



**Investment Manager :LIC Mutual Fund Asset Management Ltd.**

**KEY INFORMATION MEMORANDUM**

**LIC MF Banking & PSU Debt Fund**

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions, and Municipal Bonds.

**Continuous Offer of Units at Applicable NAV**

<b>This product is suitable for investors who are seeking*:</b>	
<ul style="list-style-type: none"> <li>• Regular income for medium term capital appreciation with current income.</li> <li>• An income fund that invests predominantly in debt and money market instruments issued by Banks, PSU's PFIs and Municipal Bonds</li> <li>• <b>Risk – Moderate</b></li> </ul>	

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

<b>Sponsors :</b>	<b>Trustee:</b>	<b>Investment Management :</b>
Life Insurance Corporation of India (LIC) Registered Office : Yogakshema Building, Jeevan Bima Marg, Nariman Point, Mumbai - 400 021.	LIC Mutual Fund Trustee Private Limited Registered Office: 4th Floor, Industrial Assurance Building Opp. Churchgate Station, Mumbai - 400 020. CINNO: U65992MH2003PTC139955	LIC Mutual Fund Asset Management 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)

**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 litigations, etc. investors should, before investment, refer to the Scheme Information Document(s) (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centers 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.**

**This Key Information Memorandum is dated 04/06/2018.**

Toll Free No: 1800-258-5678	E-mail: <a href="mailto:service@licmf.com">service@licmf.com</a>	Website: <a href="http://www.licmf.com">www.licmf.com</a>
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Name of the Scheme	LIC MF Banking & PSU Debt Fund			
Type of the Scheme	An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions, and Municipal Bonds.			
Investment Objective	The primary investment objective of the Scheme is to seek to generate income and capital appreciation primarily investing in a portfolio of high quality debt and money market securities that are issued by public sector undertakings, public financial institutions and Municipal Bonds. There is no assurance that the investment objective of the Scheme will be realized.			
Asset Allocation Pattern for the scheme	<b>Instruments</b>	<b>Indicative Allocation (% of total assets)</b>		<b>Risk Profile</b>
		<b>Minimum</b>	<b>Maximum</b>	
	Minimum Investment in debt instruments of banks, Public sector Undertakings, Public Financial Institutions and Municipal Bonds. *	80	100	Low to Medium
	Other debt and money market securities *	0	20	Low to Medium
	Units issued by REITs & InvIT *	0	10	Medium to High
	<p>* The Cumulative Gross Exposure to Debt, Money Market, Derivatives, REITs &amp; InvIT will not exceed of the Net Assets of the Scheme. The Scheme may participate upto 10% of the AUM of the scheme in corporate debt securities.</p> <p><b>Applicable Investment Limits</b></p> <p><b>a. At the Mutual Fund level:-</b> Not more than 10% of units issued by a single issuer of REIT and InvIT;</p> <p><b>b. At a single Mutual Fund scheme level:</b> i. not more than 10% of its NAV in the units of REIT and InvIT and ii. not more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. The limits mentioned in sub- clauses (i) and (ii) above will not be applicable for investments in case fund or sector or industry specific scheme pertaining to REIT and InvIT.</p>			
No. of Folios & AUM (as on 30/04/2018)	Folios : Direct – 383 Regular – 7331 AUM in Crs. : Direct – 54.21 Regular – 122.54			
Plan and Option	<p>Regular Plan Direct Plan  <b>(The Regular and direct plan will be having a common portfolio)</b></p> <p>1) Dividend  Daily/Weekly/Monthly</p> <ul style="list-style-type: none"> <li>• Dividend Payout</li> <li>• Dividend Reinvestment</li> </ul> <p>2) Growth</p>			

Treatment of applications under "Direct" / "Regular" Plans	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
	1	Not mentioned	Not mentioned	Direct Plan
	2	Not mentioned	Direct	Direct Plan
	3	Not mentioned	Regular	Direct Plan
	4	Mentioned	Direct	Direct Plan
	5	Direct	Not Mentioned	Direct Plan
	6	Direct	Regular	Direct Plan
	7	Mentioned	Regular	Regular Plan
	8	Mentioned	Not Mentioned	Regular Plan
	In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.			
Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP	Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter. Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter. Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter(Except demat units). SIP Amount –1) Monthly – 1000/- and in multiples of Rs.1/- thereafter. 2)Quarterly – Rs.3000/- and in multiples of Rs.1/- thereafter.			
Benchmark Index	CRISIL Short Term Bond Fund Index			
Fund Manager	Shri.Marzban Irani (Managing the schemeFrom 10/08/2016)			
Expenses of the Scheme				
Load Structure	<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 theDistributor. <b>Exit Load: Nil</b>			
Recurring Expenses	Actual Expenses for the previous Financial Year (2017-2018):- Regular – 1.13% Direct -0.48%			
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 analyzed 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.			
Applicable NAV	In accordance with provisions of SEBI Circular No. CIR/IMD/DF/ 21/2012 dated September 13, 2012, SEBI circular No. CIR/ IMD/ DF/19/2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11 / 142521 / 08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/78450/06 dated October 11,2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:  <b>FOR SUBSCRIPTIONS / PURCHASE INCLUDING SWITCH-IN OF UNITS#:</b> <b>I. Applicable NAV for Subscriptions / Purchase including switch-in of units for Liquid Scheme</b> • where 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;			

- where 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; and
- 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.

For allotment of units in respect of subscriptions / purchase including switch-in of units for Liquid Scheme/s, it shall be ensured that:

- Application / switch-in request is received before the applicable cut-off time.
- Funds for the entire amount of subscription / purchase as per the application/switch-in request are credited to the bank account of the Liquid Scheme before the cut-off time.
- The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or other wise, by the respective Liquid Scheme.

**II. Applicable NAV for Subscriptions / Purchase including switch-in of units for other schemes (for applications for an amount of less than Rs. 2 lacs under):**

- In respect of valid applications received upto 3.00 p.m. 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 3.00 p.m. 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.

**III. Applicable NAV for Subscriptions / Purchase switch-in of units for other schemes (for an amount of Rs. 2 lacs and above):**

In respect of valid applications for purchase of units with amount equal to or more than Rs. 2 lacs, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization, shall be applicable.

In respect of subscriptions/purchase/Switch-in application with amount equal to or more than Rs. 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:

- Application is received before the applicable cut-off time (i.e. 3.00 p.m.).
- Funds for the entire amount of subscription / purchase /switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.).
- The funds are available for utilization before the applicable cut-off time (i.e. 3.00 p.m.) without availing any credit facility whether intra-day or otherwise, by the respective scheme.

**FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:**

**I. Applicable NAV for Redemptions including switch-out of Units for Liquid Scheme**

- In respect of valid applications received upto 3.00 p.m., the closing NAV of the day immediately preceding the next business day;
- In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day.

**II. Applicable NAV for Redemptions including switch-out of Units for other schemes:**

- In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the respective Scheme Information Document.

# Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is Rs. 2 lacs and above.

	<p>All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations, 1996 or circulars issued there under from time to time). (b) Aggregation of transactions shall be applicable to all Schemes (excluding Liquid Schemes) offered under this Common KIM. (c) Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) and Systematic Transfer Plans (STP). (d) Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated. (e) Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application. (f) All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs. 2.00 lacs. (g) Only transactions in the same Scheme shall be clubbed. This will include transactions at plan / options level i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc). (h) Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in the same folio of a minor will be considered for aggregation.</p> <p>However, in order to bring more clarity and to protect the interest of the investors, SEBI vide circular Ref. no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 stated that the following requirement shall be observed before imposing restriction on redemptions:</p> <p>a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <p>i. <b>Liquidity issues</b> - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. The AMC should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision, shall not be allowed.</p> <p>ii. <b>Market failures, exchange closures</b> - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</p> <p>iii. <b>Operational issues</b> - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases will only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.</p> <p>b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>c. Any imposition of restriction would require specific approval of Board of AMCs and Trustees and the same will be informed to SEBI immediately.</p> <p>d. When restriction on redemption is imposed, the following procedure shall be applied:</p> <p>1) No redemption requests upto INR 2 lakh shall be subject to restriction. Where redemption requests are above INR 2 lakh, first INR 2 lakh shall be redeemed without any restriction and remaining part over and above INR 2 lakh shall be subject to the restriction.</p>
Despatch of Repurchase Redemption request	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase
Dividend Policy	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

	<p>thereof will inter alia, depend on the availability of distributable profits as computed in accordance with SEBI (Mutual Funds) Regulations, 1996.</p> <p>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>
Waiver of Load for Direct Application	Pursuant to SEBI Circular no SEBI/IMD/CIR No 4/16831/09 dated June 30 2009 there shall be no entry load for all mutual funds schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August1, 2009. Therefore procedure for waiver of load for direct application is no longer applicable.
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
Daily NAV Publication	The NAV will be declared on all business days and will be published atleast in 2 daily newspapers in accordance with SEBI (MF) Regulations. 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> Investors can also call up at our toll free number 1-800-258-5678.
For Investor Grievances please contact	<p>For enquires/complaints/service requests etc. the investors may contact: Phone :- 022-66016000 or Send an e-mail to <a href="mailto:corp.office@licmf.com">corp.office@licmf.com</a>.</p> <p><b>LIC Mutual Fund Asset Management Limited</b>  <b>Ms. Sonali Pandit, Manager (RTA- Operations)</b>  <b>4th Floor, Industrial Assurance Building,</b>  <b>Opp. Churchgate Station,</b>  <b>Mumbai – 400 020.</b>  <b>EMAIL: <a href="mailto:service@licmf.com">service@licmf.com</a></b></p> <p>For verification of investor's identity, the service representatives may require personal information of the investor in order to protect confidentiality of information. The AMC will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly.</p>
	<p><b>M/s. Karvy Computershare Pvt. Ltd.</b>  <b>Karvy Selenium Tower B</b>  <b>Plot number 31 &amp; 32 Financial District</b>  <b>Nanakramguda Serilingampally Mandal</b>  <b>Hyderabad - 500032</b>  <b>PH: 040 3321 5277</b>  <b><a href="http://www.karvycomputershare.com">www.karvycomputershare.com</a></b></p>

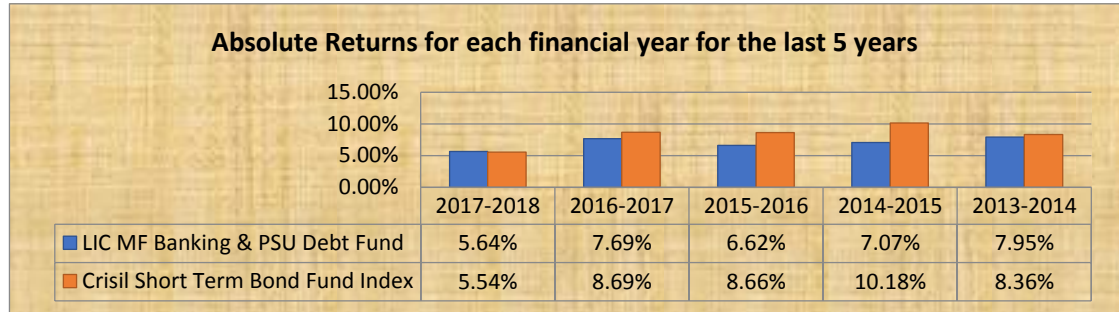
Performance of the Scheme (as on 30/04/2018)

**Regular Plan- Growth Option**

Compounded Annualized Returns	Scheme Returns (%)^	Bench Mark Returns (%) Crisil Short Term Bond Index	Additional Benchmark Returns (%) Crisil 1 Year T-Bill Index
Returns for the last 1 year	5.64	5.54	6.13
Returns for the last 3 years	6.64	7.62	6.91
Returns for the last 5 years	6.99	8.28	6.97
Returns since inception	7.39	8.02	6.41

^Past performance may or may not be sustained in the future.

**Absolute Returns for each financial year for the last 5 years**

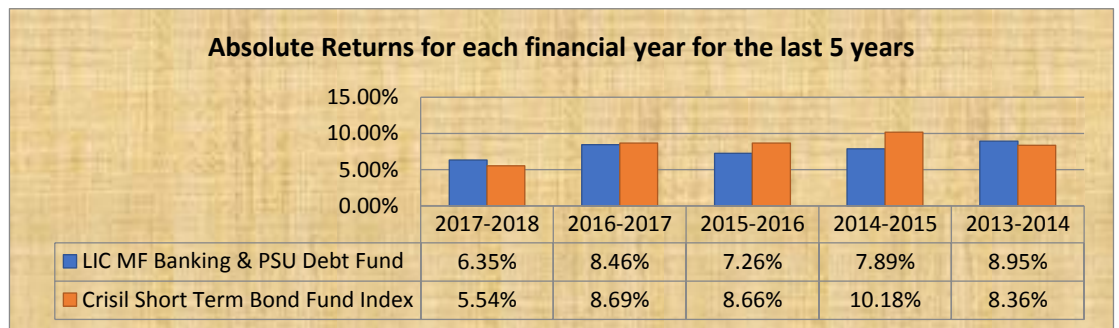


**Direct Plan- Growth Option**

Compounded Annualized Returns	Scheme Returns (%)^	Bench Mark Returns (%) Crisil Short Term Bond Index	Additional Benchmark Returns (%) Crisil 1 Year T-Bill Index
Returns for the last 1 year	6.35	5.54	6.13
Returns for the last 3 years	7.36	7.62	6.91
Returns for the last 5 years	7.78	8.28	6.97
Returns since inception	7.80	8.36	7.08

^Past performance may or may not be sustained in the future.

**Absolute Returns for each financial year for last 5 years**



^Past performance may or may not be sustained in the future.

**Note: All Scheme Returns as on 30/04/2018 unless specified otherwise.**

**The performance of the scheme is benchmarked to the Total Return variant of the Index.**

Unitholder's  
Information

**Account Statements / Confirmation:**

On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email to the investors' registered email address not later than 5 (five) business days from the date of receipt of request. For those unitholder, who have provided an e-mail address, the AMC will send the communication by email. Unitholder who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. If any Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party Interception of the documents and contents of the documents becoming known to third parties.

**Annual Report :**

The Scheme wise annual report or an abridged summary thereof shall be sent to all Unitholders not later than four months from the date of closure of the relevant accounting year and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unitholders on request on payment of nominal fees, if any.

The scheme wise annual report or an abridged summary thereof (the reports) shall be sent:

(i) By e-mail only to the Unitholders whose e-mail address is available with LIC Mutual Fund; (ii) in physical whose email addresss is not available with LIC Mutual Fund and / or to those Unitholders who have opted / requested for the same.

Accordingly, unitholders are requested to ensure that their folio(s) are updated with e-mail address, in case they wish to receive the reports electronically i.e. via e-mail. Also, in case the unitholders wish to receive physical copies of reports they may indicate as such, notwithstanding registration of e-mail address with LIC Mutual Fund.

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 LIC Mutual Fund. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Mutual Fund ([www.licmf.com](http://www.licmf.com)) and shall also be displayed on the website of AMFI. ([www.amfindia.com](http://www.amfindia.com)).

**Half yearly Disclosures (Unaudited Financial Results / Portfolio):**

Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website ([www.licmf.com](http://www.licmf.com)). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.

The Mutual Fund / AMC shall before the expiry of one month from the close of each half year (i.e. 31st March and 30th September), publish its complete statement of the scheme portfolio in prescribed format as at end of such half year in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.

Further, the monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund ([www.licmf.com](http://www.licmf.com)) on or before tenth day of the succeeding month.

**Option to Hold Units in demat mode:**

Investors shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case of SIP, units will be allotted based on the applicable NAV as per provisions of Scheme Information Document and will be credited to demat account of the investors on weekly basis (upon realisation of funds). However, Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan and Switching facility offered by Mutual Fund shall be available for unitholders under the scheme in case the units are held/opted to be held in physical (non-demat) mode. Investors intending to hold units in electronic (demat) form will be required to have beneficiayi account with a Depositoiy Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records.



**If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects.**

Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account in case, the Unitholder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account The allotment of units in demat form shall be subject in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Further, the units held in electronic "demat" form will be transferable in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

#### **ADDITIONAL DISCLOSURES**

1) Scheme's portfolio :-

##### **a) Issuer Exposure**

<b>Issuer Name</b>	<b>% of Scheme</b>
Government Treasury Bill	50.21
LIC Mutual Fund	22.64
Government Bond	8.14
State Bank of India	5.69
Dewan Housing Finance Corporation Ltd.	5.67
Cholamandalam Investment & Fin Co Ltd.	5.66
Indiabulls Housing Finance Ltd.	5.66
Small Industries Development Bk of India	2.81
Tata Capital Housing Finance Ltd.	0.06
Cash & Cash Equivalent:	-6.54
<b>Total</b>	<b>100.00%</b>

##### **b) Sector Allocation**

<b>Sector / Industry Classification</b>	<b>% To Total Assets</b>
Government of India	58.35
Mutual Fund Units	22.64
Finance	19.86
BANKS	5.69
Cash & Cash Equivalent:	-6.54
<b>Grand Total</b>	<b>100.00</b>

2) Scheme's Portfolio Turnover ratio :- NA

3) 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)

#### **4) Illustration of impact of expense ratio on scheme's returns :-**

“Suppose an investor invests Rs. 10000 in an equity oriented fund with a prevailing NAV of Rs. 12 then he will be allotted 833.33 units (10000/12). Say in one year the fund's underlying portfolio generates an return of 12% and scheme's Total Expenses Ratio is 2.5%. In this case, his NAV will increase to Rs. 13.14 i.e.9.5% (12% -2.5%) and not by 12%. The value of his units after one year would be Rs. 10950 (833.33 X 13.14).”

	<b>Regular Plan</b>	<b>Direct Plan</b>
Face Value of Scheme XY	1,000.00	1,000.00
Allotment NAV	1,000.00	1,000.00

Total Collections	150,000,000.00	50,000,000.00
No of Unit	150,000.00	50,000.00
Investment Income	30,821.92	10,273.97
Assume @7.50% p.a		
Net Assets before expenses	150,030,821.92	50,010,273.97
NAV Per Unit before Expenses	1,000.2055	1,000.2055
Expenses 2.5% for Regular Plan and 2.0% for Direct Plan	10,276.79	2,740.48
Net Assets after Expenses	150,020,545.13	50,007,533.50
NAV Per Unit After Expenses	1000.137	1000.1507
Return post Expenses	5.00%	5.50%
Return prior Expenses	7.50%	7.50%

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

Scheme Name	Investment Objectives/Investment Strategies	Asset Allocation Pattern	AUM as on 30/04/2018 (Rs. in Crs)		No. of Folios as on 30/04/2018	
			Direct	Regular	Direct	Regular
<b>LIC MF Multi Cap Fund</b>	<p><b>Investment Objective:</b> The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that in invested substantially in equity and equity related securities of companies engaged in banking and financial services sector. However there can be no assurance that the investment objective of the scheme will be achieved.</p>	<ul style="list-style-type: none"> <li>Equity and equity related instruments - 65%-100% - Medium to High</li> <li>Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-35%- Low to Medium</li> </ul>	72.60	264.24	1380	84878
<b>LIC MF Bond Fund</b>	<p><b>Investment Objective:</b> LIC MF Bond fund is an open-ended debt scheme which will endeavor to generate an attractive return for its investors by investing in a portfolio is between 4 years and 7 years. However, there is no assurance that the investment objective of the Schemes will be realized.</p>	<ul style="list-style-type: none"> <li>Debt - 60% -100% - Low to Medium</li> <li>Money Market - 0%-40% - Low</li> <li>Units issued by REITs &amp; InvIT - 0% -10% - Medium to High</li> </ul>	97.89	223.47	233	5492
<b>LIC MF Large Cap Fund</b>	<p><b>Investment Objective:</b> To achieve long term capital appreciation by investing in a diversified portfolio predominantly consisting of equity and equity related securities of Large Cap companies including derivatives. However, there can be no assurance that the investment objective of the Scheme will be achieved.</p>	<ul style="list-style-type: none"> <li>Equity and equity - 80%-100%- Medium to High</li> <li>Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-20% -Low to Medium</li> </ul>	56.92	190.26	2656	34225

<b>LIC MF Infrastructure Fund</b>	<b>Investment Objective:</b> The investment objective of the scheme is to generate long-term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> <li>Equity and equity related instruments of companies engaged either directly or indirectly in the infrastructure sector – 80% -100%- Medium to High</li> <li>Debt* and Money Market - 0% - 20% - Low to Medium</li> </ul>	9.54	58.73	582	14912
<b>LIC MF Index Fund- Nifty Plan</b>	<b>Investment Objective:</b> 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.	<ul style="list-style-type: none"> <li>Equity / Equity Futures 95%-100% in Nifty.</li> <li>Money Market Instruments and Cash -0-5%</li> </ul>	11.62	10.53	454	2254
<b>LIC MF Index Fund Sensex Plan</b>	<b>Investment Objective:</b> 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.	<ul style="list-style-type: none"> <li>Equity / Equity Futures - 95%-100% in Sensex.</li> <li>Money Market Instruments and Cash - 0-5%</li> </ul>	2.61	11.98	453	2822
<b>LIC MF Equity Hybrid Fund</b>	<b>Investment Objective:</b> 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 instruments.	<ul style="list-style-type: none"> <li>Equity / Equity Related Instruments -65%-80%- Medium to High</li> <li>Debt / Money mkt. - 20%-35% - Low to Medium</li> <li>Units issued by REITs and InvIT - 0%-10% - Medium to High</li> </ul>	53.68	294.09	963	15255
<b>LIC MF Tax Plan</b>	<b>Investment Objective:</b> To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets.	<ul style="list-style-type: none"> <li>Equity and equity related instruments – 80% -100% - Medium to High</li> <li>Debt and debt related instruments, G-Secs, Money market instruments and cash – 0%-20% - Low to Medium</li> </ul>	8.92	167.15	1526	20810
<b>LIC MF Liquid Fund</b>	<b>Investment Objective:</b> An open ended scheme which seeks to generate reasonable returns with low risk and high liquidity through judicious mix of investment in money market instruments and quality debt instruments.	<ul style="list-style-type: none"> <li>Debt and Money Market Securities with maturity of upto 91 days only - upto100% - Low</li> </ul>	10636.82	1500.83	1965	6270
<b>LIC MF Savings Fund</b>	<b>Investment Objective:</b> The investment objective of the Scheme is to generate income by investing in a portfolio of quality short term debt securities.	<ul style="list-style-type: none"> <li>Debt/Money Market * (Debt includes securitized debt &amp; govt. securities) – Up to 100% - Low to Medium</li> <li>Units issued by REITs &amp; InvIT - 0%-10%- Medium to High</li> </ul>	1624.06	794.48	3126	34422
<b>LIC MF Government Securities Fund</b>	<b>Investment Objective:</b> The primary 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	<ul style="list-style-type: none"> <li>G-Sec Instruments - 80%-100% - Low to Medium</li> <li>Debt/Money Market - 0%-20% - Low to Medium</li> </ul>	32.32	43.55	99	560
<b>LIC MF Debt Hybrid Fund</b>	<b>Investment objective:</b> The investment objective of the Scheme is to generate regular income by investing mainly in a portfolio of quality debt securities and money market instruments. It also seeks to generate capital appreciation by investing some percentage in a mix of equity instruments.	<ul style="list-style-type: none"> <li>Debt/Money Market – 75% -90% - Low to medium</li> <li>Equity – 10%-25%- Medium to High</li> <li>Units issued by REITs &amp; InvIT - 0% -10% - Medium to High</li> </ul>	8.45	93.12	150	8308

<b>LIC MF Children's Gift fund</b>	<b>Investment Objective:</b> An open ended scheme which seeks to generate long term capital growth through a judicious mix of investment in quality debt securities and equities with relatively low risk levels through research based investments.	<ul style="list-style-type: none"> <li>Equity &amp; Equity related instruments - 65% - 90% - High</li> <li>Debt / Money Market - 10%-35% - Low to Medium</li> <li>Units issued by REITs and InvIT - 0%-10% - Medium to High</li> </ul>	0.84	16.11	121	4380
<b>LIC MF Banking &amp; Financial Services Fund</b>	<b>Investment Objective:</b> The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that is invested substantially in equity and equity related securities of companies engaged in banking and financial services sector.	<ul style="list-style-type: none"> <li>Equity and Equity related securities of Banking and Financial Services Companies - 80% - 100% - High</li> <li>Debt &amp; Money market instruments. - 0%-20% - Low to Medium</li> </ul>	8.80	59.41	1192	8786
<b>LIC MF ULIS</b>	<b>Investment Objective:</b> The investment Objective of the LIC MF Unit Linked Insurance Scheme (LIC 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.	<ul style="list-style-type: none"> <li>Equity - 65-80%</li> <li>Debt &amp; Money Market Instruments - 20-35%</li> <li>Debt includes Government Securities &amp; securitised debt</li> </ul>	5.74	259.65	700	21588
<b>LIC MF G-Sec Long Term ETF</b>	<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.	<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>	0.00	70.43	0	278
<b>LIC MF Large &amp; Midcap Fund</b>	<b>Investment Objective:</b> To generate long term capital appreciation investing substantially in a portfolio of equity linked instruments of large cap companies.	<ul style="list-style-type: none"> <li>Equity &amp; Equity related instruments of large cap companies* , Mid Cap Companies ** - 70%-100% - High</li> <li>Debt &amp; Money market instruments. (including investments in securitized debt#) - 0%-30% - Low to Medium</li> </ul>	45.59	267.43	2958	35588
<b>LIC MF ETF Nifty 50</b>	<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.	<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>	0.00	471.69	0	175
<b>LIC MF ETF Sensex</b>	<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&P BSE SENSEX by holding S&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.	<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>	0.00	348.43	0	106
<b>LIC MF ETF Nifty 100</b>	<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.	<ul style="list-style-type: none"> <li>Securities covered by the Nifty 100 - 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>	0.00	303.06	0	500

# 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 / 40380568), **BANGALORE** --4, Canara building, Opp. Cash Pahrnacy,2nd floor, Residency Road, BANGALORE - 560 025 (080-22210180 / 22295598), **BHUBANESHWAR** - Plot No.2B & 2C, Ground Floor, Behind Ram Mandir, Unit -3, Kharavel Nagar, Bhubaneswar 751001, Odisha. Tel.:9439455522, **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 : Karvy 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**: "XIV 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) **Malleshwaram, Bangalore**: No.337, Gf-3, Karuna Complex, Sampige Road, Opp: New Vegetable Market, Malleshwaram, 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) **Balasure**: M.S Das Street,"Gopalgaon, " "Balasure,Orissa",Balasure,Orissa,756001,9937273913,8598883282,06782-260503, **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,Kapasiya 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(9937447449,9853333217,0680-2228106) **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 (8302133850,9928811774,0151- 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:** 1st 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:** T 92, Ground Floor, 3rd Avenue Main Road, Annanager, Chennai - 600 040; **Chinsura :** "J C Ghosh Saranu, Bhanga Gara, "Chinsurah, Hooghly", - Chinsurah, West Bengal-712101 (9804958032, 9831444407,033-26810164) **Cochin:** "Ali Arcade, 1st Floor, Kizhavana Road", Panampilly Nagar, Near Atlantis Junction, Ernakulam, 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, Sobaga 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 Gaes 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 Agraharam", "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, Sambuthri Complex, Eadaravari 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, Ist Floor", Nehru Groundnit, Faridabad, Haryana- 121001 (9990711750, 9310448851) **Ferozpur:** "The Mall Road, Chawla Building, 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozepur, 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 Floor-7", Lohia Nagar, Ghaziabad, Uttar Pradesh-201001 (9910556029, -,9310448804) **Ghazipur:** 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur, Uttar Pradesh, 233001, 9616123936, -,7499496131) **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda, Uttar Pradesh-271001(9721198488, -,7499496127) **Gorakhpur:** Above V.I.P. Houseajdacc, A.D. Girls College, Bank Road, Gorakhpur, 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:** "2nd & 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", "Near Curewell 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 Bunglow, 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 (9798544088,9934314986,0657-6655000,0657-6655000/6655004/6655005/6655006/6655007) **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", Kunjipura 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, Shastrji 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 (9000668556, 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, Karnataka ka-575003(9731154145,7760874571,0824-2496289) **Margoa:** 2Nd Floor, Dalal Commercial Complex, Pajifond, Margao, Goa-403601(9011285712,-,0832-2731823) **Mathura:** "Ambey Crown, lind 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,"Dankeengani",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 Gumtimiti 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) **Nagercoil:** 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 Appartment 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,Punj ab-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, 020-25533957) **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",Virudhunagar Dist, Rajapalayam, Tamil Nadu-626117(9944908694,04563 - 232952) **Rajkot:** "104, Siddhi Vinyak Com. Opp Ramkrishna Ashram",Dr Yagnik Road, Rajkot, Gujarat -at-360001(7359916635,9925619731,2816545888) **Ranchi:** Room No 3073RdFloor, Commerce Tower,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 Ashdeep Complex, 16",Civil Lines,Near Income Tax Office,Roorkee,Uttaranchal-247667(9927416205,-,9369918621) **Rourkela:** "1St Floor Sandhu Complex",Kachery Road, Uditnagar", Rourekla, Orissa-769012(9776284625,9861120354,0661-2500005) **Sagar:** Above Poshak Garments,5 Civil Lines,Infront Of Income Tax Office,Sagar,Madhya Pradesh-470002 9826674321, 9752879556,07582-402404) **Saharanpur:** 18 Mission Market,Court Road,-,Saharanpur,Uttar Pradesh-247001(9634590304,-,9369918622) **Salem:** No:40,Brindavan Road,"Fairlands, Near Perumal Koil",Salem,Tamil Nadu-636016,(95240 70720,0427-4020300) **Sambalpur:** Ground Floor Quality Mission, Infront of bazaar kolkata, Nayapura, 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 (9832512945, 9832510008, 0353-2526393) **Sitapur:** 12/12-A Sura Complex,Arya Nagar Opp,Mal Ganga,Sitapur,Uttar Pradesh-261001(9598369111,9369918623) **Sivakasi:** 363,Thiruthangal Road,Opp: TNEB,Sivakasi,Tamil Nadu-626123,80562 14131,-,04562 228816) **Solan:** Sahn 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 Bulding,Nr Udha Darwaja, Ring Road, Surat,Gujar -at-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, Pulimoottil 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 Prade sh-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",Naikkandal 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, Tithal Road, Valsad, Gujarat-396001(9879166808, 9725539945 , 02632 -258481) **Vapi:** "Shop No-12, Ground Floor", Sheetal Appartment, Near K P Tower, Vapi, Gujarat-396195(922801 2909, 9978877183, 9228012909) **Varanasi:** D-64/1321St Floor, Anant Complex, Sigra, 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).



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