



Investment Manager : LIC Mutual Fund Asset Management Ltd.  
(Formerly known as LIC Nomura Mutual Fund)

## KEY INFORMATION MEMORANDUM

# EXCHANGE TRADED FUND-NIFTY 100

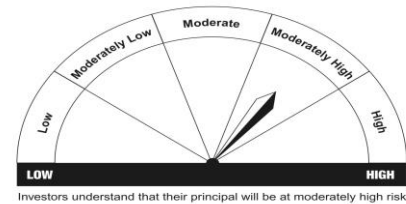
An Open-Ended Exchange Traded Fund

### LIC MF EXCHANGE TRADED FUND – NIFTY 100

[Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme]

This product is suitable for investors who are seeking\*

- Long term investment.
- Investment in securities covered by NIFTY 100 Index, subject to tracking errors.
- Risk- Moderately High



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

Offer of Units of Rs. 10/- per unit for cash issued at a premium approximately equal to the difference between face value and allotment price during the New Fund Offer Period and at NAV based prices during Continuous offer.

Sponsors :	Trustee:	Investment Management :
Life Insurance Corporation of India (LIC) Registered Office : Yogakshema Building, Jeevan Bima Marg, Nariman Point, Mumbai - 400 021.	LIC Mutual Fund Trustee Private Limited (Formerly known as LIC Nomura Mutual Fund Trustee Company Private Limited) Registered Office: 4th Floor, Industrial Assurance Building Opp. Churchgate Station Mumbai - 400 020. CIN NO: U65992MH2003PTC139955	LIC Mutual Fund Asset Management Limited (Formerly known as LIC Nomura Mutual Fund Asset Management Company Limited) Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400 020. CIN NO : U67190MH1994PLC077858

Email: [service@licmf.com](mailto:service@licmf.com); Website: [www.licmf.com](http://www.licmf.com)

The scheme will be listed on National Stock Exchange of India Ltd (NSE) & Bombay Stock Exchange (BSE).

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.licmf.com](http://www.licmf.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.

It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE, BSE and IISL'.

This Key Information Memorandum is dated 29/06/2017.

Toll Free No: 1800-258-5678

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

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

<b>Investment objective:</b>	The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 100 Index, subject to tracking errors. However there is no assurance that the objective of the scheme will be achieved															
<b>Asset Allocation Pattern for the Scheme:</b>	LIC MF EXCHANGE TRADED FUND – NIFTY 100															
	<p>Under normal circumstances, the asset allocation pattern will be as follows:</p> <table border="1" data-bbox="428 285 1419 558"> <thead> <tr> <th data-bbox="428 285 906 348" rowspan="2">Instruments</th> <th colspan="2" data-bbox="906 285 1203 348">Indicative allocations (% of total assets)</th> <th data-bbox="1203 285 1419 348">Risk Profile</th> </tr> <tr> <th data-bbox="906 348 1062 411">Minimum</th> <th data-bbox="1062 348 1203 411">Maximum</th> <th data-bbox="1203 348 1419 411">High/Medium/ Low</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 411 906 453">Securities covered by the NIFTY 100 Index.</td> <td data-bbox="906 411 1062 453">95</td> <td data-bbox="1062 411 1203 453">100</td> <td data-bbox="1203 411 1419 453">Medium to High</td> </tr> <tr> <td data-bbox="428 453 906 558">Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)</td> <td data-bbox="906 453 1062 558">0</td> <td data-bbox="1062 453 1203 558">5</td> <td data-bbox="1203 453 1419 558">Low</td> </tr> </tbody> </table> <p>Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, CBLOs and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>The net assets of the scheme will be invested predominantly in securities constituting the NIFTY 100 Index. This would be done by investing in all securities with the same weightage that they represent in the NIFTY 100 Index.</p> <p>A small portion of the net assets will be invested in Debt and money market instruments permitted by SEBI / RBI to meet the liquidity requirements of the scheme.</p> <p>The scheme does not intend to invest in securitized debt instruments and foreign securities.</p> <p>The Scheme shall not engage in securities lending and borrowing.</p> <p>The scheme will not engage in short selling activities.</p> <p>The scheme would not invest in derivatives.</p> <p>Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unitholders. Such changes in the investment pattern will be for short term and for defensive considerations only.</p> <p>Since, LIC MF ETF – NIFTY 100 is a passively managed exchange traded open ended index scheme, therefore change in investment pattern is normally not foreseen. However, for short durations part of the corpus may be pending for deployment, in cases of extreme market conditions or special events.</p> <p>In the event of any deviations below the minimum limits or beyond the maximum limits as specified in the above table, the Fund Manager shall rebalance the portfolio within a period of 7 days. Also, the AMC shall ensure that in case of involuntary corporate action undertaken in the underlying securities, the portfolio will be rebalanced within a period of 30 days.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	High/Medium/ Low	Securities covered by the NIFTY 100 Index.	95	100	Medium to High	Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)	0	5	Low
Instruments	Indicative allocations (% of total assets)		Risk Profile													
	Minimum	Maximum	High/Medium/ Low													
Securities covered by the NIFTY 100 Index.	95	100	Medium to High													
Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)	0	5	Low													
<b>Investment Strategy</b>	<p>The Fund would invest not less than 95% of its corpus in securities comprising the NIFTY 100 index and endeavor to track the benchmark index while minimizing the tracking error and therefore would follow a passive investment strategy. The scheme would aim to maintain least amount of cash &amp; will also try &amp; avoid investment in debt &amp; money market securities. This would only be for the purpose of redemption requirements.</p> <p><b>Risk control measures</b></p> <p>Since investing requires disciplined risk management, the AMC would endeavor to incorporate adequate safeguards for controlling risks in the portfolio construction process. The Fund Manager will also review all counterparties prior to transacting, using internal guidelines. The fund manager shall follow the asset allocation pattern in SID under normal circumstances and residual cash may be invested in the collateralised borrowing &amp; lending obligations (CBLO) / repo market, which seeks to ensure liquidity in the scheme under normal circumstances. There can however be no guarantee against liquidity issues within the scheme.</p> <p>The AMC may also implement certain internal control procedures / risk &amp; exposure limits etc. for controlling risks which may be varied from time to time</p>															

<b>RGESS eligibility</b>	<p>As announced in the Union Budget 2012-13, the Finance Act 2012 has introduced a new section 80CCG on 'Deduction in respect of investment made under an equity savings scheme' to give tax benefits to new investors who invest up to ₹ 50,000 and whose gross total annual income is less than or equal to ₹ 12 lakhs.</p> <p>The Department of Revenue, Ministry of Finance (MoF) has vide notification 94/2013 dated December 18, 2013, notified RGESS. The notification is available on the website of Income Tax Department under section "Notifications" which also furnish the details for procedure at time of opening demat account, procedure for investment under the RGESS, period of holding requirements etc. The Exchanges shall furnish list of RGESS eligible stocks / ETFs / mutual fund schemes on their website.</p> <p>The objective of RGESS is to encourage the savings of the small investors in domestic capital market. The eligible Investors shall apply for claiming deduction in the computation of total income of the assessment year relevant to a previous year on account of investment in the Scheme under sub-section (1) of section 80CCG of the Income-tax Act, 1961 (the "Act"). The deduction under RGESS shall be available to a Retail Individual Investor who complies with the conditions of RGESS and whose gross total income for the financial year in which the investment is made under the Scheme is less than or equal to twelve lakh Rupees.</p> <p>LIC MF ETF Nifty 100 shall invest in constituents of Nifty 100 Index which forms a part of eligible investment criteria for Rajiv Gandhi Equity Scheme, 2012. Thus, investments in the fund would qualify for tax benefits under RGESS, subject to investors fulfilling the other eligibility criteria of 80CCG of the Income-tax Act, 1961.</p> <p><b>Finance Bill 2017 has proposed following amendment in the provision of 80CCG of the Act (RGESS Scheme):</b> Under the existing provisions of section 80CCG, deduction for three consecutive financial years is allowed upto Rs. 25,000 to a resident individual for investment made in listed equity shares or listed units of an equity oriented fund subject to fulfillment of certain conditions. It is proposed to phase out this deduction by providing that no deduction under The RGESS shall be allowed from financial year 2017-18. However, an assessee who has claimed deduction under this scheme for financial year 2016-17 and earlier years shall be allowed deduction under this scheme till the financial year 2018-19 if he is otherwise eligible to claim the deduction as per the provisions of the section.</p>
<b>Risk Control</b>	<p>Since investing requires disciplined risk management, the AMC would endeavor to incorporate adequate safeguards for controlling risks in the portfolio construction process. The Fund Manager will also review all counterparties prior to transacting, using internal guidelines. The fund manager shall follow the asset allocation pattern in SID under normal circumstances and residual cash may be invested in the collateralised borrowing &amp; lending obligations (CBLO) / repo market, which seeks to ensure liquidity in the scheme under normal circumstances. There can however be no guarantee against liquidity issues within the scheme.</p> <p>The AMC may also implement certain internal control procedures / risk &amp; exposure limits etc. for controlling risks which may be varied from time to time.</p>
<b>Option</b>	Not applicable
<b>No. of Folios &amp; AUM (as on 31/05/2017)</b>	<p>Folios : Regular - 488 AUM in Crs. : Regular - 266.52</p>
<b>Minimum application amount</b>	Rs 5000/- and in multiples of Re.1/- thereafter.
<b>Minimum application amount on Ongoing Basis from Mutual Fund / Stock Exchange(s)</b>	<p><b>1. For Subscription / Redemption of units directly with Mutual Fund:</b> Purchases directly from the Mutual Fund would be restricted to Authorized Participants and Large Investors provided the value of units to be purchased is in creation unit size. Authorized Participants and Large Investors may buy the units on any business day for the scheme directly from the Mutual Fund at applicable NAV and transaction charges, if applicable, by transferring securities or cash, value of which is equal to creation unit size. Each creation unit consists of 1,00,000 units of LIC MF Exchange Traded Fund – NIFTY 100.</p> <p><b>2.For Purchase / Sale of units through Stock Exchange:</b> As the Units of the Schemes are listed on NSE, an Investor can buy Units on continuous basis on the capital market segment of NSE during trading hours like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. There is no minimum investment, although Units are Purchased in round lots of 1 (one) Unit.</p>

**Risk Profile of the Scheme**

Mutual Fund Units involve investment risks including the possible loss of principle. Please read the SID Carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below :

**Equity and equity related risk** : Equity instruments carry both company specific and market risks and hence no assurance of returns can be made for these investments.

**Investment in Debt and money market instruments** is subject to credit risk, liquidity risk ,interest rate risk, reinvestment risk etc.

**Passive Investments:** As the scheme proposes to invest not less than 95% of the net assets in the securities of the benchmark Index, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

**Tracking Error**

Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying Index and the NAV of the Scheme. Theoretically, the corpus of the Scheme has to be fully invested in the securities comprising the Underlying Index in the same proportion of weights as the securities have in the Underlying Index. However, deviations from the stated index replication may occur due to reason that the Scheme has to incur expenses, corporate actions pertaining to the Index including changes to the constituents, regulatory policies, ability of the Fund Manager to closely replicate the Underlying Index, etc. The Scheme's returns may therefore deviate from those of its Underlying Index. Tracking Error may arise due to the following reasons:

1. Fees and expenses of the Scheme.
2. Cash balance held by the Scheme due to dividend received subscriptions, redemption, etc.
3. Halt in trading on the stock exchange due to circuit filter rules.
4. Corporate actions
5. The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities shares.
6. Dividend payout.
7. Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme.

The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, such tracking error is not expected to exceed by 2% p.a. However, in case of events like, dividend issuance by constituent members, rights issuance by constituent members, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Basket, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

**Sector Risk** : The Scheme restricts its investments only in the Securities of the underlying index which represents a particular sector and will therefore be subject to the risks associated with such concentration. The banking sector, under certain market conditions, could underperform returns from Securities included in a broad market equity index or other asset classes. Also the number of stocks in NIFTY 100 index is low and hence the concentration on a few large cap stocks could be significantly high. Due to such sector and stock specific concentration the Scheme could be exposed to higher levels of volatility and market risk than would generally be the case in a more diverse fund portfolio of equity Securities.

**Market Trading Risks:** Investments in the scheme may be may be subject to the following market trading risks: Absence of a prior active market, lack of market liquidity, Units of the scheme may trade at prices other than NAV, Regulatory Risk, Right to Limit Redemptions, Redemption Risk, Asset Class Risk, Units to be held only through demat accounts.

Risk specific to investing in NIFTY 100 Index : The Scheme restricts its investments only in the Securities of the NIFTY 100 index which represents a particular sector and will therefore be subject to the risks associated with such concentration. The banking sector, under certain market conditions, could underperform returns from Securities included in a broad market equity index or other asset classes. Also the number of stocks in NIFTY 100 index is low and hence the concentration on a few large cap stocks could be significantly high. Due to such sector and stock specific concentration the Scheme could be exposed to higher levels of volatility and market risk than would generally be the case in a more diverse fund portfolio of equity Securities.

<b>Applicable NAV</b>	<p>Applicable NAV' means Net Asset Value per Unit of the Schemes as declared by the Fund and applicable for Purchase/Redemption of Units of the Schemes, based on the business Day and Cut-off times at which the application is received and accepted</p> <p>I-NAV shall be published on AMC website on all Business Days. (Indicative Net Asset Value – Inav - A measure of the intraday net asset value (NAV) of an investment, such as an exchange-traded fund (ETF), which gives an updated measure of the value of the investment based on its assets less its liabilities. An investment's NAV is usually calculated at the end of the trading day, but the indicative NAV measure gives a more real-time view of this value. Indicative NAV is not the price at which you can purchase the instrument; it is only used as a reference for the investment's underlying value. In many cases, the ETF will actually trade at a premium or discount to the NAV due to various factors, including supply and demand, and expectations.</p> <p>I-NAV shall be disclosed on AMC website at every 30 minutes interval on all Business Days.For Authorised Participants only : For purchases: In respect of valid applications received upto the cut-off time, by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after the cut-off time, by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable. In respect of purchase of units the scheme, the closing NAV of the day on which the funds are available for utilization shall be applicable for application amount equal to or more than Rs. 2 lakhs, provided the funds are realised up to 3.00 pm on a business day, subject to the transaction being time stamped appropriately.</p> <p>For Redemptions: In respect of valid applications received upto the cut-off time by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p> <p>Authorised Participants and Large Investors can directly subscribe to / redeem units of the Scheme on all Business Days as per applicable regulatory cut-off time with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis. The Applicable NAV shall be computed on a real time basis considering prevailing market prices and the cash component of the scheme portfolio.</p> <p>Note: An investor can buy/sell Units on a continuous basis on NSE or any other stock exchange on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme. Therefore, the provisions of Cut-off timing for subscriptions/redemptions will not be applicable.</p>
<b>Creation Unit size</b>	<p>5000 units &amp; in multiples of thereof. No Credit facilities would be extended during the process of Creation of Units. The subscription &amp; redemption of units would be based on the portfolio deposit &amp; cash component or redemption request as defined by the fund for that respective business day as per applicable cut-off time as provided in the Regulation. The Fund may allow cash purchases/cash redemption of the units of the Scheme or by depositing basket of securities comprising the underlying index in Creation Unit Size by Authorised Participant(s)/ Investor(s). However, such purchase/redemption is subject to regulatory cut-off time and no credit facilities would be available.</p>
<b>Special Products / facilities available during the NFO</b>	<p><b>Applications Supported by Blocked Amount (ASBA) facility</b> ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall coexist with the existing process, wherein cheques/ demand drafts are used as a mode of payment. Detailed provision of such facility has been provided in SAI.</p>
<b>Allotment</b>	<p>Subject to receipt of minimum subscription amount, full allotment will be made to all valid applications received during the New Fund Offer Period. Allotment of units will be made not later than 5 business days from the closure of the New Fund Offer Period. An Account Statement will be sent by ordinary post to each Unitholder, stating the number of Units allotted, within 5 working days of the closure of New Fund Offer Period or within such period as allowed by SEBI. In case the investor provides the e-mail address, the Fund will provide the Account Statement only through e-mail message. The Account Statements shall be non-transferable.</p>
<b>Dispatch of Repurchase (Redemption) request</b>	<p>Within 10 business days of the receipt of the repurchase (redemption) request at the authorized center of SBI Mutual Fund.</p>
<b>Benchmark Index:</b>	<p>NIFTY 100 Index</p>
<b>Fund Manager</b>	<p>Shri Sachin Relekar (Managing this scheme from 17.03.2016)</p>
<b>Name of the Trustee Company</b>	<p>LIC Mutual Fund Trustee Company Private Limited</p>
<b>Performance of the Scheme</b>	<p>This scheme does not have any performance track record</p>

<b>Expenses of the Scheme:</b>		
<b>(i) Load Structure</b>	<p><b>Entry Load – Nil</b> In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase /additional purchase / switch-in/ SIP/ STP transactions. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investor’s assessment of various factors including the service rendered by the Distributor.</p> <p><b>Exit Load – Nil</b> Investor other than APs/Large investors can directly approach AMC and no exit load shall be charged for redemption of units if: a) Traded price of the ETF units is at discount of more than 3% for continuous 30 days, or b) Discount of bid price to NAV over a period of 7 consecutive days is greater than 3%, or c) No quotes are available on exchange for 3 consecutive trading days, or d) Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.</p> <p>In such a scenario valid applications received upto 3 p.m. the Mutual Fund shall process the redemption request basis the closing NAV of the day of receipt of application and no exit load shall be charged for redemption of units. For further details on Load Structure, refer to the section on “Load Structure” in the scheme Information document.</p>	
<b>Waiver of Load for Direct Applications</b>	Not Applicable	
<b>Tax treatment for the Investors (Unitholders):</b>	Investors are advised to refer to the Statement of Additional Information (SAI) available on the website of AMC viz. <a href="http://www.licmf.com">www.licmf.com</a> and also independently, refer to the tax advisor .	
<b>Daily NAV Publication:</b>	The NAV will be declared on all business days and will be published in two daily newspapers having circulation all over India in accordance with SEBI Guidelines.. NAV can also be viewed on <a href="http://www.licmf.com">www.licmf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>	
<b>Authorised Participants</b>	<p>The AMC will appoint Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote in the market.</p> <p>1) Edelweiss Securities Ltd., Regd. Office -2nd MB Towers, Plot No. 5, Road No. 2, Banjara Hills, Hyderabad 500034</p> <p>2) East India Securities Ltd., Regd. Office - Mercantile Building, 10/1D Lal Bazaar Street, Kolkata 700 001</p>	
<b>For Investor Grievances, please contact:</b>	<p>M/s. Karvy Computershare Pvt. Ltd. Karvy Selenium Tower B Plot number 31 &amp; 32 Financial District Nanakramguda Serilingampally Mandal Hyderabad - 500032 PH: 040 3321 5277 <a href="http://www.karvycomputershare.com">www.karvycomputershare.com</a></p>	<p>LIC Mutual Fund 4<sup>th</sup> floor, Industrial Assurance Building, Opp. Churchgate Station, Churchgate, Mumbai – 400 020 Phone: 022 -66016000 Fax: 022 - 66016192 e-mail: <a href="mailto:service@licmf.com">service@licmf.com</a></p>

**i) Recurring Expenses**

**Actual Expenses for the previous financial year(2016-2017) i.e. March 31, 2017 Regular = 0.25%.**

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below: For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Nature of Expense	% of net assets
Investment Management and Advisory Fees	Upto 0.49%
Trustee fee*	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense excluding agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps cash.	
Service tax on expenses other than investment and advisory fees**	
Service tax on brokerage and transaction cost	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)(c) i) and (6)(a)	Upto 0.49%

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience but the total expenses shall not exceed the limits permitted by SEBI. Types of expenses charged shall be as per the SEBI (MF) Regulations. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.

Mutual funds /AMCs may charge service tax on actual investment and advisory fees to the scheme in addition to the maximum limit as prescribed in regulation 52 of the SEBI Regulations. Current applicable service tax rate is 14.5% (including education cess and secondary higher education. cess), subject to change from time to time as per relevant statutory regulations.

Service tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the SEBI Regulations.

Mutual Funds/AMCs will annually set apart at least 2 basis points on daily net assets within the maximum limit as per regulation 52 of the SEBI Regulations for investor education and awareness initiatives.

Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

However, no Investment Management fees would be charged on LIC MF's investment in the Scheme. The Trustee Company, shall be entitled to receive a sum computed @ 0.05% of the Unit Capital of all the Schemes of LIC MF on 1st April each year or a sum of INR.10, 00,000/- whichever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time.

The total expenses of the Exchange Traded Fund scheme including the investment management and advisory fee shall not exceed 0.49% of the daily net assets and such other limits as stated in Regulation 52(6). In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the scheme as per new sub regulation 6A, namely-

Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors. The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI. Expenses on an ongoing basis will not exceed 0.49% of the daily net assets or such maximum limits as may be specified by SEBI Regulations from time to time.

The recurring expenses incurred in excess of the limits specified by SEBI (MF) Regulations will be borne by the AMC or by the Trustee or the Sponsor.

The current expenses charged to the Scheme would be disclosed on the website of the Mutual Fund and in case of change, the Mutual Fund would update the current expense ratios on its website within two working days mentioning the effective date of the change.

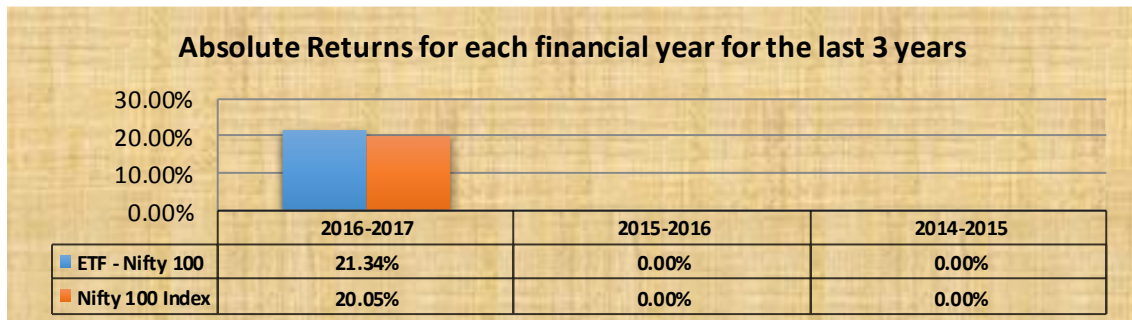
**Performance of the Scheme (as on 31/05/2017)**

**Regular Plan- Growth Option**

Compounded Annualised Returns	Scheme Returns (%) <sup>^</sup>	Bench Mark Returns (%) Nifty 100 Index
Returns for the last 1 year	21.34%	20.05%
Returns for the last 3 years	NA	NA
Returns for the last 5 years	NA	NA
Returns since inception	25.51%	24.54%

<sup>^</sup>Past performance may or may not be sustained in the future.

**Absolute Returns for each financial year for the last 3 years**



<sup>^</sup>Past performance may or may not be sustained in the future.

**RETURNS GREATER THAN ONE YEAR ARE COMPOUNDED ANNUALIZED (CAGR).**

**\*\* The scheme launched in the year March'2015 therefore the returns for showing zero.**

**Unitholders' Information:**

**Allotment / Refund:** The AMC shall allot units / refund money within 5 Business Day from the closure of the NFO.

**Account Statements**

Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:

The asset management company shall ensure that consolidated account statement for each calendar month is 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 scheme of all mutual funds, to all the investors in whose folios transaction has taken place during that month:

Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is 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.

Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement. As the Units of the Scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account.



For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

**Annual Financial Results :** The Scheme wise annual report or an abridged summary thereof shall be sent:  
(i) by e-mail only to the Unit holders whose e-mail address is available with the Fund,  
(ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same.

The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).

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

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

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

**Half Yearly Portfolio Disclosure:** Full portfolio in the prescribed format shall be disclosed either by publishing it in one national English daily 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.licmf.com](http://www.licmf.com) and Association of Mutual Funds in India (AMFI) on [www.amfiindia.com](http://www.amfiindia.com)

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

**Transaction Charges:**

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

**First Time Mutual Fund Investor:**

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

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

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

**Transaction charges shall not be deducted for:**

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

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

**ADDITIONAL DISCLOSURES**

**1) Scheme's portfolio :-**

<b>a) Issuer Exposure</b>		<b>b) Sector Allocation</b>	
<b>Name of the issuer</b>	<b>% of Scheme</b>	<b>Sector / Industry Classification</b>	<b>% To Total Assets</b>
HDFC Bank Limited	7.74	Banks	22.65
ITC Limited	6.20	Consumer Non Durables	12.14
Housing Development Finance Corporation Limited	5.84	Software	10.45
Reliance Industries Limited	5.19	Finance	9.63
Infosys Limited	4.57	Auto	9.47
ICICI Bank Limited	4.48	Petroleum Products	7.73
Larsen & Toubro Limited	3.41	Pharmaceuticals	5.00
Tata Consultancy Services Limited	3.17	Construction Project	3.41
Kotak Mahindra Bank Limited	2.71	Power	2.54
Tata Motors Limited	2.41	Cement	2.11
Others	53.93	Non - Ferrous Metals	1.83
Cash & Cash equivalent	0.35	Ferrous Metals	1.43
<b>Total</b>	<b>100.00%</b>	Telecom - Services	1.36
		Oil	1.30
		Auto Ancillaries	1.05
		Transportation	1.02
		Industrial Capital Goods	1.02
		Minerals/Mining	0.99
		Gas	0.92
		Media & Entertainment	0.85
		Pesticides	0.74
		Consumer Durables	0.74
		Telecom - Equipment & Accessories	0.56
		Cash & Cash Equivalent:	0.35
		Industrial Products	0.30
		Chemicals	0.26
		Construction	0.15
		<b>Grand Total</b>	<b>100.00</b>

- 1) Scheme's Portfolio Turnover ratio :- 0.04 times.
- 2) The aggregate investment in the scheme under the following Categories :-
  - i) AMC's Board of Directors - NIL
  - ii) Concerned scheme's Fund Manager(s) - NIL
  - iii) Other key managerial personnel - NIL

The latest monthly portfolio can be accessed at  
[http://www.licmf.com/index.php/template/downloads/monthly\\_fact\\_sheet](http://www.licmf.com/index.php/template/downloads/monthly_fact_sheet)

## COMPARISON WITH THE EXISTING SCHEMES OF THE MUTUAL FUND:

Scheme Name	Investment Objectives/Investment Strategies	Asset Allocation Pattern	AUM as on 31/05/2017 (Rs. in Crs)		No. of Folios	
			Direct	Regular	Direct	Regular
<b>LIC MF G-Sec Long Term ETF</b>	<p><b>Investment Objective:</b> The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 8-10 yr G-sec Index, subject to tracking errors. However there is no assurance that the investment objective of the scheme will be achieved.</p> <p><b>Investment Strategy:</b> The Fund would invest not less than 95% of its corpus in securities comprising the underlying index and endeavor to track the benchmark index while minimizing the tracking error and therefore would follow a passive investment strategy. The scheme would aim to maintain least amount of cash &amp; will also try &amp; avoid investment in debt &amp; money market securities. These would only be for the purpose of redemption requirements.</p>	<ul style="list-style-type: none"> <li>Securities comprising of underlying benchmark Index - 95-100%</li> <li>Other Debt and Money market instruments - 0-5%</li> </ul>		78.41		310
<b>LIC MF ETF Nifty 50</b>	<p><b>Investment Objective:</b> The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 50 Index, subject to tracking errors. However there is no assurance that the objective of the scheme will be achieved.</p> <p><b>Investment Strategy:</b> The Fund would invest not less than 95% of its corpus in securities comprising the NIFTY 50 Index and endeavor to track the benchmark index while minimizing the tracking error and therefore would follow a passive investment strategy. The scheme would aim to maintain least amount of cash &amp; will also try &amp; avoid investment in debt &amp; money market securities. This would only be for the purpose of redemption requirements.</p>	<ul style="list-style-type: none"> <li>Securities covered by the Nifty 50 – 95 to 100%</li> <li>Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)- 0 to 5%</li> </ul>		412.34		127
<b>LIC MF ETF Sensex</b>	<p><b>Investment Objective:</b> The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the S&amp;P BSE SENSEX by holding S&amp;P BSE SENSEX stocks in same proportion, subject to tracking errors. However there is no assurance that the objective of the scheme will be achieved.</p> <p><b>Investment Strategy:</b> The Fund would invest not less than 95% of its corpus in securities comprising the S&amp;P BSE SENSEX Index and endeavor to track the benchmark index while minimizing the tracking error and therefore would follow a passive investment strategy. The scheme would aim to maintain least amount of cash &amp; will also try &amp; avoid investment in debt &amp; money market securities. This would only be for the purpose of redemption requirements.</p>	<ul style="list-style-type: none"> <li>Securities covered by the S &amp; P BSE Sensex – 95 to 100%</li> <li>Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)- 0 to 5%</li> </ul>		304.98		70

# LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

Website of LIC MF: [www.licmf.com](http://www.licmf.com) Email: [service@licmf.com](mailto:service@licmf.com)

## LIC Mutual Fund: Branch Offices

**AHMEDABAD** 'Jeevan Sadan', Opp Capital Commercial Centre, Asram Road, Ahmedabad-380006 (079 -26588301 / 65431989 /9375090006)  
**BANGALORE** --4, Canara building, Opp. Cash Pahrmary,2nd floor, Residency Road, BANGALORE – 560 025 (080-22210180 / 22295598 / 9845280964) **CHANDIGARH** -SCO 20-30,Jeevan Prakash Building, Ground Floor, Sector 17-B CHANDIGARH.PIN CODE: 160017 (0172-4622030 / 9888111190) **CHENNAI** - 15, Anna Salai, Next to V G P Building, Chennai-600002 (044 - 28411984 / 28555883 /9940178266) **COIMBATORE** - LIC Mutual Fund., C/O LIC Divisional Office, 'India Life Building', No:1543/44,Trichy Road, Coimbatore-641018 **DELHI** -Jeevan Prakash, 25, K G Marg, New Delhi-110001(011 - 23359190/23314396/64663650/ 9811464244 ) **ERNAKULAM**-11th floor, Jeevan Prakash,LIC Divisional Office, M G Road,Ernakulam -(0484 – 2367643/9895036554 ) **HUBLI** -C,/OLIC Branch Office No 1, Lamington Road,Beside HPO, Hubli-580020 (0836-4260523 /9880058223) **HYDERABAD** -House No.5-9-57,4th floor Jeevan Jyothi Bldg, Baseerbagh, Hyderabad-500029 (040 - 23244445 / 23210572 /8897656665 ) **INDORE** - U V Business Centre,1st floor,9/1-A, Tukoganj, Indore-452001 (0731 – 2520262 /9584028359 ) **JAIPUR**- 327-A,3rd floor, Ganapati Plaza, M I Road, Jaipur-1 (0141 – 5112620 /7023953465 ) **KANPUR**-Jeevan Vikas,16/98, M G Road Kanpur-208001(0512 - 2360240 / 3244949/ 7275430214 ) **KOLKATA**- Hindustan Bldg,Gr floor, 4, Chittaranjan Avenue,Kolkata-700072(033 – 22129455 /9474424374 ) **LUCKNOW**-Jeevan Bhavan-2, 7th floor, Naval Kishore Road,Hazratganj, Lucknow-226001 (0522-2231186/4045203 / 9651534267 ) **MUMBAI**-Gr Floor,Industrial Assurance Building,Opp Churchgate Station,Churchgate, Mumbai (022 - 22885971 / 55719750 /9930718555), 2nd Floor, Jeevan Chintamani, Near R.T.O., Eastern Express Highway, Thane - 400 604 (022-25804738), F-147,Haware Fantasia, Nano Wing, Sector 30 -A, Opp. Vashi Railway Station, Navi Mumbai 400 703 (022-27812522/27812566), **NAGPUR**-Jeevan Seva Bldg,Mount Road,Sadar, Nagpur-440001 (0712-2542497/9422113800 ) **NASIK**-Shop No-02Ground floor, Rajeev Enclave,New Pandit Colony, Nashik-422002(0253 – 2579507/ 9922996155) **PUNE**-C/o LIC of India, 2nd floor, IT deptt, Jeevan Prakash, 6/7 Shivaji Nagar, University Road, Pune- 411005 (020-25537301/9325523480 ) **RAIPUR**-C-29/A, Sector 1,Beside City Center Mall, Devendra Nagar, Raipur-492001 (0771 - 2236780 /4051137/9937040031/ 9425535664) **RAJKOT**-Jeevan Prakash,LIC Office Building, Tagore Marg, Rajkot-360002 (0281-2461522 / 8690444022 ) **RANCHI**-2nd floor, Narsaria Tower,Opp. Lalpur P. S., Ranchi-834001(0651 - 2206372 / 8986771069)

## LIC Mutual Fund : Karyv Offices

**Agartala**: Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala, Tripura -799001 (9862029365,-,0381-2317519) **Agra**: 1St Floor," Deepak Wasan Plaza, Behind Holiday Inn","Opp Megdoot Furnitures, Sanjay Place", Agra,Uttar Pradesh – 282002 (9219057111, 9045161870, 9369918603) **Ahmedabad**: 201/202 Shail Complex,"Opp: Madhusudan House, B/H Girish Cold Drink","Off C G Road, Navrangpura", Ahmedabad,Gujarat-380006 (8140670181,9375127799,079-65445550,079-26402967) **Ajmer**:"S.No.1 & 2, 2nd Floor", Ajmer Tower, Kutchery Road, Ajmer, Rajasthan- 305001 (9982338657, 8769397108,0145-5120725,0145-2628055)**Akola**:"Yamuna Tarang Complex, Shop No 30","Ground Floor, N.H. No- 06, Murtizapur Road", Opp Radhakrishna Talkies, Akola, Maharashtra-444004 (9767930094, 9767930094, 0724-2451874) **Aligarh**: 1St Floor, Kumar Plaza, Aligarh, Uttar Pradesh-202001 (9897518566,-, 9369918604) **Allahabad**: "Rsa Towers, 2Nd Floor","Above Sony TV Showroom,","57, S P Marg, Civil Lines", Allahabad, Uttar Pradesh-211001 (9621968292,-,9369918605) **Alleppy**: "X1V 172, Jp Towers", Mullackal, Ksrct Bus Stand, Alleppy, Kerala -688011 (9746526280, 0477 2263055) **Alwar**: "101,Saurabh Tower", "Opp. Uit, Near Bhagat Singh Circle", Road No.2, Alwar, Rajasthan- 301001 (9785791578, 9667486970, 0144-3291200, 0144-3291300) **Amaravathi**: "Shop No. 21, 2nd Floor", "Gulshan Tower", "Near Panchsheel Talkies, Jaistambh Square," Amaravathi, Maharashtra- 444601 (9922039981, 9922039981, 0721-3291081, 0721-3291081) **Ambala**: "6349","Nicholson Road," Adjacent Kos Hospitalambala Cant, Ambala, Haryana-133001 (9416916266,-, 9315017301) **Amritsar**: 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar, Punjab - 143001 (9814439422, 9988273070, 0183-5053802) **Anand**: B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta , Anand, Gujarat-380001 (9824686552, 9662020623) **Ananthapur**: "#15/149, 1St Floor","S R Towers, Subash Road", Opp. To Lalitha Kala Parishad, Anantapur, Andhra Pradesh - 515001 (9908323683, 9966259531, 08554-244449) **Ankleshwar**: L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar, Gujarat - 393002 (02646 645326,, 02646 645326) **Asansol**: 114/71 G T Road," Near Sony Centre, Bhanga Pachil",- , Asansol, West Bengal -713303 (9002803986, 956312499, 0341-3266507) **Aurangabad**: Ramkunj Niwas , Railway Station Road, Near Osmanpura Circle, Aurangabad, Maharashtra-431005(9604396113,9604396113,0240-2343414,0240-2343414) **Azamgarh**: 1St Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, Uttar Pradesh-276001 (8004781413,-,9307910001) **Malleswaram, Bangalore**: No.337, Gf-3, Karuna Complex, Sampige Road, Opp: New Vegetable Market, Malleswaram, Bangalore - 560 003; **Koramangala, Bangalore**: No. 408, CITA Bldg, I Floor, Next To Vodafone Office , Koramangala, Bangalore - 560 095; **Bangalore**: "59, "Skanda puttanna Road, Basavanagudi, Bangalore, Karnataka- 560004 (9945814576,9611131412,080-26600785,080-26602852/9625) **Balasore**: M.S Das Street,"Gopalgaon, ","Balasore,Orissa",Balasore,Orissa,7560 01,9937273913,8598883282,06782-260503, **Bankura**: Ambika Market Complex (Ground Floor),"Nutanganj, Post & Dist Bankura,",-,Bankura, West Bengal-722101 (9434480586,8900337733,03242- 255964) **Bareilly**: "1St Floor, 165",Civil Linesopp.Hotel Bareilly Palace, Near Railway Station,Bareilly,Uttar Pradesh-243001 (9015316671,-,9369918607) **Barhampore (Wb)**: "Thakur Market Complex, Gorabazar",Post Berhampore Dist Murshidabad,72 No Nayasarak Road,Barhampore (Wb),West Bengal-742101 (9933345701,,03482 274494) **Baroda**: "Sb-5, Mangaldeep Complex, "Opp. Masonic Hall","Productivity Road, Alkapuri, Baroda, Gujarat- 390007 (8238065427,8866180491,0265-6640870,0265-6640871) **Begusarai**: Near Hotel Diamond Surbhi Complex,O.C Township Gate,Kapasaya Chowk,Begusarai,Bihar,851117,9534999935,-,9308793949 **Belgaum**: Cts No 3939/ A2 A1,Above Raymonds Show Room |Beside Harsha Appliances,Club Road, Belgaum ,Karnataka-590001(9611657824,8884503542, 0831 2402544) **Bellary**: "No. 1, Khb Colony","Gandhi Nagar,",-,Bellary,Karnataka -583103 (9742612169, 7204808722, 08392 – 254750) **Berhampur (Or)**: Opp -Divya Nandan Kalyan Mandap,"3rd Lane Dharam Nagar,"Near Lohiya Motor, Berhampur (Or),Orissa-760001(9937447449,985333217,0680-2228106) **Betul**: "107,1st Floor, Hotel Utkarsh ","J. H. College Road ,",Betul,Madhya Pradesh-460001(9981776781,9981776781,07141- 231301) **Bhagalpur**: 2nd Floor, "Chandralok Complex, Ghantaghar",Radha Rani Sinha Road,Bhagalpur,Bihar-812001 (9905788640,8092825227,9386256100) **Bharuch**: Shop No 147-148,Aditya Complex,Near Kasak Circle,Bharuch,Gujarat-392001 (9033936167,02642- 225022,02642-225022) **Bhatinda**: #2047-A 2Nd Floor,The Mall Road,Above Max New York Life Insurance, New Delhi,Punjab-151001 (7837112112,9988270340,0164-5006725) **Bhavnagar**: "Krushna Darshan Complex, Parimal Chowk","Office No. 306-307, 3Rd Floor",Above Jed Blue Show Room,Bhavnagar,Gujarat-364002(9624542735,,0278-3004116) **Bhilai**: "Shop No -1, First Floor","Plot No -1, Commercial Complex",Nehru Nagar- East,Bhilai, Chatisgarh-490020 (9300051444,9424106597,0788-2295999,0788-2295332) **Bhilwara**: Shop No. 27-28,"1St Floor, Heera Panna Market", Pur Road, Bhilwara, Rajasthan-311001 (9251817523,9928484514,01482-246362,01482-246364) **Bhopal**: Kay Kay Business Centre,"133, Zone I, Mp Nagar", Above City Bank, Bhopal,Madhya Pradesh-462011(9630030107,0755-4092711,0755-4092712,0755-4092715) **Bhubaneswar**: "A/181 , Back Side Of Shivam Honda Show Room", Saheed

Nagar,-,Bhubaneswar, Orissa-751007(9777457817,9777457817,0674-6534585) **Bikaner**: "70-71, 2nd Floor | Dr.Chahar Building "Panchsati Circle,Sadul Ganj, Bikaner, Rajasthan-334001 (8302133850,9928811274,0151- 2200014) **Bilaspur**: "Shop No-201 & 202, 1St Floor, "V R Plaza, Link Road, Bilaspur, C.G.",-Bilaspur, Chatisgarh-495001 (9302502220, 9685516691, 07752-408436, 9302502220 (Bhishm) **Bokaro** : "B-1, 1St Floor, City Centre,"Sector- 4, "Near Sona Chandi Jewellers,Bokaro, Jharkhand-827004 (9431738862, 9430132980, 9204061959, 06542-233330/31) **Burdwan**: 63 Gt Road,Halder Complex 1St Floor,-Burdwan,West Bengal,-713101(9732145793,8145519142,0342-2665140) **Calicut**: lind Floor Soubhagya Shopping Complex,Arayidathpalam,Mavoor Road, Calicut,Kerala-673004(9846046903,9895407321,0495-4022480) **Chandigarh**: Sco 2423-2424,01st Floor,Sector 22-C,Chandigarh,Union Territory-160022(9876669990,9850088371,0172-5042279) **Chandrapur**: Rauts Raghuvanshi Complex "Shop No-1 , Office No-2, 1St Floor",Beside Azad Garden Main Road, Chandrapur, Maharashtra-442402 (9730829616,9730829616,07172-270262,07172-277584) **Chennai**: "F-11, Akshaya Plaza, 1St Floor","108, Adhithanar Salai","Egmore, Opp To Chief Metropolitan Court", Chennai, Tamil Nadu,-600002 (9444790825,8939033711,044-42028512,044-42028513) **T Nagar, Chennai**: G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600 017; **Adayar, Chennai**: New No 51, Gandhi Nagar, First Main Road, Adyar, Chennai - 600 020; **Annanager, Chennai**: 2 92, Ground Floor, 3rd Avenue Main Road, Annanager, Chennai - 600 040; **Chinsura** : "J C Ghosh Saranu, Bhangra Gara, "Chinsurah, Hooghly",-, Chinsurah,West Bengal-712101 (9804958032, 9831444407,033-26810164) **Cochin**: "Ali Arcade, 1St Floor,Kizhavana Road", Panampilly Nagar,Near Atlantis Junction,Ernakualm, Kerala-682036(9037765276, 8089580977, 0484 3000232,0484 3000231) **Coimbatore**: "3rd Floor, Jaya Enclave",1057 Avinashi Road,-,Coimbatore,Tamil Nadu-641018 (9841439400, 9894941715, 0422 - 4388011,0422 - 4388013/0422 - 4388451/0422 - 4388012/0422 - 4388014) **Cuttack**: "Po - Buxi Bazar, Cuttack","Opp Dargha Bazar Police station,Dargha Bazar,Cuttack,Or issa,753001,9438547866,9437317841,0-9238102118) **Darbhanga**: "Jaya Complex,2nd Floor","Above Furniture Planet,Donar",Chowk,Darbhanga,Bihar,846003, 9304001509,-,06272-220145 **Davangere**: "#15/9, 1st Floor, Sobagu Complex",2nd Main Road (Avk College Road) P J Extension,-,Davangere,Karnataka-577002(9686246222,9880378880,0819-2258714) **Dehradun**: Kaulagarh Road, Near Sirmaur Margabove,Reliance Webworld,Dehradun,Uttaranchal-248001 (9897208863,-,9369918608) **Deoria**: 1St Floor,1St Floor,"Opp. Zila Panchayat, Civil Lines",Deoria,Uttar pradesh-274001(8052969750,-,7499496134) **Dewas**: 27 Rmo House,Station Road, Above Maa Chamunda Gae Agency, Dewas, Madhya Pradesh-455001 (9425681359,9425681359,07272-426010,07272-426010) **Dhanbad**: 208 New Market 2Nd Floor, Bank More,-,Dhanbad,Jharkhand-826001,9334341459,9608989334,0326-6452027) **Dharwad**: "G, 7&8 Banashankari Avenue","Opp Nttf","P B Road","Dharwad,Karnat ka-580001(9060509013,-,0836-2744207,0836-2744208) **Dhule**: "Ground Floor Ideal Laundry, Lane No 4","Khol Galli, Near Muthoot Finance","Opp Bhavasar General Store,Dhule,Maharashtra-424001 (7709818911,02562-282823,02562-282823,02562-282823) **Dindigul**: "No : 9 Old No:4/B, New Agharam","Palani Road","-,Dindigul,Tamil Nadu,624001,86955 72383,-,0451-6451043) **Durgapur**: ,MWAV-16 BENGAL AMBUJA,2ND FLOOR CITY CENTRE,16 DT BURDWAN,Durgapur,West Bengal-713216,9832176004,9800218548,0343-6512111) **Eluru**: "D.No:23B-5-93/1,Savithri Complex,Edaravari Street","Near Dr.Prabhavathi Hospital,R.R.Pet",-Eluru, Andhra Pradesh-534002 (9959152347,08812-227851,08812-227852/53/54) **Erode**: "No: 4, Veerappan Traders Complex","KMY Salai, Sathy Road",Opp. Erode Bus Stand, Erode, Tamil Nadu-638003(95005 48042,0424- 4021212) **Faridabad**: "A-2B, 1st Floor", Nehru Groundnit,Faridabad, Haryana- 121001 (9990711750, 9310448851) **Ferozpur**: "The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur, Punjab-152002(7696769181,9814215464,01632-241814) **Gandhidham**: 204 2Nd Floor, Bhagwati Chamber, Kutchkala Road,Gandhidham,Gujarat-382007 (8980671295,02836 651296) **Gandhinagar**: Plot No - 945/2,Sector - 7/C,Opp Pathika, Gandhinagar, Gujarat-382007(079-23244955,079-23244955,079 232 44955) **Gaya**: 1St Floor Lal Bhawan,"Tower Chowk", Near Kiran Cinema,Gaya,Bihar-823001(9234644675,9852090691,0631-2220071) **Ghaziabad**: "1St Floorc-7",Lohia Nagar,-,Ghaziabad,Uttar Pradesh-201001 (9910556029,-,9310448804) **Ghaziपुर**: 2Nd Floor,Shubhra Hotel Complex, Mahaubang, Ghazipur, Uttar Pradesh,233001, 9616123936,-,7499496131) **Gonda**: Shri Market,Sahabgunj,Station Road,Gonda,Uttar Pradesh-271001(9721198488,-,7499496127) **Gorakhpur**: Above V.I.P. Houseajdacent,A.D. Girls College, Bank Road, Gorakpur, Uttar Pradesh-273001( 9792940256, 9792940256, 9369918610) **Gulbarga**: Cts No 2913 1St Floor, "Asian Towers, Jagath Station Main Road", Next To Adithya Hotel,Gulbarga,Karnataka-585105(9844148066,9972898664,0847-2310040) **Guntur**: "D No 6-10-27, Srinilayam", Arundelpet, 10/1,Guntur, Andhra Pradesh-522002(9985932781,9885427877,0863-2339094) **Gurgaon**: "Shop No.18, Ground Floor, Sector - 14",Opp. Akd Tower,Near Huda Office,Gurgaon,Haryana-122001(9210484530,-,9310448806) **Guwahati**: 54 Sagarika Bhawan 2Nd Floor,"R G Barooah Road, Aids", Near Baskin Robbins,Guwahati,Assam-781024(9706058003,-,8811036746) **Gwalior**: "2nd Floor, Rajeev Plaza","Jayendra Ganj, Lashkar",-Gwalior, Madhya Pradesh-474009 (9754515909, 9300004262) **Haldwani**: Above Kapilaz, Sweet House, "Opp LIC Building ,Pilikothi",Haldwani,Uttaranchal-263139(9012475475,-,9369918611) **Haridwar**: "8, Govind Puri, Opp. LIC - 2",Above Vijay Bank,"Main Road, Ranipur More",Haridwar, Uttaranchal-249401(9412926693,-,9369918612) **Hassan**: St Anthony'S Complex, Ground Floor, H.N. Pura Road, Hassan, Karnataka-573201(9743929779,-,08172 262065) **Hissar**: "Sco-71, 1St Floor",Red Square Market,-,Hissar,Haryana,125001,9991887653,-,9315017303, **Hoshiarpur**: "1St Floor, The Mall Tower "Opp Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab-146001(9478353322,9569690721,01882-500143) **Hubli**: "22nd & 23rd, 3Rd Floor ", Eureka Junction,Travellers Bungalow , Hubli, Karnataka-580029 (9916119294, 9845394004, 0836-2252444) **Hyderabad**: "8-2-596, Avenue 4, Karvy Plaza",Street No 1, Banjara Hills,Hyderabad, Andhra Pradesh-500034 (9885608800,040-44677075/ 44677076/44677077/ 44677348) **Indore**: "2nd floor, 203-205 Balaji Corporates","Above ICICI bank, 19/1 New Palasia", "NearCurewell Hospital, Janjeerwala Square Indore",Indore,Madhya Pradesh-452001(9977713382,9977713382, 0731-4266828, 0731-4218902) **Jabalpur**: Grover Chamber, 43 Naya Bazar Malviya Chowk,Opp Shyam Market,Jabalpur,Madhya Pradesh-482002,9827576885,9303580103,0761-3204376) **Jaipur**: S16/A IIIRD Floor,Land Mark Building Opp Jai Club,Mahaver Marg C Scheme, Jaipur, Rajasthan-302001(9829122154,9509556136/9636804612,0141-4167714,0141 - 4167715/17) **Jalandhar**: Arora Prime Tower, Lowe Ground Floor, Office No 3 Plot No 28, Jalandhar, Punjab- 144001 9780951080,9988077368, 0181-5094410) **Jalgaon**: 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon, Maharashtra-425001(9421521406,7875803473,0257-2226761) **Jalpaiguri**: D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri, West Bengal-735101 (9832485813,9832421761,03561-222136) **Jammu**: 5 A/D Extension 2,Near Panama Chowk Petrol Pump, Panama Chowk,Jammu, Jammu & Kashmir-180012 (9796406060,9018335968,0191- 2458820,01912458818) **Jamnagar**: 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bungalow, Jamnagar, Gujarat-361001(9725444799,0288-2558887) **Jamshedpur** : "2nd Floor, R R SQUARE", "SB SHOP AREA, NEAR RELIANCE FOOT PRINT & HOTEL- BS PARKPLAZA", "MAIN ROAD, ", Jamshedpur, Jharkhand-831001 (9798544088,9934314986,0657-6655000,0657-6655003/6655004/6655005/-6655006/6655007) **Jaunpur**: "R N Complex, 1-1-9-G",In Front Of Pathak Honda, Ummarpur, Jaunpur, Uttar Pradesh, 220002, 9793391873, 9369918613) **Jhansi**: 371/01," Narayan Plaza,Gwalior Road", Near Jeevan Shah Chauraha, Jhansi,Uttar Pradesh-284001, 9651362328,-, 9369918614) **Jodhpur**: "203, Modi Arcade", Chopasni Road, Jodhpur, Rajasthan-342001 (8003738266, 9251269552, 0291-6454590) **Junagadh**: 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh, Gujarat-362001,9824686601, 0285-2652220, 0285-2652220) **Kannur**: "2 Nd Floor, Prabhath Complex", Fort Road, Nr. Icici Bank, Kannur, Kerala-670001 (9895462756, 9744856894, 0497-2764190) **Kanpur** : "15/46, B, Ground Floor",Opp : Muir Mills,Civil Lines,Kanpur, Uttar Pradesh-208001 (9839122381,9305443189/9336521104,9369918615/6,) **Karakudi**: "No. 2,Gopi Arcade","100 Feet Road",-Karakudi, Tamil Nadu-630001, 99422 08943,-, 04565-237192) **Karimnagar**: "H.No.4-2-130/131, Above Union Bank","Jafri Road, "Rajeev Chowk, Karimnagar, Andhra Pradesh-505001 (9849963242,-,0878-2261779, 0878- 2244773/ 75 / 79) **Karnal**: "18/369, Char Chaman", Kunjpura Road, Behind Miglani Hospital, Karnal, Haryana-132001(9813607105,9068784639; 8396852122, 0184-2252524) **Karur**: "No.6, old No.1304", "Thiru-vi-ka Road","Near G.R.Kalyan Mahal","Karur,Tamil Nadu-639001,04324-241755) **Kharagpur**: "180 Malancha Road","-,Beside Axis Bank Ltd,"Kharagpur,West Beng al-721304(9679755405,8945613150,03222-253380) **Kolhapur**: "605/1/4 E Ward, Shahupuri 2Nd Lane",Laxmi Niwas,Near Sultane Chambers, Kolhapur,Maharashtra-416001(9960549938,9423596399,0231 2653656) **Kolkata**: 166 A Rashbihari Avenue 2nd Floor,-,Opp- Fortish Hospital,Kolkata,West Bengal-700029(9007005094,9007005092,"033-40611135/36; 033-24659263/9267, 24635432, 24669450, 24196462) **Kollam**: Sree Vigneswara Bhavan,Shastri Junction,Kadapakada,Kollam,Kerala-691001(9744791380,9567614617,0474-2747055) **Korba**: "1st

Floor, City Centre",97 IRCC, "Transport Nagar, Korba, Chatisgarh-495677 (8878213577,9300155683) **Kota:** "29,1st Floor", Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan-324007 (9887159177, 7737345592, 0744-5100964, 0744-5100964) **Kottayam:** 1St Floor Csiascension Square,Railway Station Road, Collectorate P O, Kottayam,Kerala-686002(9744250107,0481-2300868) **Kurnool:** "Shop No.43, 1St Floor, S V Complex",Railway Station Road, Near Sbi Main Branch,Kurnool,Andhra Pradesh-518004 (9000068556, 9704058506, 08158-228550) **Lucknow:** 24, Prem Nagar, Ashok Marg,Lucknow, Uttar Pradesh-226001 (8604398488,9792350554,9369918600) **Ludhiana:** Sco - 136 ,1St Floor Above Airtel Showroom ,Feroze Gandhi Market ,Ludhiana,Punjab-141001(9888880614,7355273067,0161-4648747) **Madurai:** "Rakesh towers, 30-C, 1st floor r", "Bye pass Road", "Opp Nagappa motors",Madurai, Tamil Nadu-625010, 9047081666, 9894341505, 0452-2605856) **Malappuram:** "First Floor,Cholakkal Building", Near U P School,Up Hil,Malappuram,Kerala-676505, 9746378606,, 0483-2731480) **Malda:** "Sahis Tuli, Under Ward No.6", "No.1 Govt Colony", "English Bazar Municipality, Malda, West Bengal-732101 (9232766405, 9733063825, 03512-223763) **Mandi:** 149/11 ,School Bazaar ,Mandi ,Uttar Pradesh-175001(9459938186,-,9318873501) **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore,Karnata ka-575003(9731154145,7760874571,0824-2496289) **Margao:** 2Nd Floor ,Dalal Commercial Complex, Pajifond,Margao ,Goa-403601(9011285712,-,0832-2731823) **Mathura:** "Ambey Crown, Iind Floor",In Front Of Bsa College,"Gaushala Road, "Mathura, Uttar Pradesh-281001(8923228412,-,9369918618) **Meerut:** 1St Floor,Medi Centreopp Icici Bank,Hapur Road Near Bachha Park, Meerut,Uttar Pradesh-250002(9760485123,-,9369918619) **Mehsana:** Ul/47 Apollo Enclave,Opp Simandhar Temple,Modhera Cross Road, Mehsana,Gujarat-384002, 9824902519,-,02762- 242950) **Mirzapur:** Above HDFC Bank,"Dankeenganj",UP,Mirzapur,Uttar Pradesh-231001, 9305132535,-,7499496133) **Moga:** "1St Floor,Dutt Road",Mandir Wali Gali,"Civil Lines, Barat Ghar ",Moga,Punjab-142001(9780756983, 9478108905,01636-230792) **Moradabad:** Om Arcade, Parker Road, "Above Syndicate Bank, Chowk Tari Khana", Moradabad, Uttar Prade sh-244001(9027346471,9027443364/9058791115,9369918620) **Morena:** Moti Palace,Near Ramjanki Mandir, Near Ramjanki Mandir, Morena, Madhya Pradesh-476001 (9981384447, 7489361265) **Mumbai:** "24/B, Raja Bahadur Compound", "Ambalal Doshi Marg", "Behind Bse Bldg, Fort, Maharashtra-400001, -,9004089492,022-66235353,022-66235333); **Andheri:** : 6 & 7, Andheri Industrial Estate,Veera Desai Road, Andheri (west) , Mumbai-400 053; **Borivali:** Ground Floor, Himanshu Bldg,Sodawala Cross Lane, Chandawarkar Road,Borivali, Mumbai-400 091; **Chembur:** Shop No 4 , Ground Floor, Shram Saflya Bldg.N G Acharya Marg,Chembur, Mumbai-400 071; **Muzaffarpur:** 1 St Floor,Uma Market, Thana Gumtimoti Jheel, Muzaffarpur,Bihar-842001(9693584015,-,9386256101) **Mysore:** "L-350, Silver Tower", "Ashoka Road, Opp.Clock Tower, Mysore, Karnataka-570001(9902919671,9964123030,0821-2438006) **Nadiad:** 104/105,Near Paras Cinema,City Point Nadiad,Nadiad,Gujarat-387001 (9898635495, 0268-2563245) **Nagerkoi:** 3A, South Car Street,Parsans Complex,Nagercoil,Tamil Nadu-629001(04652 -233552) **Nagpur:** Plot No 2/1 House No 102/1,Mata Mandir Road,"Mangaldeep Apartment Opp Khandelwal Jewelers, Dharampeth", Nagpur, Maharashtra-440010 9764719485, 9371160726,0712- 2533040, 0712-2533040) **Namakkal:** "105/2, Arun Towers", "Paramathi Street,-,Namakkal,Tamil Nadu,637001,88836 92376,-,04286- 234801) **Nanded:** Shop No.4 , "Santakripa Market, G G Road", Opp. Bank Of India, Nanded, Maharashtra-431601 (8793560595, 9890713616, 02462-237885) **Nasik:** "F-1, Suyojit Sankul", Sharanpur Road,-, Nasik, Maharashtra-422002,8237756668,9890918183,0253-6611395) **Navsari:** 1/1 Chinmay Arcade,Opp Sattapir Rd,Tower Rd, Navsari, Gujarat-396445(9429532985,,02637-280367,02637-280367) **Nellore:** "16-2-230 , Room No : 27 , 2Nd Floor",Keizen Heights,"Gandhi Nagar , Pogathota",Nellore,Andhra Pradesh,524001, 9948352011,-,0861-2349940) **New Delhi:** 305 New Delhi House ,27 Barakhamba Road ,-,New Delhi ,New Delhi -110001,9910053511,9910887035,011-43681700,011-43681704) **Nizamabad:** H No:5-6-430,A Bove Bank Of Baroda First Floor,"Beside HDFC Bank, Hyderabad Road", Nizamabad, Andhra Pradesh-503003,9951888991,-,08462-224366) **Noida:** "307 Jaipuria Plazad 68 A, 2Nd Floor",Opp Delhi Public School,Sector 26,Noida,Uttar Prade sh-201301,9873448325,-,9310448805) **Palghat:** No: 20 & 21 ,Metro Complex H.P.O.Road Palakkad, H.P.O. Road, Palakkad, Kerala-678001 (9895968533, 9037411783,491 6061110) **Panipat:** "1St Floor",Krishna Tower,"Above Amertex,G.T. Road, Panipat,Haryana-132103(8570019906,-,9315017304) **Panjim:** "City Business Centre",Coelho Pereira Building,"Room No 18,19 & 20,Dada Vaidya Road, ",Panjim,Goa-403001 (9923261177,7798300457,0832-2426873,0832-2426874) **Pathankot:** "1St Floor, 9 A ",Improvement Trust Building ,Patel Chowk,Pathankot,Punjab-145001,9646034222,9988164770,0186-5080188) **Patiala:** Sco 27 D ,Chotti Baradari , Near Car Bazaar,Patiala,Punjab-147001 (9872262284, 9041837150,0175-5004349) **Patna:** "3A, 3<sup>rd</sup> Floor Anand Tower",Exhibition Road,Opp ICICI Bank, Patna,Bihar-800001 (7781023134, 9708108821,0612-6453098, 7781023134) **Pollachi:** "146/4,Ramanathan Building "1st Floor New Scheme Road ,-,Pollachi,Tamil Nadu-642002(99521 72658,-,04259- 235111,"235122, 235133) **Pondicherry:** No:7,"Thiayaraja Street",-,Pondicherry,Pondicherry -605001(0413 2220640) **Proddatur:** "Shop No:4, Araveti Complex",Mydukur Road,Beside Syndicate Bank, Proddatur, Andhra Pradesh-16360(9966717997,08564 - 242898) **Pudukottai:** "Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road",Old Tirumayam Salai,"Near Anna Statue, Jublie Arts",Pudukottai,Tamil Nadu-622001(9865974743,04322 - 220050) **Pune:** "Office # 16, Ground Floor "Shrinath Plaza,Near Dyaneshwar Paduka Chowk , "F C Road, Pune",Maharashtra-411005 (9833067872, 9975494895, 020-25533795, 020-25539957) **Raipur:** "Shop No. 31 , Third Floor", "Millenium Plaza, Above Indian House", "Behind Indian Coffee House",Raipur,Chatisgarh-492001 (9406065221, 8305209298,0771-4052620) **Rajahmundry:** "D.No.6-1-4, Rangachary Street",T.Nagar, Near Axis Bank Street,Rajahmundry, Andhra Pradesh- 533101(9642572477, 7207287911, 0883-2434468,0883-2434470) **Rajapalayam:** "Sri Ganapathy Complex, 14B/5/18", "T P Mills Road",Virudhungar Dist, Rajapalayam, Tamil Nadu-626117(9944908694,04563 - 232952) **Rajkot:** "104, Siddhi Vinyak Com. Opp Ramkrishna Ashram",Dr Yagnik Road, Rajkot, Rajkot, Gujar at-360001(7359916635,9925619731,2816545888) **Ranchi:** Room No 3073RdFloor,CommerceTower,Beside Mahabir Tower, Ranchi, Jharkhand-834001 (9431371731,9835977889,0651- 2331320) **Ratlam:** "1 Nagpal Bhawan , Free Ganj Road ", "Do Batti ,Near Nokia Care ,Ratlam, Madhya Pradesh-457001(9770285511,9303967657,07412-402007) **Renukoot:** Shop No. 18,Near Complex Birla Market,-,Renukoot,Uttar Pradesh-231217(8948816968,-,7499495854) **Rewa:** "1st Floor, Angoori Building",Besides Allahabad Bank,"Trans University Road, Civil Lines",Rewa, Madhya Pradesh-485001(8818851641,-,7489755878) **Rohtak:** 1St Floor,Ashoka Plaza,Delhi Road,Rohtak,Haryana-124001(8950414951,-,9315017305) **Roorkee:** "Shree Ashadeep Complex, 16",Civil Lines,Near Income Tax Office,Roorkee,Uttaranchal-247667(9927416205,-,9369918621) **Rourkela:** "1St Floor Sandhu Complex", "Kachery Road, Udintnagar", Rourekla, Orissa-769012(9776284625,9861120354,0661-2500005) **Sagar:** Above Poshak Garments,5 Civil Lines,Infrent Of Income Tax Office,Sagar,Madhya Pradesh-470002 9826674321, 9752879556,07582-402404) **Saharanpur:** 18 Mission Market,Court Road,-,Saharanpur,Uttar Pradesh-247001(9634590304,-,9369918622) **Salern:** No:40,Brindavan Road,"Fairlands, Near Perumal Koil",Salem,Tamil Nadu-636016,(95240 70720,0427-4020300) **Sambalpur:** Ground Floor Quality Massion, Infront of bazaar kolkata, Nayapara, Sambalpur, Orissa-768001(9861785131,9861114141,0663-2522105); **Satna:** "1St Floor, Gopal Complex", Near Bus Stand,Rewa Road,Satna, Madhya Pradesh-485001( 9329965570,9300004263) **Shaktinagar:** "1St/A-375", V V Colony,Dist Sonebhadra,Shaktinagar,Uttar Pradesh-231222(7890355728,-,7499496129) **Shillong:** Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School, Shillong, Meghalaya-793001 (9774226437,-,0364 2506106) **Shimla:** : Triveni Building,By Pas ChowkKhallini,-,Shimla,Himachal Prade sh-171002(9805375551,-,9318644501) **Shimoga:** Sri Matra Naika Complex,"1St Floor, Above Shimoga Diagnostic Centre", "Llr Road, Durgigudi", Shimoga, Karnataka-577201 (9741308883, 9448681710, 08182-228799, 08182-227485) **Shivpuri:** 1St Floor, "M.P.R.P. Building, Near Bank Of India, Shivpuri, Madhya Pradesh-473551 (9407562999,-, 9303028921) **Sikar:** "First Floor, Super Tower ", "Behind Ram Mandir Near Taparya Bagichi ,Sikar, Rajasthan-332001 (9549776841, 01572-250398) **Silchar:** "N.N. Dutta Road,Chowchakra Complex, Premtala, Silchar, Assam-788001 (9435173219, 9678901126,03842 261714) **Siliguri:** Nanak Complex,Sevoke Road,-, Siliguri, West Bengal-734001 (9832521945, 9832510008, 0353-2526393) **Sitapur:** 12/12-A Sura Complex,Arya Nagar Opp,Mal Godam,Sitapur,Uttar Pradesh-261001(9598369111,9369918623) **Sivakasi:** 363,Thiruthangal Road,Opp: TNEB,Sivakasi,Tamil Nadu-626123,80562 14131,-,04562 228816) **Solan:** Sahni Bhawan,Adjacent Anand Cinema Complex,The Mall,Solan,Himachal Pradesh-173212(9817248190,-,9318991871) **Solapur:** Block No 06,"Vaman Nagar, Opp D-Mart",Jule Solapur,Solapur, Maharashtra-413004(9960646865,0217-2300021,0217-2300318) **Sonepat:** 205 R Model Town,Above Central Bank Of India,-,Sonepat,Haryana-131001 (9813821843,-, 9315457164) **Sri Ganganagar:** 35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar,-, Sri Ganganagar,Rajasthan-335001(9602969753,9462400664,0154-2470177) **Srikakulam:** D.No-4-1- 28/1,Venkateswara Colony,Near Income Tax



Office, Srikakulam, Andhra Pradesh-532001(9885590552,9248009412,08942-225382, 08942-225362) **Sultanpur:** Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur, Uttar Pradesh-228001 (9580614908,-,9369918624) **Surat:** G-5 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat, Gujarat-395002(9687697224,9978442596,0261-3042170,0261-3042170) **Thanjavur:** "No. 70, Nalliah Complex", Srinivasam Pillai Road, Tanjore, Tamil Nadu-613001,98945 33238,-,04362-275415) **Thodupuzha:** "First Floor, Pulimootil Pioneer", Pala Road,-, Thodupuzha, Kerala-685584,0486-2211209,04862 - 325051) **Tirunelveli:** "55/18, Jeney Building", S N Road, Near Aravind Eye Hospital, Tirunelveli, Tamil Nadu-627001(9788845514,-,0462 2335137) **Tirupathi:** "D no: 203, II nd Floor", PADMAVATHI NILAYAM , "NOKIA CARE UPSTAIRS, Tilak Road", Tirupathi, Andhra Pradesh-517501(9885995544,9032957583,0877-6544567) **Tirupur:** "First floor, 244 A", Kamaraj Road, Opp to Cotton market complex, Tirupur, Tamil Nadu-641604,0421-2214221) **Tiruvalla:** "2<sup>nd</sup> Floor, Erinjery Complex", Ramanchira, Opp Axis Bank, Thiruvalla, Kerala-689107(9747529499,0469-3205676) **Trichur:** "2nd Floor, Brothers Complex", Naikkanal Junction, Shornur Road", Near Dhanalakshmi Bank H O, Thrissur, Kerala-680001(8606877204,9747982535,0487-3246231) **Trichy:** "60, Sri Krishna Arcade", Thennur High Road,-, Trichy, Tamil Nadu-20017 (9597055087,0431- 4020227) **Trivandrum:** 2Nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum, Kerala-695010(9995820575,9567607573 0471-2725728) **Tuticorin:** "4 - B, A34 - A37", Mangalmal Mani Nagar,"Opp. Rajaji Park, Palayamkottai Road", Tuticorin, Tamil Nadu-628003 (0461-2334603) **Udaipur:** 201-202, Madhav Chambers,"Opp G P O , Chetak Circle ", Udaipur, Rajasthan-313001(9636506469, 9001830400, 0294-2429370) **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain, Madhya Pradesh-456010 (9302373625, 9039507556,0734-4250007,0734-4250008) **Valsad:** "Shop No 2 , Phiroza Corner", Opp Next Show Room, Tital Road, Valsad, Gujarat-396001(9879166808, 9725539945 ,02632 -258481) **Vapi:** "Shop No-12, Ground Floor", Sheetal Appatment, Near K P Tower, Vapi, Gujarat-396195(922801 2909,9978877183,9228012909) **Varanasi:** D-64/1321st Floor, Anant Complex, Sagra, Varanashi, Uttar Pradesh-221010(9389938800, 9807228126,9369918626) **Vellore:** "1, M N R Arcade", Officers Line, Krishna Nagar, Vellore, Tamil Nadu-632001(9952389697,0416 2215007) **Vijayanagaram:** "Soubhagya, 19-6-1/3", 2Nd Floor, Near Fort Branch", Opp: Three Temples, Vizianagaram, Andhra Pradesh-535002(9014392427, 9014392427,08922-236962) **Vijayawada:** 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada, Andhra Pradesh-520010(0866-2475126) **Visakhapatnam:** Door No: 48-8-7,"Dwaraka Diamond, Ground Floor", Srinagar, Visakhapatnam, Andhra Pradesh-530016(9000088322,0891-2714125) **Warangal:** "5-6-95, 1 St Floor", Opp: B.Ed Collage, Lashkar Bazar,"Chandra Complex, Hanmakonda," Warangal, Andhra Pradesh-506001 (0870-2501664) **Yamuna Nagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar, Haryana-135001(9813627107, 9315017306).



**Registered Office: Industrial Assurance Building,  
4<sup>th</sup> Floor, Opposite Churchgate Station,  
Mumbai 400 020.  
Fax : 022 - 22835606  
Email : [service@licmf.com](mailto:service@licmf.com)  
Website : [www.licmf.com](http://www.licmf.com)**

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