



KEY INFORMATION MEMORANDUM LIC MF Large & Midcap Fund

An open ended equity scheme investing in both large cap and mid cap stocks.
Continuous Offer of Units at NAV based price

This product is suitable for investors who are seeking*:

<ul style="list-style-type: none"> Long Term Capital appreciation. A fund that primarily invests in Large and Mid-cap stocks Risk – Moderately High. 	
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- Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 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; Website: 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 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 Centers or distributors or from the website 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 and BSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE and BSC Ltd 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 and BSE Ltd.

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

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Name of the	LIC MF Large & Midcap Fund.			
Type of Scheme	An open ended equity scheme investing in both large cap and mid cap stocks.			
Investment objective	To generate long term capital appreciation by investing substantially in a portfolio of equity and equity linked instruments of large cap and midcap companies.			
Asset Allocation Pattern for the Scheme:	LIC MF Large & Midcap FUND.			
	Instruments	Indicative allocations (% of Net assets)		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Equity & Equity related instruments of large cap companies* , Mid Cap Companies **	70	100	High
	Debt & Money market instruments. (including investments in securitized debt#)	0	30	Low to Medium
	<p># Investment in Securitized Debt - upto 10% of the net assets of the scheme</p> <p>* The Scheme will invest minimum 35% in large cap companies by market capitalization – Large Cap – 1st – 100th Company in terms of full market capitalisation as provided by AMFI.</p> <p>** The Scheme will invest minimum 35% in mid cap companies by market capitalization – Mid Cap – 101st – 250th Company in terms of full market capitalisation as provided by AMFI.</p> <p>The Scheme may invest in small cap companies by market capitalization – Small Cap – 251st Company onwards in terms of full market capitalisation as provided by AMFI.</p> <p>Stock lending Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Mutual Fund may engage in stock lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.</p> <p>The Investment Manager will apply the following limits, should it desire to engage in Stock Lending:</p> <ol style="list-style-type: none"> 1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party. <p>The scheme will invest in those companies that are either constituent of Nifty LargeMidcap 250 Index or companies that have a market capitalisation which does not exceed highest and the lowest market capitalisation of Nifty LargeMidcap 250 Index.</p> <p>The Scheme may also use derivatives mainly for the purpose of hedging and portfolio balancing, based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996. The maximum derivative Fund position will be restricted to 20% of the Net Assets.</p> <p>The cumulative gross exposure to equity, debt and derivative positions will not exceed 100% of the net assets of the scheme.</p> <p>The scheme may also enter into repurchase (repo) agreement and reverse repurchase agreement in government securities held by it as per the guidelines and regulations applicable to such transactions.</p> <p>The investment universe will be reviewed on monthly basis. Objective of the review is to rebalance the portfolio with companies meeting the above criteria within 30 days from the date of deviation.</p> <p>The Scheme will not invest in foreign securities including ADRs / GDRs / Foreign equity and debt securities.</p> <p>The Scheme will not invest in unrated debt instruments.</p>			

	<p>The scheme will not engage in Securities lending & borrowing and short selling activities. The scheme will not invest in Repo in Corporate Debt Securities.</p> <p>Pending deployment as per investment objective, the money under the Scheme may be parked in short-term deposits of Scheduled Commercial Banks. The Scheme shall abide by the guidelines for parking of funds in short term deposits as per SEBI Circular No. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007, as may be amended from time to time.</p> <p>The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of LIC Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of the LIC Mutual Fund.</p> <p>Change in Asset Allocation Pattern- The Scheme may review the above pattern of investments based on views on the markets, interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. In case of deviation, the portfolio would be rebalanced within 30 days from the date of deviation.</p>
<p>Investment Strategy</p>	<p>LIC MF Large & Midcap Fund is focused to generate long term capital appreciation by investing mainly in equity and equity related instruments of Large & Mid-cap companies. The Scheme may also invest a certain portion of its corpus in debt and money market securities.</p> <p>Mid size companies offer attractive long term growth opportunities than relatively large cap companies, while they tend to be more volatile and less liquid than large cap companies in general. Mid size companies may also tend to have a shorter history of operations than large companies.</p> <p>To reduce risk, the Fund will maintain a well diversified portfolio within the definition of Large & mid - cap companies. The investment manager will seek capital appreciation by investing in equity and equity related instruments of the companies where the company's valuation does not fully reflect the company's fundamentals from the large & mid cap universe. In order to identify such investment opportunities, the investment manager will conduct analysis of the fundamentals and determine the attractiveness of investment opportunities. Such analysis will typically include, among other things, the financial condition of the company, valuation and liquidity of the securities. The portfolio will endeavour to focus primarily on a buy and hold strategy at most times. The investment universe will be reviewed monthly. Objective of the review is to rebalance the portfolio with companies meeting the above criteria within 30 days from the date of deviation.</p> <p>Though every endeavour will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.</p> <p>The fund manager may use equity derivatives (index futures and options and stock futures and options) within the permissible limits to hedge and to rebalance the portfolio. The fund manager could also use active cash calls as a means to rebalance or hedge the portfolio up to the permissible limits. The investment manager will invest only in those money market instruments that are related investment grade by a domestic credit rating agency authorized to carry out such activity, such as CRISIL, ICRA, CARE etc., which the Investment manager believes to be of equivalent quality. The Fund shall comply with the guidelines issued by SEBI and amendments thereof issued from time to time in derivative trading.</p> <p>For more details on Investment Strategy please refer "Investment Strategy " in Scheme Information Document(SID) of the scheme.</p>

Risk Management Strategy	Risk	Risk Management Strategy
	Derivatives Risk a. Lack of perfect correlation of the derivatives to the underlying indices. b. Risk of improper valuation of the futures price c. Execution cost may differ from the calculated cost as rates in the futures market are volatile.	Derivatives positions will be monitored on on-going basis and there will be strict adherence to the regulations.
	Market Risk Price fluctuations and volatility changes of the equity market could have a material impact on the overall returns of the scheme.	The Scheme will endeavor to have a well diversified portfolio with the ability to use cash/derivatives for hedging
	Business Risk Risk related to uncertainty of income caused by the nature of a company's business and having an impact on price fluctuations	Portfolio of companies carefully selected to include those with perceived good quality of earnings
	Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors	Ensure diversification by investing across the spectrum of securities/issuers/sectors
	Liquidity Risk Risk associated with selling of the portfolio securities in the market	Monitor the portfolio liquidity periodically.
	Interest rate risk Volatility in the security prices due to movements in interest rate	Control portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario
	Credit Risk Risk that the debt issuer may default on interest and/or principal payment obligations	Investment universe will be defined carefully to include issuers with high credit quality. Also critical evaluation of credit profile of issuers will be done on an on-going basis.
	For detailed risk factors and risk management strategy, kindly refer to the Scheme Information Document. "The mutual fund or AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme".	
Plan and Option	Plan Regular Plan and Direct Plan	Options 1.Growth option 2.Dividend option a. Dividend Payout Facility b. Dividend Re-Investment Facility
	The Regular and direct plan will be maintained in a common portfolio Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder). The portfolio will be same for both Dividend option and Growth option.	

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 Asset Management 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 Asset Management will reprocess the transaction under Direct Plan from the date of application without any exit load.			
Direct Plan	As per SEBI circular no. CIR/IMD/DF/21/2012 dated 13/09/2012 there will be separate NAV for direct investment i.e. not routed through any distributor			
No. of Folios & AUM (30/04/2018)	Folio : Direct – 2958 & Regular – 35588 AUM in Crs. : Direct – 45.59 & Regular – 267.43			
Applicable NAV (after the scheme opens for repurchase and sale):	<p>Investors can purchase / sell the units at the applicable sale /repurchase price calculated as follows:</p> $\text{NAV} = \frac{\text{Market or Fair Value of Scheme's Investments} + \text{Current Assets including accrued Income} - \text{Current Liabilities and Provisions including accrued expenses}}{\text{No. of Units outstanding under Scheme/ Option}}$ <p>The NAV shall be calculated up to four decimal places. However the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Option. The NAVs of the Growth Option and the Dividend Option will be different after the declaration of the first dividend.</p> <p>The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 business days from the date of allotment. Subsequently, the NAVs will be calculated for all the Calendar Days. The NAV of the Scheme will be calculated up to 4 decimals.</p>			
Minimum Application amount for Purchase/ Redemption /Switches/SIP	<p>Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter.</p> <p>Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter.</p> <p>Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter (except demat units).</p> <p>SIP Amount – 1) Daily – Rs.300/- and in multiples of Rs.1/- thereafter. 2) Monthly – 1000/- and in multiples of Rs.1/- thereafter. 3) Quarterly – Rs.3000/- and in multiples of Rs.1/- thereafter.</p>			
Dispatch of Repurchase (Redemption) Request:	<p>The Units of the Scheme are proposed to be listed on stock exchanges.</p> <p>The Scheme offers Units for subscription and redemption at NAV based prices on all Business Days on an ongoing basis, commencing not later than five business days from the date of allotment. The AMC shall dispatch the Redemption proceeds within 10 Business Days from date of receipt of request of valid redemption request of Unit holder.</p>			
Benchmark Index:	Nifty LargeMidcap 250 Index			
Dividend Policy	<p>The Trustee will endeavour to declare dividend under the Dividend Option, subject to availability of distributable surplus calculated in accordance with the Regulations.</p> <p>Effect of Dividends:</p>			

	<p>The investors should note that the Fund does not assure or guarantee declaration of dividends under the Dividend Option. The actual declaration of dividend and the rate of dividend will interalia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unitholders as to the rate of Dividend nor that the dividend will be paid regularly. It must also be distinctly understood that when dividends are declared, the net assets attributable to unitholders in the respective Option will stand reduced to the extent of the dividend payout and applicable statutory levies, if any.</p> <p>Dividend, if declared, will be paid 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.</p> <p>Even though the asset portfolio will be common, the NAVs of the growth option and dividend option in the Scheme will be distinctly different after declaration of the first dividend to the extent of distributed income, applicable tax and statutory levy, if any, and expenses relating to the distribution of the dividends. All the dividend declaration and payments shall be in accordance and in compliance with SEBI regulations, as amended from time to time.</p>
Fund Manager	Shri Sachin Relekar (Managing the scheme From 05.03.2015)
Name of the Trustee Company	LIC Mutual Fund Trustee Private Limited
Performance of the Scheme	This is a new Scheme being launched and hence, there is no performance track record.
Expenses of the Scheme:	
(i) Load Structure	<p>Entry Load – Nil</p> <p>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>Exit Load</p> <ul style="list-style-type: none"> • • 1% if redeemed or switched out on or before completion of 1 year from the date of allotments of units. • No Exit Load is payable if units are redeemed/switched-out after 1 year from the date of allotment. • <p>Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund.</p> <p>Exit load. Amount collected as redemption exit load charged to the unit holder shall be credited back to the Scheme immediately.</p>
Recurring Expenses	Actual Expenses for the previous Financial Year(2017-2018) :- Regular – 2.85% Direct - 0.98%
Waiver of Load for Direct Applications	Not Applicable
Daily NAV Publication:	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 www.licmf.com and www.amfiindia.com
Tax treatment for Unitholders	Investors are advised to refer to the Statement of Additional Information (SAI) available on the website of AMC viz. www.licmf.com and also independently, refer to the tax advisor.

For Investor Grievances, please contact:	M/s. Karvy Computershare Pvt. Ltd. Karvy Selenium Tower B Plot number 31 & 32 Financial District Nanakramguda Serilingampally Mandal Hyderabad – 500032 PH: 040 3321 5277 www.karvycomputershare.com	LIC Mutual Fund 4th floor, Industrial Assurance Building, Opp. Churchgate Station, Churchgate, Mumbai – 400 020 Phone: 022 -66016000 Fax: 022 - 22880633 e-mail: corp.office@licmf.com
Applicable NAV	<p>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:</p> <p>FOR SUBSCRIPTIONS / PURCHASE INCLUDING SWITCH-IN OF UNITS#:</p> <p>I. Applicable NAV for Subscriptions / Purchase including switch-in of units for Liquid Scheme</p> <ul style="list-style-type: none"> • 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. <p>For allotment of units in respect of subscriptions / purchase including switch-in of units for Liquid Scheme/s, it shall be ensured that:</p> <p>(i) Application / switch-in request is received before the applicable cut-off time. (ii) 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. (iii) 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.</p> <p>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):</p> <ul style="list-style-type: none"> • 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. <p>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.</p> <p>III. Applicable NAV for Subscriptions / Purchase switch-in of units for other schemes (for an amount of Rs. 2 lacs and above):</p> <p>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.</p> <p>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:</p>	

i. Application is received before the applicable cut-off time (i.e. 3.00 p.m.). ii. 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.). iii. 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 i.e.

- 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.

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.

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:

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:

i. **Liquidity issues** - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. The ASSET MANAGEMENT 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.

ii. **Market failures, exchange closures** - 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.

iii. **Operational issues** - 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.

- b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.
- c. Any imposition of restriction would require specific approval of Board of ASSET MANagements and Trustees and the same will be informed to SEBI immediately.
- d. When restriction on redemption is imposed, the following procedure shall be applied:
- 1) No redemption requests upto INR 2 lakh shall be subject to restriction.
 - 2) 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.

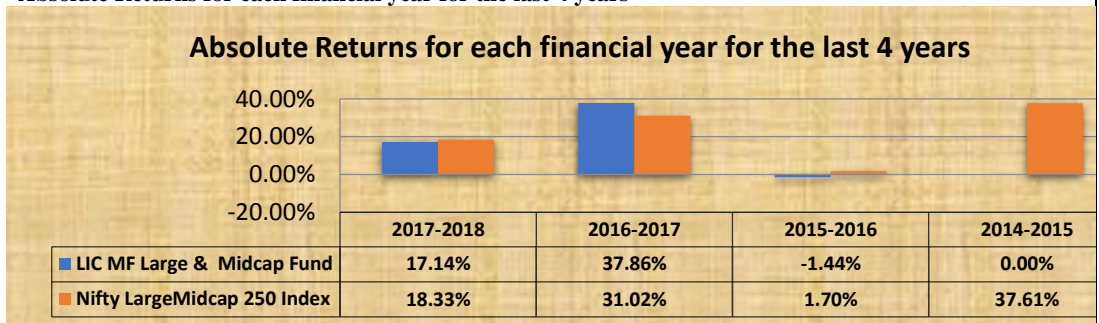
Performance of the Scheme (as on 30/04/2018)

Regular Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%) [^]	Benchmark Returns (%) Nifty LargeMidcap 250 Index	Additional Benchmark Returns (%) Nifty 50 Index
Returns for the last 1 year	17.14	18.33	16.91
Returns for the last 3 years	16.74	16.38	10.89
Returns for the last 5 years	NA	NA	NA
Returns since inception	14.70	13.62	7.95

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

Absolute Returns for each financial year for the last 4 years



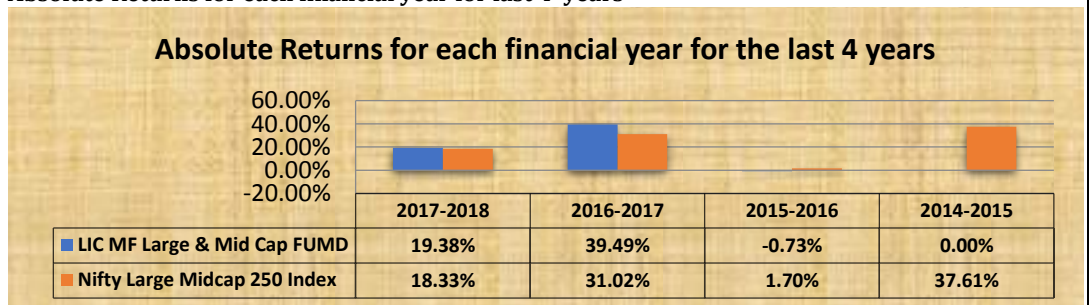
[^]Past performance may or may not be sustained in the future.

Direct Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%) [^]	Benchmark Returns (%) Nifty LargeMidcap 250 Index	Additional Benchmark Returns (%) Nifty 50 Index
Returns for the last 1 year	19.38	18.33	16.91
Returns for the last 3 years	18.23	16.38	10.89
Returns for the last 5 years	NA	NA	NA
Returns since inception	16.10	13.62	7.95

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

Absolute Returns for each financial year for last 4 years



[^]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.**

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

<p>Unit holders' Information:</p>	<p>Allotment / Refund: The AMC shall allot units / refund money within 5 Business Day from the closure of the NFO.</p> <p>Account Statements</p> <p>An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unitholder's registered e-mail address and/or mobile number.</p> <p>A Consolidated Account Statement (CAS) shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.</p> <p>The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.</p> <p>A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/e-mail.</p> <p>For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p> <p>Annual Report : The Scheme wise annual report or an abridged summary thereof shall be sent:</p> <p>(i) by e-mail only to the Unit holders whose e-mail address is available with the Fund,</p> <p>(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.</p> <p>The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).</p> <p>The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the 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).</p> <p>Half Yearly Unaudited Financial Results: The Mutual Fund and Asset Management 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 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 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.</p> <p>Monthly Portfolio Disclosure: The Fund shall disclose portfolio of all schemes on its website www.licmf.com along with ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month</p> <p>Half Yearly Portfolio Disclosure: Full portfolio in the prescribed format shall be disclosed either by publishing it in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated or by sending it to the Unit Holders within one month from the end of each half-year, that is as on March 31 and September 30. It is also displayed on the website of the Mutual Fund on www.licmf.com and Association of Mutual Funds in India (AMFI) on www.amfiindia.com</p> <p>The mutual fund may opt to send the portfolio of all schemes to unit holders in lieu of the advertisement.</p>
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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 :-

a) Issuer Exposure

Name of the issuer	% of Scheme
Tata Chemicals Ltd.	3.89
Motherson Sumi Systems Ltd.	3.84
Ashok Leyland Ltd.	3.67
Britannia Industries Ltd.	3.47
City Union Bank Ltd.	3.43
Tata Consultancy Services Ltd.	3.34
Kec International Ltd.	3.03
Hdfc Bank Ltd.	2.98
Aurobindo Pharma Ltd.	2.93
Bajaj Finance Ltd.	2.92
Others	51.15
Cash & Cash Equivalent:	15.35
Total	100.00%

b) Sector Allocation

Sector/Industry Classification	% of NAV
Cash & Cash Equivalent:	15.35
Pharmaceuticals	10.31
Auto Ancillaries	9.45
Chemicals	6.58
Banks	6.41
Auto	5.76
Finance	5.76
Software	5.15
Construction Project	4.92
Textile Products	3.86
Construction	3.68
Consumer Non Durables	3.47
Cement	3.03
Consumer durables	2.93
Telecom - equipment & accessories	2.61
Transportation	2.38
Industrial capital goods	1.67
Gas	1.59
Ferrous metals	1.47
Industrial products	1.37
Pesticides	1.22
Power	1.03
Grand total	100.00

2) Scheme's Portfolio Turnover ratio :-1. 03 times.

- 3) The aggregate investment in the scheme under the following Categories :-
- AMC's Board of Directors - NIL
 - Concerned scheme's Fund Manager(s) – Amt. in crs – 0.12
 - Other key managerial personnel – Amt. in crs – 0.14

The latest monthly portfolio can be accessed at

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)."

	Regular Plan	Direct Plan
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
LIC MF Multi Cap Fund	Investment Objective: 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. However there can be no assurance that the investment objective of the scheme will be achieved.	<ul style="list-style-type: none"> Equity and equity related instruments - 65%-100% - Medium to High Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-35% - Low to Medium 	72.60	264.24	1380	84878

LIC MF Bond Fund	Investment Objective: 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.	<ul style="list-style-type: none"> • Debt - 60% -100% - Low to Medium • Money Market - 0%-40% - Low • Units issued by REITs & InvIT - 0% -10% - Medium to High 	97.89	223.47	233	5492
LIC MF Large Cap Fund	Investment Objective: 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.	<ul style="list-style-type: none"> • Equity and equity - 80%-100%- Medium to High • Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-20% -Low to Medium 	56.92	190.26	2656	34225
LIC MF Infrastructure Fund	Investment Objective: 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"> • Equity and equity related instruments of companies engaged either directly or indirectly in the infrastructure sector – 80% -100%- Medium to High • Debt* and Money Market - 0% - 20% - Low to Medium 	9.54	58.73	582	14912
LIC MF Index Fund- Nifty Plan	Investment Objective: 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"> • Equity / Equity Futures 95%-100% in Nifty. • Money Market Instruments and Cash -0-5% 	11.62	10.53	454	2254
LIC MF Index Fund Sensex Plan	Investment Objective: 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"> • Equity / Equity Futures - 95%-100% in Sensex. • Money Market Instruments and Cash - 0-5% 	2.61	11.98	453	2822
LIC MF Equity Hybrid Fund	Investment Objective: 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"> • Equity / Equity Related Instruments -65%-80%- Medium to High • Debt / Money mkt. - 20%-35% - Low to Medium • Units issued by REITs and InvIT - 0%-10% - Medium to High 	53.68	294.09	963	15255
LIC MF Tax Plan	Investment Objective: 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"> • Equity and equity related instruments – 80% -100% - Medium to High • Debt and debt related instruments, G-Secs, Money market instruments and cash – 0%-20% - Low to Medium 	8.92	167.15	1526	20810
LIC MF Liquid Fund	Investment Objective: 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"> • Debt and Money Market Securities with maturity of upto 91 days only - upto100% - Low 	10636.82	1500.83	1965	6270

LIC MF Savings Fund	Investment Objective: 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"> Debt/Money Market * (Debt includes securitized debt & govt. securities) – Up to 100% - Low to Medium Units issued by REITs & InvIT - 0%-10%- Medium to High 	1624.06	794.48	3126	34422
LIC MF Government Securities Fund	Investment Objective: 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"> G-Sec Instruments - 80%-100% - Low to Medium Debt/Money Market - 0%-20% - Low to Medium 	32.32	43.55	99	560
LIC MF Banking & PSU Debt Fund	Investment Objective: The primary investment objective of the Scheme is to seek to generate income and capital appreciation by primarily investing in a portfolio of high quality debt and money market securities that are issued by banks, public sector undertakings, public financial institutions and Municipal Bonds. There is no assurance that the investment objective of the Scheme will be realized.	<ul style="list-style-type: none"> 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 	54.21	122.54	383	7331
LIC MF Debt Hybrid Fund	Investment objective: 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"> Debt/Money Market – 75% -90% - Low to medium Equity – 10%-25%- Medium to High Units issued by REITs & InvIT - 0% -10% - Medium to High 	8.45	93.12	150	8308
LIC MF Children's Gift fund	Investment Objective: 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"> Equity & Equity related instruments - 65% - 90% - High Debt / Money Market - 10%-35% - Low to Medium Units issued by REITs and InvIT - 0%-10% - Medium to High 	0.84	16.11	121	4380
LIC MF Banking & Financial Services Fund	Investment Objective: 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"> Equity and Equity related securities of Banking and Financial Services Companies - 80% - 100% - High Debt & Money market instruments. - 0%-20% - Low to Medium 	8.80	59.41	1192	8786
LIC MF ULIS	Investment Objective: 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"> Equity - 65-80% Debt & Money Market Instruments - 20-35% Debt includes Government Securities & securitised debt 	5.74	259.65	700	21588

LIC MF G-Sec Long Term ETF	Investment Objective: 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"> • Securities comprising of underlying benchmark Index - 95-100% • Other Debt and Money market instruments - 0-5% 	0.00	70.43	0	278
LIC MF ETF Nifty 50	Investment Objective: 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"> • Securities covered by the Nifty 50 – 95 to 100% • Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)- 0 to 5% 	0.00	471.69	0	175
LIC MF ETF Sensex	Investment Objective: 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"> • Securities covered by the S & P BSE Sensex – 95 to 100% • Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)- 0 to 5% 	0.00	348.43	0	106
LIC MF ETF Nifty 100	Investment Objective: 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"> • Securities covered by the Nifty 100 – 95 to 100% • Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)- 0 to 5% 	0.00	303.06	0	500

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

Website of LIC MF: www.licmf.com Email: 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 Pahrmary,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 : 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 Shrow 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, 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) **Balasore**: M.S Das Street,"Gopalgaon, " ,Balasore,Orissa",Balasore,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, Adayar, Chennai - 600 020; **Annanagar, Chennai**: T 92, Ground Floor, 3rd Avenue Main Road, Annanagar, 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, Orissa, 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 Nttl", "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, 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, 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 Floorc-7", Lohia Nagar, -, Ghaziabad, Uttar Pradesh-201001 (9910556029, -9310448804) **Ghaziipur**: 2Nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghaziipur, Uttar Pradesh,233001, 9616123936, -,7499496131) **Gonda**: Shri Market, Sahabgunj, Station Road, Gonda, Uttar Pradesh-271001(9721198488, -,7499496127) **Gorakhpur**: Above V.I.P. House adjacent, 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, Aidc", 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 Bunglow, 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 (9798544088,9934314986,0657-6655000,0657-6655003/6655004/6655005/-6655006/6655007) **Jaunpur**: "R N Complex, 1-1-9-C", In Front Of Pathak Honda, Ummarpur, Jaunpur, Uttar Pradesh, 222002, 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,) **Karaikudi**: "No. 2, Gopi Arcade", "100 Feet Road", -, Karaikudi, 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", Kunjapura 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 floo 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) **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 Ici 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) **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 Jewellers, 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 ra-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, 3rd 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," ,Virudhungan 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, 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 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," ,Lr 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 Buliding,Nr Udhna 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:** "2nd 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,Tithal 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, 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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