



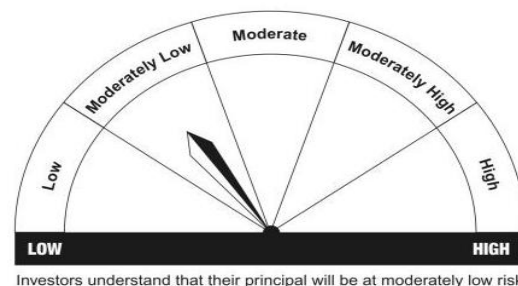
KEY INFORMATION MEMORANDUM

LIC MF Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)
Offer of Units at Rs. 10/- each for cash during the New Fund Offer Period (NFO)
continuous offer for Units at NAV based prices

This product is suitable for investors who are seeking*

- Income over a short term investment horizon
- Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment of the equity market
- Moderately Low



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

New Fund Offer Opens on: 04/01/2019
New Fund Offer Closes on: 18/01/2019
Scheme Reopens on : 28/01/2019

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 Asset Management, 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

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 21/12/2018

Name of the Scheme	LIC MF Arbitrage Fund			
Category of Scheme	Arbitrage Fund			
Type of Scheme	An open ended scheme investing in arbitrage opportunities.			
Investment Objective	<p>The investment objective of the scheme is to generate income by taking advantage of arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment of the equity market along with investments in debt securities & money market instruments.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realized.</p>			
Asset Allocation Pattern for the Scheme:	LIC MF Arbitrage Fund			
	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Equities and equity related instrument, Derivatives including index futures, stock futures, index options & stock options, etc. #	65%	100%	High
	Debt and Money market instruments ** (including investments in securitized debt)	0%	35%	Low to medium
	<p>**Investment in Securitised debt shall not normally exceed 30% of the net assets of the Scheme.</p> <p># The exposure to derivative shown in the above asset allocation table is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and/or investment restrictions on the issuer. The idea is not to take additional asset allocation with the use of derivative. The margin money deployed on these positions would be included in Money Market category.</p> <p>The scheme may invest upto 90% of its net assets in equity derivatives. The scheme will not invest in stock lending and short selling.</p> <p>Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time.</p> <p>Change in Investment Pattern</p> <p>Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only.</p> <p>Further, in the event of any deviations below the minimum limits or beyond the maximum limits as specified in the above table, the Fund Manager shall rebalance the portfolio within 30 days.</p>			

	<p>Investments in repo of Corporate Debt Securities Guidelines for participation of mutual funds in Repo in money market and corporate debt securities.</p> <p>SEBI has vide circular no. CIR / IMD / DF / 19 / 2011 dated November 11, 2011 enabled mutual funds to participate in repos in corporate debt securities as per the guidelines issued by RBI from time to time and subject to few conditions listed in the circular. Accordingly, the Scheme may participate in Repo in money market and corporate debt securities in accordance with directions issued by RBI and SEBI from time to time and in accordance with guidelines framed by the Board of AMC and Trustee in this regard.</p> <ul style="list-style-type: none"> • The net exposure of any Mutual Fund scheme to repo transactions in money market (except for Repo in Government Securities & Treasury Bills) and corporate debt securities shall not be more than 10 % of the net assets of the Scheme. • The cumulative gross exposure through repo transactions in money market securities (except for Repo in Government Securities & Treasury Bills) and corporate debt securities along with debt and derivatives shall not exceed 100% of the net assets of the Scheme. • Mutual funds shall participate in repo transactions only in AA and above rated money market and corporate debt securities. <p><i>These conditions will be subject to any revisions announced by SEBI from time to time</i></p>
Risk Profile	The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the SID carefully for details on risk factors before investment.
Plan	Regular Plan and Direct Plan (The Regular and direct plan will be having in a common portfolio) If the investment is routed through an ARN, the investment will be considered under Regular Plan and if the investor subscribes to the units of the scheme directly with the Fund, it will be considered as Direct Plan.
Options / Sub-options	<p>The scheme shall have following options:</p> <ol style="list-style-type: none"> 1. Growth Option * 2. Dividend Option 3. Weekly Dividend (Reinvestment Option) 4. Monthly Dividend (Payout & Reinvestment Option) <p>(* Default Option) Default Facility: Dividend Reinvestment (between Reinvestment & Payout) and Weekly between (Monthly and Weekly)</p> <p>Please note that the Dividend shall be distributed at the discretion of the Trustees subject to availability of distributable surplus.</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
<p>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.</p>				
Direct Plan	As per SEBI circular no. CIR/IMD/DF/21/2012 dated 13/09/2012 there will be separate NAV			
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> $\text{NAV} = \frac{\text{Market or Value of Scheme's Investments} + \text{Current Assets including accrued Income} - \text{Current Liabilities and Provisions including accrued expenses}}{\text{No. of Units outstanding under Scheme/ Option}}$ <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.</p> <p>The NAV of the Scheme will be calculated up to 4 decimals.</p>			
Minimum Application Amount during NFO	INR 5, 000/- and in multiples of INR 1/- thereafter.			
Minimum redemption amount	Minimum of INR 500/- and in multiples of INR 1/- thereafter.			
Minimum Application Amount on ongoing basis (for subsequent purchase under an existing folio)	INR 500/- and in multiples of INR 1/- thereafter.			

Dispatch of Repurchase (Redemption) Request:	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. Under normal circumstances the AMC shall dispatch the Redemption proceeds within 10 Business Days from date of receipt of request of valid redemption request of Unit holder.
Benchmark Index:	Nifty 50 Arbitrage TRI
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: 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 inter alia, 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>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.</p>
Fund Manager	<ul style="list-style-type: none"> • Shri. Yogesh Patil (Equity Portfolio) • Shri. Marzban Irani (Debt Portfolio)
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 In accordance with the requirements specified by the SEBI circular SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans (including Dividend Transfer Plan) accepted by the Fund with effect from August 01, 2009.</p> <p>The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p> <p>Exit Load - Nil W.e.f. October 01, 2012, Exit Load If charged to the scheme shall be credited to the scheme immediately net of GST, if any. Pursuant to SEBI circular No.SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load shall be charged in respect of units allotted on reinvestment of dividend.</p>

(ii) Recurring Expenses

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the Asset Management, Registrar's fee, marketing and selling costs etc., as given in the table related to estimated annualized recurring expenses as a % of daily net assets of the Schemes.

The Schemes may be charged with the approval of the Trustee within overall limits as specified in the Regulations except those expenses which are specifically prohibited. The annual total of all charges and expenses of the scheme shall be subject to the following limits, which under Regulation 52: Maximum limit of recurring expenses under Regulation 52 are as under

Slab rates	As a % of daily net assets Regulation 52 (6) (c)^	Additional TER as Regulation 52 (6A)	Additional TER as p Regulation 52 (6A) (b)^
On the first INR 100 Crores	2.50%	0.00%	0.30%
On the next INR 300 Crores	2.25%	0.00%	0.30%
On the next INR.300 Crores	2.00%	0.00%	0.30%
On the balance of the assets	1.75%	0.00%	0.30%

^In addition to expenses as permissible under Regulation 52 (6) (c), the Asset Management may charge the following to the concerned scheme of the Fund under Regulation 52 (6A):

- a. Additional expenses upto 0.30 per cent of daily net assets of the concerned schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
 - a. 30 per cent of gross new inflows in the concerned scheme, or;
 - b. 15 per cent of the average assets under management (year to date) of the concerned scheme, whichever is higher.

Provided that if inflows from such cities is less than the higher of (i) or (ii) mentioned above, such expenses on daily net assets of the concerned scheme shall be charged on proportionate basis.

The additional expenses charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. The additional expense charged to the scheme on account of inflows from such cities shall be credited back to the concerned scheme in case such inflows are redeemed within a period of one year from the date of investment.

Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05% for derivative market trades respectively

Top 30 cities means top 30 cities based on Association of Mutual Funds in India (AMFI) Data on "AUM by Geography – Consolidated Data for Mutual Fund Industry as at the end of the previous financial year.

In Addition to expenses under Regulation 52 (6) and (6A), Asset Management may charge GST on investment and advisory fees, expenses other than investment and advisory fees and brokerage and transaction cost as below:

GST on investment and advisory fees: Asset Management may charge GST on investment and advisory fees of the scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).

GST on expenses other than investment and advisory fees: Asset Management may charge GST on expenses other than investment and advisory fees of the scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).

GST on brokerage and transaction cost: The GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of TER as per the Regulation 52(6) and (6A).

The fund shall update the current expense ratios on the website (www.licmf.com) at least three working days prior to the effective date of the change. The exact web link for TER is https://www.licmf.com/Total_Expense_Ratio

Further, it is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12 percent for cash market transactions and 0.05% for derivative market trades respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (MF) Regulations. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the Asset Management or by the trustee or sponsors.

The Asset Management has estimated following recurring expenses, as summarized in the below table for each scheme. The expenses are estimated on a corpus size of INR 100 crores and have been made in good faith as per the information available to the Asset Management. The total expenses may be more or less than as specified in the table below. Expenses over and above the presently permitted regulatory limit will be borne by the Asset Management. The below expenses are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations.

Estimated total expenses as a % of daily net assets of the Schemes		
Nature of Expense	Regular	Direct Plan
Investment Management and Advisory Fees	Upto 2.50%	Upto 2.25%
Trustee fee*		
Audit fees		
Custodian fees		
RTA Fees		
Marketing & Selling expense incl. agent commission		
Cost related to investor communications		
Cost of fund transfer from location to location	Upto 2.25%	
Cost of providing account statements and dividend redemption cheques and warrants		
Costs of statutory Advertisements		
Cost towards investor education & awareness (at least 2 bps)		
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively		
GST on expenses other than investment and advisory fees**		
GST on brokerage and transaction cost		
Maximum total expense ratio (TER) permissible under Regulation 52 (6)	Upto 2.50%	Upto 2.25%
Additional expenses under regulation 52 (6A)		Upto 0.05%
Additional expenses for gross new inflows from	Upto 0.30%	Upto 0.30%
<p>*The Trusteeship fees as per the provisions of the Trust Deed are subject to a maximum of 0.02% of the average net Trust Funds per annum. It has been decided by the Trustee to charge the Trusteeship Fees in proportion to the net assets of each of the Schemes of the Mutual Fund. The Trustee reserves the right to change the method of allocation of Trusteeship fees among various Schemes, from time to time.</p> <p>** Mutual funds /Asset Managements may charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER as prescribed in regulation 52 of the Regulations. \$ The nature of expenses can be any permissible expenses including management fees.</p> <p>The Overall Fees Upto 2.50% For Regular Plan And 2.25% For Direct Pan Would Be Fungible As Per Current SEBI Regulation</p> <p>The above indicative expenses would be applicable to respective plans as mentioned in the above table.</p> <p>The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Schemes will bear directly or indirectly.</p> <p>Expense Structure for Direct Plan - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996.</p> <p>However, Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses.</p> <p>The mutual fund would update the current expense ratios on its website (viz. http://www.licmf.com) at least three working days prior to the effective date of the change.</p>		

Illustration of impact of expense ratio on scheme's returns :-

Particulars		EQUITY SCHEME			
		With Load		Without Load	
		Regular Plan	Direct Plan	Regular Plan	Direct Plan
Face Value of Scheme XY		1,000.00	1,000.00	1,000.00	1,000.00
Allotment NAV	A	1,000.00	1,000.00	1,000.00	1,000.00
Total Collections	B	50,000,000.00	50,000,000.00	500,000,000.00	500,000,000.00
No of Unit	C= B/A	50,000.00	50,000.00	500,000.00	500,000.00
Investment Income @ 7.50% (per day)	D	10,273.97	10,273.97	102,739.73	102,739.73
Net Assets before expenses	E=B+D	50,010,273.97	50,010,273.97	500,102,739.73	500,102,739.73
NAV Per Unit before Expenses	F	1,000.2055	1,000.2055	1,000.2055	1,000.2055
Expenses (2.50% for Regular Plan and 2.25% for Direct Plan)	G	3,425.60	3,083.02	34,255.96	30,830.15
Net Assets after Expenses	H=E-G	50,006,848.38	50,007,190.96	500,068,483.77	500,071,909.57
NAV Per Unit After Expenses	I=H/C	1,000.1370	1,000.1438	1,000.1370	1,000.1438
Load Applicable	L	0.25%	0.25%	0.00%	0.00%
Sale Price	M=I	1,000.1370	1,000.1438	1,000.1370	1,000.1438
Repurchase Price	N=I-(I*L)	997.6367	997.6434	1,000.1370	1,000.1438
Return post Expenses	J=((I-A)/A)* 365	5.00%	5.25%	5.00%	5.25%

Waiver of Load for Direct Applications	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 Investors (Unit Holders)	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 Asset Management will calculate and disclose the first NAVs of the scheme not later than 5 Business days from the date of allotment. NAVs will be calculated up to four decimal places. The Mutual Fund shall declare the Net asset value of the scheme on every business day on Association of Mutual Funds in India - AMFI's website (www.amfiindia.com) by 9.00 p.m. on the day of declaration of the NAV and also on Asset Management's website. Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.	
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 service_licmf@karvy.com</p> <p>LIC Mutual Fund Asset Management Limited Ms. Sonali Pandit, AGM (RTA- Operations) 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai – 400 020. EMAIL: service@licmf.com</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 Asset Management will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly.</p>	<p>M/s. Karvy Fintech Private Limited. Karvy Selenium Tower B Plot number 31 & 32 Financial District Nanakramguda Serilingampally Mandal, Hyderabad - 500032 PH: 040 3321 5277 www.karvyfintech.com</p>

<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 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. 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. 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. 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. 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 provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (www.licmf.com) and Association of Mutual Funds in India (www.amfiindia.com) In case of unitholders whose email addresses are available with the Mutual Fund, the scheme annual reports or abridged summary would be sent only by email. Unitholders whose email addresses are not available with the Mutual Fund shall be sent physical copies of scheme annual reports or abridged summary by post/courier. The AMC shall provide a physical copy of scheme annual report or abridged summary without charging any cost, upon receipt of a specific request from the unitholders, irrespective of registration of their email addresses. The 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 Unit holders on request on payment of nominal fees, if any. The AMC shall publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website (www.licmf.com) and on the website of AMFI (www.amfiindia.com).</p> <p>Half Yearly Unaudited Financial Results: Mutual Fund / Asset Management 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).</p> <p>Half Yearly/ Monthly Portfolio Disclosure: The AMC, shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website www.licmf.com and on the website of AMFI www.amfiindia.com within 10 days from the close of each month/half year respectively. In case of unitholders whose email addresses are registered with LIC Mutual Fund the AMC shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively. The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website www.licmf.com and on the website of AMFI (www.amfiindia.com). The AMC shall provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p>
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	<p>https://www.licmf.com/statutory_disclosure</p> <p>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:</p> <p>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.</p> <p>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.</p> <p>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.</p>
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COMPARISON WITH THE EXISTING SCHEMES OF THE MUTUAL FUND:

Scheme Name	Investment Objectives/	Asset Allocation Pattern	AUM as on 30/11/2018 (Rs. in Crs)		No. of Folios as on 30/11/2018	
			Direct	Regular	Direct	Regular
LIC MF Multi Cap Fund	<p>Investment Objective: An open ended pure Growth scheme seeking to provide capital growth by investing mainly in mix of equity instruments. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth However there can be no assurance that the investment objective of the scheme will be achieved.</p>	<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 	18.35	248.70	1325	82171
LIC MF Bond Fund	<p>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.</p>	<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 	79.31	207.15	199	5126

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 related instruments - 80%-100%- Medium to High • Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-20% -Low to Medium 	35.92	212.33	2588	35613
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 	3.43	49.70	522	14093
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 Nifty based on the plans by investing in the respective index stocks subject to tracking errors. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Equity / Equity Futures 95%-100% in Nifty 50. - High • Money Market Instruments and Cash - 0-5% - Low 	9.67	10.26	455	2159
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 S&P BSE Sensex based on the plans by investing in the respective index stocks subject to tracking errors. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Equity / Equity Futures - 95%-100% in Sensex. - High • Money Market Instruments and Cash - 0-5% - Low 	6.75	11.91	520	2721
LIC MF Equity Hybrid Fund	Investment Objective: An open ended balanced scheme which seeks to provide regular returns and capital appreciation according	<ul style="list-style-type: none"> • Equity / Equity Related Instruments -65%-80%- Medium to High 	67.61	268.13	900	14713

	to the selection of plan by investing in equities and debt. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Debt / Money mkt. - 20%-35% - Low to Medium • Units issued by REITs and InviT - 0%-10% - Medium to High 				
LIC MF Tax Plan	<p>Investment Objective: To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets. However, there is no assurance that the investment objective of the Schemes will be realized.</p>	<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 	9.43	180.76	1772	22811
LIC MF Liquid Fund	<p>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. However, there is no assurance that the investment objective of the Schemes will be realized.</p>	<ul style="list-style-type: none"> • Debt and Money Market Securities with maturity of upto 91 days only - upto100% - Low 	7478.04	1526.80	2188	6381
LIC MF Savings Fund	<p>Investment Objective: The investment objective of the Scheme is to generate income by investing in a portfolio of quality short term debt securities. However, there is no assurance that the investment objective of the Schemes will be realized.</p>	<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 	640.17	772.84	3172	36821
LIC MF Government Securities Fund	<p>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. However, there is no assurance that the investment</p>	<ul style="list-style-type: none"> • G-Sec Instruments - 80%-100% - Moderate • Debt/Money Market - 0%-20% - Low to Medium 	7.74	26.58	104	496

	objective of the Schemes will be realized.					
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 	52.29	127.37	400	8351
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. However, there is no assurance that the investment objective of the Schemes will be realized.	<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 	4.98	76.36	148	7620
LIC MF Children's Gift fund	Investment Objective: The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities. However there can be no assurance that the investment objective of the scheme will be achieved.	<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 	0.71	13.66	102	4189

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 in invested substantially in equity and equity related securities of companies engaged in banking and financial services 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 securities of Banking and Financial Services Companies - 80% - 100% - High • Debt & Money market instruments. - 0%-20% - Low to Medium 	7.75	49.96	1131	8188
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 and Equity related instruments- 65-80% - Medium to High • Debt & Money Market Instruments - 20-35% - Low to Medium • 	6.07	260.30	715	21756
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 8-13 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% - Low • Other Debt and Money market instruments - 0-5% - Low 	0.00	73.01	0	318
LIC MF Large & Midcap Fund	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.	<ul style="list-style-type: none"> • 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 	51.87	327.95	3420	44820

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% - Medium to High • Cash and cash equivalent /Money Market instruments including Triparty repo (with maturity not exceeding 91 days)- 0 to 5% - Low 	0.00	485.59	0	294
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% - Medium to high • Cash and cash equivalent /Money Market instruments including Triparty repo (with maturity not exceeding 91 days)- 0 to 5%- Low 	0.00	362.36	0	132
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% - Medium to High • Cash and cash equivalent /Money Market instruments including Triparty repo (with maturity not exceeding 91 days)- 0 to 5% - Low 	0.00	304.11	0	512

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) **CHENNAI** - 15, Anna Salai, Next to V G P Building, Chennai-600002 (044 - 28411984 / 28555883 **COIMBATORE** - LIC Mutual Fund., C/O LIC Divisional Office, 'India Life Building', No:1543/44, Trichy Road, Coimbatore-641018 Tel.: 0422-4393014; **Ernakulam**: 11th Floor, Jeevan Prakash, M.G. Road, Ernakulam, Kochi 682011. Tel.: 0484-2367643; **Ghatkopar**: LIC Mutual Fund Asset Management Limited, Office No. 19, Ground Floor, Zest Business Centre, MG Road, Near Doshi Nursing Home, Ghatkopar East, Mumbai, Maharashtra - 400 077; **Guwahati**: LIC Mutual Fund Asset Management Limited, Jeevan Prakash Building, Ground Floor, S. S. Road, Fancy Bazar, Guwahati - 781 001; **HYDERABAD** -House No.5-9-57,4th floor Jeevan Jyothi Bldg, Baseerbagh, Hyderabad-500029 (040 - 23244445 / 23210572 **INDORE** - U V Business Centre, 1st floor, 9/1-A, Tukoganj, Indore-452001 (0731 – 2520262) **Jaipur**: LIC Divisional Office-1 Campus, Ground Floor, Jeevan Nidhi-II (Investment Building), Bhawani Singh Road, Ambedkar Circle, Jaipur 302005. Tel.: 0141-2743620.; **KANPUR**-Jeevan Vikas,16/98, M G Road Kanpur-208001(0512 - 2360240 / 3244949/) **KOLKATA**- Hindustan Bldg,Gr floor, 4, Chittaranjan Avenue,Kolkata-700072(033 – 22129455) **LUCKNOW**-Jeevan Bhavan-2, 7th floor, Naval Kishore Road,Hazratganj, Lucknow-226001 (0522-2231186/4045203 /) **MUMBAI**-Gr Floor,Industrial Assurance Building,Opp Churchgate Station, Churchgate, Mumbai (022 - 22885971 / 55719750) , ; **NAGPUR**-Jeevan Seva Bldg,Mount Road,Sadar, Nagpur-440001 (0712-2542497) **NASIK**-Shop No-02Ground floor, Rajeev Enclave,New Pandit Colony, Nashik-422002(0253 – 2579507) ; **New Delhi**: 7th Floor, Jeevan Prakash, 25 K.G. Marg, New Delhi 110001. Tel.: 011-23359190/23314396; **Patna**: LIC Mutual Fund Asset Management Limited, Office No. 4A, 4th Floor, Anand Towers, Exhibition Road, P.S. Gandhi Maidan, Dist. Patna – 800001; **PUNE**-C/o LIC of India, 2nd floor, IT deptt, Jeevan Prakash, 6/7 Shivaji Nagar, University Road, Pune- 411005 (020-25537301) **RAIPUR**-C-29/A, Sector 1,Beside City Center Mall, Devendra Nagar, Raipur-492001 (0771 - 2236780 /4051137) **RAJKOT**-Jeevan Prakash,LIC Office Building, Tagore Marg, Rajkot-360002 (0281-2461522)

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**: "X1V 172, Jp Towers", Mullackal, Ksrctc 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, Bhangra 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) **Balalore**: M.S Das Street,"Gopalgaon, ","Balalore,Orissa",Balalore,Orissa,7560 01,9937273913,8598883282,06782-260503, **Bankura**: Ambika Market Complex (Ground Floor),"Nutanganj, Post & Dist Bankura",- ,Bankura, West Bengal-722101 (9434480586,8900337733,03242- 255964) **Bareilly**: "1St Floor, 165",Civil Linesopp.Hotel Bareilly Palace, Near Railway Station,Bareilly,Uttar Pradesh-243001 (9015316671,-,9369918607) **Barhampore (Wb)**: "Thakur Market Complex, Gorabazar",Post Berhampore Dist Murshidabad,72 No Nayasarak Road,Barhampore (Wb),West Bengal-742101 (9933345701,,03482 274494) **Baroda**: "Sb-5, Mangaldeep Complex, "Opp. Masonic Hall","Productivity Road, Alkapuri, Baroda, Gujarat- 390007 (8238065427,8866180491,0265-6640870,0265-6640871) **Begusarai**: Near Hotel Diamond Surbhi Complex,O.C Township Gate,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, Ghantagarh",Radha Rani Sinha Road,Bhagalpur,Bihar-812001 (9905788640,8092825227,9386256100) **Bhatinda**: Shop No 147-148,Aditya Complex,Near Kasak Circle,Bhadrach,Gujarat-392001 (9033936167,02642- 225022,02642-225022) **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**: Iind 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; **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 - 4388014) **Cuttack**: "Po - Buxi Bazar, Cuttack", Opp Dargha Bazar Police station, Dargha Bazar, Cuttack, Orissa, 753001, 9438547866, 9437317841, 0-9238102118) **Darbhangha**: "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 Marg above, 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) **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, Ferozpur, Punjab-152002(7696769181,9814215464,01632-241814) **Gandhidham**: 204 2Nd Floor, Bhagwati Chamber, Kutckkala 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) **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, Gorakpur, Uttar Pradesh-273001(9792940256, 9792940256, 9369918610) **Gulbarga**: Cts No 2913 1St Floor, "Asian Towers, Jagath Station Main Road", Next To Adithya Hotel, Gulbarga, Karnataka-585105(9844148066,9972898664,0847-2310040) **Guntur**: "D No 6-10-27, Srinilayam", Arundelpet, 10/1, Guntur, Andhra Pradesh-522002(9985932781,9885427877,0863-2339094) **Gurgaon**: "Shop No.18, Ground Floor, Sector - 14", Opp. Akd Tower, Near Huda Office, Gurgaon, Haryana-122001(9210484530, -,9310448806) **Guwahati**: 54 Sagarika Bhawan 2Nd Floor, "R G Barooah Road, 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 ,Pilkothi", Haldwani, Uttaranchal-263139(9012475475, -,9369918611) **Haridwar**: "8, Govind Puri, Opp. LIC - 2", Above Vijay Bank, "Main Road, Ranipur More", Haridwar, Uttaranchal-249401(9412926693, -,9369918612) **Hassan**: St Anthony'S Complex, Ground Floor, H.N. Pura Road, Hassan , Karnataka-573201(9743929779, -,08172 262065) **Hissar**: "Sco-71, 1St Floor", Red Square Market, -Hissar, Haryana, 125001, 9991887653, -,9315017303, **Hoshiarpur**: "1St Floor, The Mall Tower", Opp Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab-146001(9478353322,9569690721,01882-500143) **Hubli**: "22nd & 23rd, 3Rd Floor", Eureka Junction, Travellers Bungalow , Hubli, Karnataka- 580029 (9916119294, 9845394004, 0836-2252444) **Hyderabad**: "8-2-596, Avenue 4, Karvy Plaza", Street No 1, Banjara Hills, Hyderabad, Andhra Pradesh-500034 (9885608800,040-44677075/ 44677076/44677077/ 44677348) **Indore**: "2nd floor, 203-205 Balaji Corporates", "Above ICICI bank, 19/1 New Palasia", "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 Illrd 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) **Jaipalguri**: D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jaipalguri, 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, Ummapur, 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", Kunjpura Road, Behind Miglani Hospital, Karnal, Haryana-132001(9813607105,9068784639; 8396852122, 0184-2252524) **Karur**: "No.6, old No.1304", "Thiru-vi-ka Road", "Near G.R.Kalyan Mahal", Karur, Tamil Nadu-639001,04324-241755) **Kharagpur**: "180 Malancha Road", -, "Beside Axis Bank Ltd", Kharagpur, West Beng al-

721304(9679755405,8945613150,03222-253380) **Kolhapur:** "605/1/4 E Ward, Shahupuri 2Nd Lane",Laxmi Niwas,Near Sultane Chambers, Kolhapur,Maharashtra-416001(9960549938,9423596399,0231 2653656) **Kolkata:** 166 A Rashbihari Avenue 2nd Floor,-,Opp- Fortish Hospital,Kolkata,West Bengal-700029(9007005094,9007005092,"033-40611135/36; 033-24659263/9267, 24635432, 24669450, 24196462) **Kollam:** Sree Vigneswara Bhavan,Shastri Junction,Kadapakada,Kollam,Kerala-691001(9744791380,9567614617,0474-2747055) **Korba:** "1st Floor, City Centre",97 IRCC, "Transport Nagar, Korba, Chatisgarh-495677 (8878213577,9300155683) **Kota:** "29,1st Floor", Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan-324007 (9887159177, 7737345592, 0744-5100964, 0744-5100964) **Kottayam:** 1St Floor Csiacsian 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, Ist floor", "Bye pass Road", "Opp Nagappa motors",Madurai, Tamil Nadu-625010, 9047081666, 9894341505, 0452-2605856) **Malappuram:** "First Floor,Cholakkal Building", Near U P School,Up Hil,Malappuram,Kerala- 676505, 9746378606,, 0483-2731480) **Malda:** "Sahis Tuli, Under Ward No.6",,"No.1 Govt Colony",,"English Bazar Municipality, Malda, West Bengal-732101 (9232766405, 9733063825, 03512-223763) **Mandi:** 149/11 ,School Bazaar ,-,Mandi ,Uttar Pradesh-175001(9459938186,-,9318873501) **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore,Karnata ka-575003(9731154145,7760874571,0824-2496289) **Margao:** 2Nd Floor ,Dalal Commercial Complex, Pajifond,Margao ,Goa-403601(9011285712,-,0832-2731823) **Mathura:** "Ambeey Crown, Iind Floor",In Front Of Bsa College,"Gausshala 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(9902919671,99641223030,0821-2438006) **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 Apartment Opp Khandelwal Jewelers, Dharampeth", Nagpur, Maharashtra-440010 9764719485, 9371160726,0712- 2533040, 0712-2533040) **Namakkal:** "105/2, Arun Towers",Paramathi Street,-,Namakkal,Tamil Nadu,637001,88836 92376,-,04286- 234801) **Nanded:** Shop No.4 , "Santakripa Market, G G Road", Opp. Bank Of India, Nanded, Maharashtra-431601 (8793560595, 9890713616, 02462-237885) **Nasik:** "F-1, Suyojit Sankul", Sharanpur Road,-, Nasik, Maharashtra-422002,8237756668,9890918183,0253-6611395) **Navsari:** 1/1 Chinmay Arcade,Opp Sattapir Rd,Tower Rd, Navsari, Gujarat-396445(9429532985,-,02637-280367,02637-280367) **Nellore:** "16-2-230, Room No : 27 , 2Nd Floor",Keizen Heights,"Gandhi Nagar , Pogathota",Nellore,Andhra Pradesh,524001, 9948352011,-,0861-2349940) **New Delhi:** 305 New Delhi House ,27 Barakhamba Road ,-,New Delhi,New Delhi -110001,9910053511,9910887035,011-43681700,011-43681704) **Nizamabad:** H No:5-6-430,A Bove Bank Of Baroda First Floor,"Beside HDFC Bank, Hyderabad Road", Nizamabad, Andhra Pradesh-503003,9951888991,-,08462-224366) **Noida:** "307 Jaipuria Plazad 68 A, 2Nd Floor",Opp Delhi Public School,Sector 26,Noida,Uttar Prade sh-201301,9873448325,-,9310448805) **Palghat:** No: 20 & 21 ,Metro Complex H.P.O.Road Palakkad, H.P.O. Road, Palakkad, Kerala-678001 (9895968533, 9037411783,491 6061110) **Panipat:** "1St Floor",,"Krishna Tower",,"Above Amertex,G.T. Road, Panipat,Haryana-132103(8570019906,-,9315017304) **Panjim:** "City Business Centre",Coelho Pereira Building,"Room No 18,19 & 20,Dada Vaidya Road, ",Panjim,Goa-403001 (9923261177,7798300457,0832-2426873,0832-2426874) **Pathankot:** "1St Floor, 9 A ",Improvement Trust Building ,Patel Chowk ,Pathankot,Punjab-145001,9646034222,9988164770,0186-5080188) **Patiala:** Sco 27 D ,Chotti Baradari , Near Car Bazaar,Patiala,Punjab-147001 (9872262284, 9041837150,0175-5004349) **Patna:** "3A, 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",,"Virudhngar 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",,"Llr Road, Durgigudi",,"Shimoga, Karnataka-577201 (9741308883, 9448681710, 08182-228799, 08182-227485) **Shivpuri:** 1St Floor, "M.P.R.P. Building, Near Bank Of India, Shivpuri, Madhya Pradesh-473551

(9407562999,-, 9303028921) **Sikar:** "First Floor, Super Tower ",Behind Ram Mandir Near Taparya Bagichi ,Sikar, Rajasthan-332001 (9549776841, 01572-250398) **Silchar:** "N.N. Dutta Road,Chowchakra Complex, Premtala, Silchar, Assam-788001 (9435173219, 9678901126,03842 261714) **Siliguri:** Nanak Complex,Sevoke Road,-, Siliguri, West Bengal-734001 (9832521945, 9832510008, 0353-2526393) **Sitapur:** 12/12-A Sura Complex,Arya Nagar Opp,Mal Godam,Sitapur,Uttar Pradesh-261001(9598369111,9369918623) **Sivakasi:** 363,Thiruthangal Road,Opp: TNEB,Sivakasi,Tamil Nadu-626123,80562 14131,-,04562 228816) **Solan:** Sahni Bhawan,Adjacent Anand Cinema Complex,The Mall,Solan,Himachal Pradesh-173212(9817248190,-,9318991871) **Solapur:** Block No 06,"Vaman Nagar, Opp D-Mart",Jule Solapur,Solapur, Maharashtra-413004(9960646865,0217-2300021,0217-2300318) **Sonepat:** 205 R Model Town,Above Central Bank Of India,-,Sonepat,Haryana-131001 (9813821843,-, 9315457164) **Sri Ganganagar:** 35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar,-, Sri Ganganagar,Rajasthan-335001(9602969753,9462400664,0154-2470177) **Srikakulam:** D.No-4-1- 28/1,Venkateswara Colony,Near Income Tax Office, Srikakulam,Andhra Pradesh-532001(9885590552,9248009412,08942-225382, 08942-225362) **Sultanpur:** Rama Shankar Complex,Civil Lines,Faizabad Road, Sultanpur, Uttar Pradesh-228001 (9580614908,-,9369918624) **Surat:** G-5 Empire State 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 Aashita 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).



**Registered Office: Industrial Assurance Building,
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Mutual Fund Investments Are Subject To Market Risks, Read All Scheme Related Document Carefully.