

TERMS & CONDITIONS / INSTRUCTIONS FOR STP

- One STP Enrolment Form can be filled for one Scheme/Plan/Option only.
- Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of LIC Mutual Fund, brokers/distributors and also displayed at the LIC Mutual Fund website i.e. www.licmf.com
- Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme, Units will be allotted under the same folio number.
- STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.
- STP offers unit holders the following two Plans: (i) Fixed Systematic Transfer Plan (FSTP) (ii) Capital Appreciation Systematic Transfer Plan (CASTP)
- FSTP offers transfer facility at daily, weekly, monthly and quarterly intervals and CASTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.
- Under weekly STP: Friday shall be treated as Default day of transfer.
- Under the FSTP:** unit holders will be eligible to transfer a fixed amount on daily weekly, monthly, quarterly intervals.
 - For daily STP - minimum STP amount should be ₹ 100 and minimum 50 instalment should be there.
 - For weekly STP - minimum STP amount should be ₹ 500 and minimum 6 instalment should be there (for LIC MF Overnight Fund 20 instalments).
 - For monthly STP - minimum STP amount should be ₹ 500 and minimum 6 instalment should be there (for LIC MF Overnight Fund 12 instalments).
 - For Quarterly STP - minimum STP amount should be ₹ 500 and minimum 6 instalment should be there (for LIC MF Overnight Fund 4 instalments).
- Under CASTP:** unit holders will be eligible to transfer the entire capital appreciation amount (minimum ₹ 500) by way of capital appreciation on 15th of each month or quarter. Minimum no of instalment in both the mode should be 6
- Registration of STP:** Registration can happen in 10 calendar days.
- Ceasing of STP:** STP will be ceased after 3 consecutive unsuccessful transactions.
- The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be applicable for STP.
- There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- In respect of STP enrolments made in listed Scheme(s), the Load Structure prevalent at the time of enrolment shall govern the investors during the tenure of the STP. For Scheme load structure, please refer to Key Information Memorandum or contact the nearest POA(s) Centre of LIC Mutual Fund.
- LIC Mutual Fund / LIC Asset Management Limited reserves the right to change/modify the terms and conditions of the STP. For the updated terms and conditions of STP, contact the nearest branch offices or visit our website www.licmf.com
- Schemes available for STP are given below. The below list is subject to change from time to time. Please contact the nearest branch office of LIC Mutual Fund.

Scheme available for Weekly, Monthly, Quarterly, Daily STP		
Scheme Name	Transferor Scheme	Transferee Scheme
LIC MF Equity Hybrid Fund	✓	✓
LIC MF Banking and Financial Services	✓	✓
LIC MF Bond Fund	✓	✓
LIC MF Children's Gift Fund	✓	✓
LIC MF Multicap Fund	✓	✓
LIC MF Government Securities Fund	✓	✓
LIC MF Index Fund-NIFTY	✓	✓
LIC MF Index Fund-Sensex	✓	✓
LIC MF Infrastructure Fund	✓	✓
LIC MF Liquid Fund	✓	✓
LIC MF Large & Midcap	✓	✓
LIC MF Savings Fund	✓	✓
LIC MF Banking & PSU Debt Fund	✓	✓
LIC MF Debt Hybrid Fund	✓	✓
LIC MF Large Cap Fund	✓	✓
LIC MF ULIS	x	✓
LIC MF Tax Plan	x	✓
LIC MF Overnight Fund	✓	✓
LIC MF Arbitrage Fund	✓	✓
LIC MF Short Term Debt Fund	✓	✓