churchgate Station, Churchgate, Mumbai - 400 020 Tel.: 022-2285 1661; Fax: 022-2288 0633 Toll Free No.: 1800 258 5678 E-mail: corp.office@licnomuramf.com Website: www.licnomuramf.com	● MUMBAI, 9324543832 ● DELHI, 9711558228 ● CHENNAI, 9382315850 ● BANGALORE, 9845172957 ● KANPUR, 7275430214 ● KOLKATA, 9432128113 ● INDORE, 9589050250 ● HYDERABAD, 9392471583 ● ERNAKULAM, 9895036554 ● NASHIK, 9922996155 ● AHMEDABAD, 9375090006 ● PATNA, 9431447848 ● RAIPUR, 9425026437 ● RANCHI, 8986771069 ● BHUBANESHWAR, 9437569719 ● JAIPUR, 9461658875 ● GOA, 8888884898 ● GUWAHATI, 9435769432 ● LUDHIANA, 9814703558 ● MANGALORE, 9845190466 ● NAGPUR, 9422113800 ● PUNE, 9423447604 ● LUCKNOW, 9651534267 ● MADURAI, 9443457635 ● DEHARADUN, 9412965570 ● HUBLI, 9490015842 ● GURGAON, 9811464244 ● RAJKOT, 8690444022	M/s. Karvy Computershare Pvt. Ltd. Unit : LIC Nomura Mutual Fund Karvy Plaza, House No. 8-2-586 Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034 Tel. 040 - 4467 7131- 40 Fax : 040 - 2338 8705 Email : service_licmf@karvy.com Web : www.karvycomputershare.com / www.karvy.mf.com

All future communications in connections with this applications should be addressed to the authorised centre where the application alongwith the subscription was submitted, quoting full name of the Sole/First Applicant and the Application Serial Number.

COMMON APPLICATION FORM

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

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

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

(PLEASE READ INSTRUCTIONS BEFORE FILLING UP THE FORM)
 (FILL IN ALL THE PARTICULARS IN CAPITAL LETTERS. DO NOT SPLIT THE WORD, USE NEXT LINE)

A. EXISTING UNITHOLDERS INFORMATION : (If you have existing folio, please fill in your Folio Number /Account Number complete details in section G and proceed to section N., Refer Instruction No. 3.)
 Folio No./Account No. _____

B. Name of Sole /First Applicant : Mr./Mrs./M/s

C. Name of Parent or Guardian in case Sole/ First Applicant is a Minor : Mr./Mrs./M/s **DOB of Minor : / /**

D.i) Address in full of Sole /First Applicant /Parent or Guardian of Minor(Strike off whichever is not applicable)

 PIN _____ STATE _____ TEL. NO. _____
 MOBILE NO. _____ E-mail -ID _____

D.ii) Foreign Address of Non-Resident Indian (NRI)

E. Name of the Second Applicant : Mr./Mrs./M/s

F. Name of the Third Applicant : Mr./Mrs./M/s

G. PAN AND KYC COMPLIANCE STATUS DETAILS (Mandatory)

	PAN * (Refer instruction No. 8)				KYC Compliance ** (if Yes, attach proof)	
First/Sole Applicant/ Guardian ***					<input type="checkbox"/> Yes	<input type="checkbox"/> No.
Second Applicant					<input type="checkbox"/> Yes	<input type="checkbox"/> No.
Third Applicant					<input type="checkbox"/> Yes	<input type="checkbox"/> No.

*Attach PAN Proof, if PAN is already validated, don't attach any proof, ** Refer instruction No. 10, *** If the Sole/ First Applicants is a minor, then state detail of guardian

H. Mode of Holding
 1 Single
 2 Joint
 3 Anyone or Survivor(s)

I. Occupation of Sole/ First Applicant/Parent or Guardian of Minor.
 1. Professional
 2. Service
 3. Business
 4. Agriculture
 5 Housewife
 6 Retired
 7 Student
 8 Others

J. Status of Sole /First Applicant (Please tick whichever is applicable)
 1 Resident Individual 2 Karta of HUF 3 Minor through Guardian 4 Company 5 Body Corporate 6 Trust 7 Society
 8 Association of Persons/Body of Individuals 9 Bank & FIs 10 NRI -Repatriable 11 NRI- Non- Repatriable 12 Others.

K. BANK ACCOUNT DETAILS: (Please note that as per SEBI Regulations, it is mandatory for investors to provide their bank account details) (see instruction no. 12)
 Name of the Bank _____ Name of the Branch _____
 Account No. _____ Bank City _____ Pin Code _____
 Type of A/c: Current Saving NRO NRE FCNR NRSR OTHERS
 9 Digit Code No. of the Bank appearing in MICR Band for ECS PAYMENT _____
 RTGS: IFSC CODE _____
 E-mail Communication (refer instruction no.24) I/we wish to receive the Statement of Account via E-mail Physical

L. PAYMENT OF DIVIDEND / REDEMPTION (Please refer instructions no. 22)

M. TO BE FILLED IN IF APPLICATOR IS FROM AN INSTITUTION OR FOR THUMB IMPRESSION ATTESTATION (Refer Instruction No. 6&7)

Name of Authorised Signatory/ Attestor	Designation/ Occupation	Signature
1. _____	1. _____	1. _____
2. _____	2. _____	2. _____

N. INVESTMENT DETAILS	Scheme Name	Plan	Option
	For G-Sec Fund	Regular <input type="checkbox"/> PF <input type="checkbox"/>	Growth <input type="checkbox"/> Div. Payout <input type="checkbox"/> Div. reinvestment <input type="checkbox"/> DIV. PAYOUT/REINVESTMENT MODE (Refer Inst. 13 (f)) for MIPs for Income Plus Fund, Savings Plus Fund and Floating Rate Fund Monthly <input type="checkbox"/> Daily <input type="checkbox"/> Quarterly <input type="checkbox"/> Weekly <input type="checkbox"/> Yearly <input type="checkbox"/> Monthly <input type="checkbox"/>
	For Index Fund	Sensex <input type="checkbox"/> Nifty <input type="checkbox"/> Sensex Advantage <input type="checkbox"/>	

Received an application for purchase of units of LIC Nomura MF _____ from Mr/Mrs/M/s. _____ (Scheme Name with option) _____ (Name of the Investor) alongwith Cheque /Draft No. _____ Dated _____ Drawn on _____ For ₹ _____ excluding Bank Charges (in cases of Draft) of Rs. _____ Date _____	Signature, Stamp & Date
---	------------------------------------

O. PAYMENT DETAILS Please ✓ <input type="checkbox"/> Non-Third Party Payment <input type="checkbox"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form')		(see instruction no. 13 & 14)
Cheque/DD No. _____	Amount of investment(I) _____	PIF NO. _____
Date _____	DD Charges if any (II) _____	LODG. DATE _____
Bank _____	Net Amount Paid (I-II) _____	LODG. BANK _____
Type of A/c. <input type="checkbox"/> Current <input type="checkbox"/> Saving <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS		

P. SWITCH IN	Switch-out Scheme Name: _____	Folio No. _____
	Option: Growth / Dividend	Units _____

Q. NOMINATION FORM	
Nominee's Full Name (Mr./Mrs) _____	Relationship with the Applicant _____
Nominee's Address _____	
PIN _____	TEL. NO _____ E-MAIL ID _____
Second Nominee's Full Name(Mr./Mrs) _____	Relationship with the Applicant _____
Third Nominee's Full Name(Mr./Mrs) _____	Relationship with the Applicant _____
Name of Parent /Guardian (in case Nominee is a Minor) _____	Date of Birth of Nominee (If Minor) _____
Address of Parent/ Guardian _____	DD MM YY _____
PIN _____	TEL. NO _____ E-MAIL ID _____

R. 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. _____	

S. ADDITIONAL INFORMATION FOR LIC NOMURA MF ULIS ONLY	
(i) REGULAR PREMIUM TERM : <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> REDUCING COVER <input type="checkbox"/> UNIFORM COVER TARGET AMOUNT : ₹ _____ (₹ _____) MODE OF CONTRIBUTION: Yearly <input type="checkbox"/> Half yearly <input type="checkbox"/> Monthly * <input type="checkbox"/> CONTRIBUTION AMOUNT : ₹ _____ (₹ _____)	(ii) SINGLE PREMIUM TERM: <input type="checkbox"/> 5Years <input type="checkbox"/> 10Years TARGET AMOUNT : ₹ _____ (₹ _____)

PERSONAL QUESTIONNAIRE

- Are you already a member of LIC NOMURA MF ULIS? If yes, please give the total of target amount for such earlier memberships inforce: _____
- Have you ever suffered from any major disease (s)? If yes, give details : _____
- Do you have any physical deformity or are you handicapped? If yes, please give details: _____
- Have you had any serious illness or major operations for the last 5 yrs.? If yes please give details: _____
- Whether any proposal of Insurance to your life to the LIC of India or any other life insurer has ever been deferred / declined? If yes please give details: _____

DECLARATION

To,
LIC NOMURA Mutual Fund
Dear Sir,

Having read and understood the provisions of LIC NOMURA MF ULIS scheme, I agree to abide by the same and hereby apply for the membership of the scheme as citizen of India. I declare that the total target amounts of all my memberships under ULIS scheme including the one being applied for, do not exceed ₹ 15 lakhs/ ₹ 5 lakhs (as the case may be). I also hereby declare that I am in good health and free from disease(s) including Hypertension/ Insanity/ Diabetes/ Paralysis/ Tuberculosis/ Cancer etc.; that I have not had any serious illness or major operation for the last 5 years and that no proposal of insurance to my life to the LIC of India or any other life insurer has ever been deferred/declined.

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

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

Date : _____ Place : _____

Signature with Name, Designation / Code of AMC Official / ARN Holder Signature of First Applicant / Parent or Guardian

CORPORATE OFFICE	AREA OFFICES	REGISTRARS
LIC NOMURA Mutual Fund 4 th Floor, Industrial Assurance Building Opp. Churchgate Station, Churchgate, Mumbai - 400 020 Tel.: 022-2285 1661; Fax: 022-2288 0633 Toll Free No.: 1800 258 5678 E-mail: corp.office@licnomuramf.com Website: www.licnomuramf.com	● MUMBAI - I, 9324543832 ● DELHI, 9711558228 ● CHENNAI, 9382315850 ● BANGALORE, 9845172957 ● KANPUR, 7275430214 ● KOLKATA, 9432128113 ● INDORE, 9589050250 ● HYDERABAD, 9392471583 ● ERNAKULAM, 9895036554 ● NASHIK, 9922996155 ● AHMEDABAD, 9375090006 ● PATNA, 9431447848 ● RAIPUR, 9425026437 ● RANCHI, 8986771069 ● BHUBANESHWAR, 9437569719 ● JAIPUR, 9461658875 ● GOA, 8888884898 ● GUWAHATI, 9435769432 ● LUDHIANA, 9814703558 ● MANGALORE, 9845190466 ● NAGPUR, 9422113800 ● MUMBAI II, 9320762764 ● PUNE, 9423447604 ● LUCKNOW, 9651534267 ● MADURAI, 9443457635 ● DEHARADUN, 9412965570 ● HUBLI, 9490015842 ● GURGAON, 9811464244 ● RAJKOT, 8690444022	M/s. Karvy Computershare Pvt. Ltd. Unit : LIC Nomura Mutual Fund Karvy Plaza, House No. 8-2-586 Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034 Tel. 040 - 4467 7131- 40 Fax : 040 - 2338 8705 Email : service_licmf@karvy.com Web. : www.karvycomputershare.com / www.karvy.mf.com

All future communications in connections with this applications should be addressed to the authorised centre where the application alongwith the subscription was submitted, quoting full name of the Sole/First Applicant and the Application Serial Number.



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)

Table with 4 columns: ARN Code, Sub Broker Code, EUIN (Employee Unique Identification Number), Sub Broker Code (as allotted by ARN holder)

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

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

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

Supporting Document 1st Holder 2nd Holder

Reference Number(if any) 1st Holder 2nd Holder

Frequency Monthly Quarterly(Please tick as applicable)

Amount of each SIP Cheque (minimum SIP Amount per Cheque should be ₹ 100/- / 500/- conditions apply* (See Inst. No. 20)

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

Table with 6 columns: 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 (₹)

*Total Cheque Drawn Bank Total Amount ₹

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

Branch

Branch

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

Broker Code :

Name of Sole/First Applicant (Leave space between first/middle/last name)

Salutation Mr. Mrs. M/s.

STP Date 1st 7th 10th 15th

Application Number

Folio/Account Number (for existing investor)

Enrolment From : To

Transfer From : Scheme Name

Plan

Amount

OR Capital Appreciation

Frequency : DAILY WEEKLY MONTHLY QUARTERLY HALF YEARLY

Transfer To: Scheme Name

Folio/Account Number (for existing investor)

Plan

Sole/first SIGNATURE Applicant

Second Applicant

Third Applicant

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 checked="" 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; width: 100px; height: 20px;"> <tr><td style="width: 10px;">I</td><td style="width: 10px;">N</td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td></tr> </table>	I	N									Target ID No. _____										
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Beneficiary Account No. <table border="1" style="display: inline-table; border-collapse: collapse; width: 100px; height: 20px;"> <tr><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td></tr> </table>											<table border="1" style="display: inline-table; border-collapse: collapse; width: 100px; height: 20px;"> <tr><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></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

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 Second

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 Third

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SIGNATURE Applicant (All applicants shall sign if the mode of holding is joint)

*Kindly refer Instruction No. 20 given overleaf

TERMS AND CONDITIONS (SIP THROUGH CHEQUE)

1. SIP is available in the following schemes of LIC Nomura Mutual Fund – LIC Nomura MF Unit Linked Insurance Scheme, LIC Nomura MF Balanced Fund, LIC Nomura MF Equity Fund, LIC Nomura MF Growth Fund, LIC Nomura MF Tax Plan, LIC Nomura MF Monthly Income Plan, LIC Nomura MF Bond Fund, LIC Nomura MF G-Sec Fund, LIC Nomura MF Children's Fund, LIC Nomura MF Index Fund – Sensex Plan, LIC Nomura MF Index Fund – Nifty Plan, LIC Nomura MF Index Fund – Sensex Advantage Plan, LIC Nomura MF Savings Plus Fund, LIC Nomura MF Floating Rate Fund – Short Term Plan, LIC Nomura MF Floater MIP, LIC Nomura MF Opportunities Fund, LIC Nomura MF India Vision Fund, LIC Nomura MF Systematic Asset Allocation Fund, LIC Nomura MF Top 100 Fund and LIC Nomura MF Infrastructure Fund. The above list is subject to changes from time to time. For latest status, please contact any of Investor Service Centers of LIC Nomura Mutual Fund.
2. 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.
3. 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.
4. Use one form for one scheme. A photocopy of the form may be used for this purpose.
5. Non-MICR / Outstation Post Dated Cheques will not be accepted.
6. 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.
7. 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.
8. 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.
9. 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.
10. The cheque shall be drawn in favour of the respective scheme name clearly.
11. The aggregate SIP investments shall not be below the minimum investment requirements for the scheme.
12. 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.
13. 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.
14. The applicant shall write the application number/folio number on the back side of each advance cheque.
15. Separate folio will be allotted for units purchased under SIP.
16. Consolidation of Folioc – among SIP or SIP and non-SIP is not allowed.
17. 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.
18. Minimum balance of units worth Rs. 1000/- shall be maintained at all times during the currency of the plan.
19. 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.
20. 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:
 - 1) 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.
 - 2) 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.
 - 3) 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.
 - 4) 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
22. KYC to be complied as per SEBI Regulations.
23. 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.liconomuramf.com along with the SIP Enrolment Form.
24. 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.
25. 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.liconomuramf.com.
26. 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.
27. The Trustee reserves the right to change/modify the terms and conditions of the SIP.
28. 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.

TERMS & CONDITIONS (STP)

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



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)

Table with 4 columns: ARN Code, Sub Broker Code, EUIN (Employee Unique Identification Number), Sub Broker Code (as allotted by ARN holder)

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

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

Supporting Document 1st Holder 2nd Holder

Reference Number(if any) 1st Holder 2nd Holder

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

SIP Amount Rs. (per installment)

SIP Period from DD MM YYYY to DD MM YYYY (For minimum period and SIP amount, please refer point No. 17 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 MICR Code

Mandatory Enclosures: Canceled Cheque or photocopy of Cheque, duly signed by the applicant/s 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).

Table with 2 columns: National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL). Includes fields for Depository Participant Name, DP ID No., and 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 Sole/First Applicant/Guardian 2nd Applicant 3rd Applicant Bank Account Number

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.:

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

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

TERMS AND CONDITIONS (SIP ECS/DIRECT DEBT)

SIP Payment through Electronic Clearing Services/Direct Debit

- The facility of SIP payment through Electronic Clearing Service (ECS) Debit of the Reserve Bank of India is available only to the investors having bank account in selected cities only. For details of selected cities, please refer to our Area Office / Business Center / Karvy Centers. The facility of Direct Debit is available only with the banks with which LIC NOMURAMF 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 NOMURAMutual Fund without assigning any reasons or prior notice. SIP / Micro SIP in such cities via ECS (Debit) route will be discontinued without prior notice.
- New investors who wish to enroll for SIP through ECS should also fill up the Common Application Form in addition to this form.
- Investors must provide a cancelled Cheque or copy thereof, duly signed by the applicant/s and the first investment must be by means of Cheque from the account where ECS Debit is to be effected. Bankers attestation is mandatory if no Cheque is provided or for Payable At Par Cheques.
- Existing investors must provide their Account Number and need not fill up a Common Application Form.
- For further details of the Scheme features like minimum amount, risk factors etc., investors should, before investment, refer to the Scheme Information Documents, Key Information Memorandum and Addenda issued till date, available free of cost at any the Area Offices/Business Centers or Distributors or from website www.liconomuramf.com
- The SIP through ECS Form, and the Common Application Form (in case of new investors), along with the necessary Cheque or copy thereof should be submitted at least 15 days in advance of the date of the first ECS Debit Transaction.
- The bank branch provided for ECS should participate in the local MICR clearing. The investor shall inform his/her Banker about the ECS mandate and LIC NOMURAMutual 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 NOMURAMutual 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 NOMURAMutual 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 NOMURAMutual 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 NOMURAMutual Fund Trustee Co. Pvt. Limited reserves the right to discontinue the SIP in case of suspension of direct debit through ECS or in case a direct debit through ECS is rejected by the investor's bank for any reason. For load structure refer to our area offices/business centers at the addresses available on our website www.liconomuramf.com
- LIC NOMURAMutual Fund Trustee Co. Pvt. Limited reserves the right to reject any application without assigning any reason therefor.
- PERMANENT ACCOUNT NUMBER:** SEBI has made it mandatory for all applicants including joint holders and guardian to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase (fresh, additional, SIP). In order to verify that the PAN of the applicants (in case of applications in joint names, guardian in case minor, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach a photocopy of the PAN card duly attested by the distributor / agent (AMFI registered) through whom the application is effected or by Bank Manager or Notary or Investors Service Centers of LIC Nomura Mutual Fund or ISCs of Karvy. Attestation will be done after verification with the original PAN Card. Applications not accompanied with the above requirements are liable to be rejected.
- Minimum Investments:#

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

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

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












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












For any queries, please contact our officers on the following numbers

AREA OFFICES: ● MUMBAI - I, 9324543832 ● DELHI, 9711558228 ● CHENNAI, 9322155850 ● BANGALORE, 9845172957 ● KANPUR, 7275430214 ● KOLKATA, 9432128113 ● INDORE, 9890502550 ● HYDERABAD, 9392471583 ● ERNAKULAM, 9895036554 ● NASHIK, 9822961455 ● AHMEDABAD, 9375060008 ● PATNA, 9431447345 ● RAIPUR, 9425028437 ● RANCHI, 986771069 ● BHUBANESHWAR, 9437568719 ● JAIPUR, 9461658875 ● COA, 988884889 ● GULWAHATI, 9435769432 ● LUDHIANA, 9814703558 ● MANGALORE, 9845190466 ● NAGPUR, 9422113800 ● MUMBAI - II, 9320762784 ● PUNE, 9423447604 ● LUCKNOW, 9651534267 ● MADURAI, 9434567635 ● DEHARADUN, 9412865570 ● HUBLI, 9490015842 ● GURGAON, 9811464244 ● RAJKOT, 8890444022

BUSINESS CENTRES:

● AGRA: 9827888854 ● AHMEDNAGAR: 9422238925 ● AJMER: 9829077674 ● ALAPUZHA: 9447367160 ● ALLAHABAD: 9918971258 ● AMRAVATI: 9372941955 ● AMRITSAR: 9814299747 ● AURANGABAD: 9823797207 ● BANKURA: 9878303000 ● BHRAMPUR: 9861545950 ● BELGAUM: 9916140315 ● BELLARY: 9916013299 ● BILASPUR: 932600248 ● BHAGALPUR: 9431609765 ● BHILAI: 9303908555 ● BHILWARA: 9829287273 ● BHOPAL: 9302441980 ● BHUJ: 937713665 ● BIKANER: 9829781132 ● BOKARO: 985189443 ● BURDWAN: 9831712244 ● CHANDIGARH: 9316085891 ● CHANDRAPUR: 9372941955 ● COIMBATORE: 0422-939989 ● DALTONGANJ: 9162782020 ● DEOGHAR: 9430153378 ● DHANBAD: 9885334485 ● GAYA: 9470854005 ● GORAKHPUR: 9839833448 ● GULBARGA: 9800144196 ● GWALIOR: 9408586454 ● HALDWANI: 9839976747 ● HASSAN: 9896125091 ● JABALPUR: 9407606318 ● JAGDALPUR: 9303354452 ● JALGAON: 9422211343 ● JAMMU: 9419213201 ● JAMSHEDPUR: 9234620669 ● JHANSI: 9760016559 ● JODHPUR: 9829947974 ● KARIMNAGAR: 9400448583 ● KARWAR: 9811111028 ● KHARAGPUR: 9531509342 ● KOLHAPUR: 9822851948 ● KOTA: 9829905879 ● KOTTAYAM: 9656010033 ● KOZHIKODE: 9449739890 ● MADIKERI: 9896028217 ● MALDA: 9836237434 ● MANDI: 9817232224 ● MEERUT: 9918267811 ● MEHSANA: 9978533336 ● MORADABAD: 9454993170 ● MYSORE: 9886117188 ● MUZAFFARPUR: 9431813155 ● NANDED: 9822203503 ● NELLORE: 9000444854 ● NOIDA: 9998340088 ● PANIPAT: 9996006023 ● PONDICHERRY: 7708007363 ● RAJAHMUNDRY: 9000171857 ● SAHARANPUR: 9896455020 ● SALEM: 9844744424 ● SAMBALPUR: 9837040031 ● SATARA: 9423192029 ● SATNA: 9300787583 ● SHAHDOL: 9303822918 ● SHILLONG: 9435787838 ● SHIMLA: 9318900005 ● SHIMOGA: 9802007688 ● SURAT: 9978862626 ● SURAT: 9825027406 ● SULTANPUR: 9863096767 ● THANE: 9702882224 ● THIRUVARUR: 9388110220 ● TIRUNELVELI: 9655551005 ● TRICHY: 9842524130 ● TRIVANDRUM: 9398088066 ● UDAIPUR: 9784011432 ● UDUPI: 9811111028 ● VADODARA: 9327494916 ● VAPI: 9377566652 ● VARANASI: 9336501004 ● VISHAKHAPATNAM: 900444851 ● VIJAYWADA: 900444855 ● WARANGAL: 900171859

Scheme/ Plans	This product is suitable for investors who are seeking*	Option	Sub-Option	Pay-out Option
LIC NOMURA MF BOND FUND LIC NOMURA MF BOND FUND - Direct Plan	<ul style="list-style-type: none"> Regular income over medium to long term. Investment in Debt/Money Market Instrument/Govt. Securities. LOW RISK  (BLUE) 	Growth		
		Dividend	Quarterly	Payout Reinvestment
LIC NOMURA MF FLOATING RATE FUND-SHORT TERM PLAN . LIC NOMURA MF FLOATING RATE FUND-SHORT TERM - Direct Plan	<ul style="list-style-type: none"> Regular income over short term. Investment in floating rate instrument swapped for floating rate returns. LOW RISK  (BLUE) 	Growth		
		Dividend	Daily Weekly	Payout Reinvestment
LIC NOMURA MF GOVT SECURITIES FUND LIC NOMURA MF GOVT SECURITIES FUND - Direct Plan	<ul style="list-style-type: none"> long term capital appreciation and current income. Investment in sovereign securities issued by Central or state government and Debt Securities issued by PSUs LOW RISK  (BLUE) 	Growth		
		Dividend	Quarterly	Payout Reinvestment
LIC NOMURA MF INCOME PLUS FUND LIC NOMURA MF INCOME PLUS FUND - Direct Plan	<ul style="list-style-type: none"> Regular income over short term. investment in Debt/Money Market Instrument/Govt. Securities LOW RISK  (BLUE) 	Growth		
		Dividend	Daily Weekly	Payout
LIC NOMURA MF INTERVAL FUND ANNUAL PLAN -SERIES 1 LIC NOMURA MF INTERVAL FUND ANNUAL PLAN SERIES 1 - Direct Plan.	<ul style="list-style-type: none"> Income over short term. investment in Debt/Money Market Instruments LOW RISK  (BLUE) 	Growth	Monthly	Reinvestment
		Dividend	Yearly	Payout Reinvestment
LIC NOMURA MF INTERVAL FUND MONTHLY PLAN SERIES-1 LIC NOMURA MF INTERVAL FUND MONTHLY PLAN SERIES 1 - Direct Plan.	<ul style="list-style-type: none"> Income over short term. investment in Debt/Money Market Instruments LOW RISK  (BLUE) 	Growth		
		Dividend	Monthly	Payout Reinvestment
LIC NOMURA MF INTERVAL FUND QUARTERLY PLAN SERIES1 LIC NOMURA MF INTERVAL FUND QUARTERLY PLAN SERIES1 - Direct Plan.	<ul style="list-style-type: none"> Income over short term. investment in Debt/Money Market Instruments LOW RISK  (BLUE) 	Growth		
		Dividend	Quarterly	Payout Reinvestment
LIC NOMURA MF INTERVAL QUARTERLY PLAN SERIES 2 - Direct Plan. LIC NOMURA MF INTERVAL QUARTERLY PLAN SERIES 2 - Direct Plan.	<ul style="list-style-type: none"> Income over short term. investment in Debt/Money Market Instruments LOW RISK  (BLUE) 	Growth		
		Dividend	Quarterly	Payout Reinvestment
LIC NOMURA MF LIQUID FUND. LIC NOMURA MF LIQUID FUND SERIES 2 - Direct Plan.	<ul style="list-style-type: none"> Income over short term. investment in Debt/Money Market Instruments LOW RISK  (BLUE) 	Growth		
		Dividend	Daily	Payout Reinvestment
LIC NOMURA MF SAVINGS PLUS FUND . LIC NOMURA MF SAVINGS PLUS FUND SERIES 2 - Direct Plan.	<ul style="list-style-type: none"> Regular income over short term. investment in Debt/Money Market Instruments LOW RISK  (BLUE) 	Growth		
		Dividend	Daily Weekly Monthly	Payout Reinvestment
LIC NOMURA MF BALANCED FUND . LIC NOMURA MF BALANCED FUND - Direct Plan	<ul style="list-style-type: none"> long term capital appreciation and regular income. Investment in equity and equity related securities , fixed income securities(debt and Money market securities) MEDIUM RISK  (YELLOW) 	Growth		
		Dividend	Quarterly	Payout Reinvestment

LIC NOMURA MF FLOATER MIP. LIC NOMURA MF FLOATER MIP - Direct Plan.	<ul style="list-style-type: none"> regular income and capital appreciation Investment in Debt and money market instruments as well as Equity and equity related instruments 	Growth		
	MEDIUM RISK  (YELLOW)	Dividend	Monthly	Payout Reinvestment
LIC NOMURA MF MONTHLY INCOME PLAN. LIC NOMURA MF MONTHLY INCOME PLAN - Direct Plan	<ul style="list-style-type: none"> Regular income and capital appreciation Investment in Debt and money market instruments as well as Equity and equity related instruments 	Growth		
	MEDIUM RISK  (YELLOW)	Dividend	Monthly	Payout Reinvestment
LIC NOMURA MF CHILDRENS FUND LIC NOMURA MF CHILDRENS FUND -Direct Plan	<ul style="list-style-type: none"> Long term capital appreciation Investment in Debt and money market instruments as well as Equity and equity related instruments 	Growth		
	MEDIUM RISK  (YELLOW)			
LIC NOMURA MF UNIT LINKED INSURANCE . LIC NOMURA MF UNIT LINKED INSURANCE - Direct PLAN	<ul style="list-style-type: none"> long term capital appreciation and tax benefits Investment in Debt and money market instruments as well as Equity and equity related instruments 	Growth		
	MEDIUM RISK  (YELLOW)	Dividend	Monthly Half yearly Quarterly Annually	Reinvestment
LIC NOMURA MF EQUITY FUND. LIC NOMURA MF EQUITY FUND - Direct Plan	<ul style="list-style-type: none"> long term capital growth Investment in equity and equity related securities 	Growth		
	HIGH RISK  (BROWN)	Dividend		Payout Reinvestment
LIC NOMURA MF GROWTHFUND. LIC NOMURA MF GROWTH FUND - Direct Plan	<ul style="list-style-type: none"> long term capital growth Investment in equity and equity related securities 	Growth		
	HIGH RISK  (BROWN)	Dividend		Payout Reinvestment
LIC NOMURA MF INDEX-NIFTY PLAN . LIC NOMURA MF INDEX-NIFTY PLAN - Direct Plan	<ul style="list-style-type: none"> long term capital growth Investment in equity Instrument of respective index stock subject to tracking error 	Growth		
	HIGH RISK  (BROWN)	Dividend		Payout Reinvestment
LIC NOMURA MF INDEX-SENSEX PLAN LIC NOMURA MF INDEX-SENSEX PLAN - Direct Plan	<ul style="list-style-type: none"> long term capital growth Investment in equity Instruments of respective index stock subject to tracking error 	Growth		
	HIGH RISK  (BROWN)	Dividend		Payout Reinvestment
LIC NOMURA MF INDEX-SENSEX ADVANTAGE PLAN. LIC NOMURA MF INDEX-SENSEX ADVANTAGE PLAN- Direct Plan	<ul style="list-style-type: none"> long term capital growth Investment in equity Instrument of respective index stock subject to tracking error 	Growth		
	HIGH RISK  (BROWN)	Dividend		Payout Reinvestment
LIC NOMURA MF INFRASTRUCTURE FUND. LIC NOMURA MF INFRASTRUCTURE FUND - Direct Plan	<ul style="list-style-type: none"> Regular income over short term. Investment in equity and equity related instruments related directly or indirectly with the infrastructure sector. 	Growth		
	HIGH RISK  (BROWN)	Dividend		Payout Reinvestment
LIC NOMURA MF TAX PLAN LIC NOMURA MF TAX PLAN - Direct Plan	<ul style="list-style-type: none"> long term capital growth with tax benefits Investment in equity and equity related securities 	Growth		
	HIGH RISK  (BROWN)	Dividend		Payout Reinvestment

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

Note : Risk is represented as :



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



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



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