



SCHEME INFORMATION DOCUMENT LIC MF G-SEC LONG TERM EXCHANGE TRADED FUND

An Open Ended Scheme replicating/tracking Nifty 8-13 Yr. G-Sec Index
Continuous Offer of Units at Applicable NAV

This product is suitable for investors who are seeking*	
<ul style="list-style-type: none"> Medium to long term regular Income. Investment in securities in line with Nifty 8- 13 Yr G-Sec Index to generate comparable returns subject to tracking error. Risk - Moderate 	

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

Name of Mutual Fund: LIC Mutual Fund

Sponsors:	Trustee:	Investment Manager:
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. CIN NO : 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

The particulars of LIC MF G-SEC Long term ETF (the Scheme) have been prepared in accordance with the Securities and Exchange Board of India (Mutual Fund) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of LIC Mutual Fund, Tax and Legal issues and general information on www.licmf.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Center or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

The Scheme Information Document is dated 31/05/2019.

Toll Free No: 1800-258-5678	E-mail: service@licmf.com	Website: www.licmf.com
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The units of LIC MF G-SEC Long Term ETF are listed on the National Stock Exchange of India Limited (NSE). All investors including Authorised Participants and Large Investors can subscribe (buy) / redeem (sell) units on a continuous basis on the NSE on which the Units are listed during the trading hours on all the trading days. In addition, Authorised Participants and Large Investors can directly subscribe to / redeem units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis.

Disclaimer Clause of NSE:

“As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/209625-H dated July 9, 2013 permission to the Mutual Fund to use the Exchange’s name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund’s units will be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund’s units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its promoters, its management or any scheme or project of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.”

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LIC MF G-SEC Long Term ETF is not sponsored, endorsed, sold or promoted by NSE Indices Ltd (Formerly Known as India Index Services & Products Limited ("IISL")). NSE Indices Ltd has no obligation or liability in connection with the administration, marketing or trading of LIC MF G-SEC Long Term ETF. NSE Indices Ltd does not make any representation or warranty, express or implied, to the owners of LIC MF G-SEC Long Term ETF or any member of the public regarding the advisability of investing in securities generally or in LIC MF G-SEC Long Term ETF particularly or the ability of the Nifty 8-13 yr G-Sec to track general government securities market performance in India. The relationship of NSE Indices Ltd to the Licensee is only in respect of the licensing of the Indices and certain trademarks and trade names of its Index which is determined, composed and calculated by NSE Indices Ltd without regard to LIC Mutual Fund or LIC MF G-SEC Long Term ETF. NSE Indices Ltd does not have any obligation to take the needs of LIC Mutual Fund or owner of LIC MF G-SEC Long Term ETF into consideration in determining, composing or calculating the Nifty 8- 13 Yr G-Sec Index. NSE Indices Ltd is not responsible for nor has participated in the determination of the timing of, prices at, or quantities of LIC MF G-SEC Long Term ETF to be launched or in the determination or calculation of the equation by which LIC MF G-SEC Long Term ETF is to be converted into cash.

NSE Indices Ltd does not guarantee the accuracy and/or the completeness of the Nifty 8-13 yr G-Sec or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. NSE Indices Ltd does not make any warranty, express or implied, as to results to be obtained by the LIC Mutual Fund, owners of LIC MF G-SEC Long Term ETF, or any other person or entity from the use of the Nifty 8-13 yr G-Sec or any data included therein. NSE Indices Ltd makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, NSE Indices Ltd expressly disclaim any and all liability for any claims, damages or losses arising out of or related to LIC MF G-SEC Long Term ETF , including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

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HIGHLIGHTS/SUMMARY OF THE SCHEME

Name of the Scheme	LIC MF G-SEC LONG TERM EXCHANGE TRADED FUND.
Category of Scheme	Exchange Traded Fund (ETF)
Type of Scheme	An Open Ended Scheme replicating/tracking Nifty 8-13 Yr. G-Sec Index
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 objective of the scheme will be achieved.
Liquidity	The Units of the scheme will be listed on National Stock Exchange of India (NSE). The Units of the scheme may be bought or sold on all trading days at prevailing listed price on NSE. The AMC will appoint at least two Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote (buy and sell quotes) in the market. Alternatively, the Authorised Participants and Large Investors may subscribe to and/or redeem the units of the scheme with the Mutual Fund on any business day at a price equivalent to applicable NAV and transaction charges, if any, provided the units offered for subscription and/or redemption are not less than Creation Unit size.
Benchmark	Nifty 8-13 yr G-Sec Index
Plan	Not Applicable.
Options	Growth Option only.
Dividend option	Not applicable.
Minimum Application Amount during NFO	Rs. 5,000 & in multiples of Rs. 1 thereafter.
Minimum Application Amount on ongoing basis from Mutual Fund/ Stock Exchange(s)	<p>1. For Subscription / Redemption of units directly with Mutual Fund:</p> <p>Purchases directly from the Mutual Fund would be restricted to Authorized Participants and Large Investors provided the value of units to be purchased is in creation unit size. Authorized Participants and Large Investors may buy the units on any business day for the scheme directly from the Mutual Fund at applicable NAV and transaction charges, if applicable, by transferring securities or cash, value of which is equal to creation unit size. Each creation unit consists of 100,000 units of LIC MF G-SEC Long Term Exchange Traded Fund. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.</p> <p>2. For Purchase / Sale of units through Stock Exchange:</p> <p>As the Units of the Schemes are listed on NSE, an Investor can buy Units on continuous basis on the capital market segment of NSE during trading hours like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. There is no minimum investment, although Units are Purchased in round lots of 1 (one) Unit.</p>
Rounding Off of units	Based on the Allotment Price, the number of Units allotted to the nearest unit.
Dematerialization	Units of the schemes shall be available and compulsorily be issued/ repurchased and traded in dematerialized form. An Investor intending to invest in LIC MF G-SEC Long Term ETF is required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP.
Transfer of Units	Units of the Scheme are transferable in accordance with the provisions of Depositories Act, SEBI (Depositories and Participants) Regulations and other applicable provisions, as may be amended from time to time.

Creation of Unit	<p>Creation Unit is fixed number of units of the Scheme, which is exchanged for a basket of securities underlying the index called the "Portfolio Deposit" and a "Cash Component" or cash of equivalent value.</p> <p>The Portfolio Deposit and Cash Component are defined as follows: Portfolio Deposit: Portfolio Deposit consists of pre-defined basket of securities that represent the underlying index and announced by AMC from time to time. Cash Component: Cash component represents the difference between the applicable net asset value of a creation unit and the market value of the Portfolio deposit.</p> <p>The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be announced by the AMC.</p> <p>The Creation Unit size for the scheme shall be 100,000 units. The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on website of Mutual Fund (www.licmf.com).</p>
Transparency/ NAV disclosure	<p>The AMC will calculate and disclose the Net Asset Value (NAV) of the Scheme on every Business Day. The AMC will prominently disclose the NAV under a separate head on the website of the Mutual Fund (www.licmf.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs. In addition, NAV of the Scheme shall be made available at all the ISCs.</p> <p>Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.</p>
Loads	<p>Entry Load – Nil 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.</p> <p>Exit Load – Nil For further details on Load Structure, refer to the section on "Load Structure" in this document.</p> <p>Investor other than APs/Large investors can directly approach AMC and no exit load shall be charged for redemption of units if:</p> <ol style="list-style-type: none"> Traded price of the ETF units is at discount of more than 3% for continuous 30 days, or Discount of bid price to NAV over a period of 7 consecutive days is greater than 3%, or No quotes are available on exchange for 3 consecutive trading days, or Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. <p>In such a scenario valid applications received upto 3 p.m. the Mutual Fund shall process the redemption request basis the closing NAV of the day of receipt of application.</p>
Risk factors	<p>For Risk Factors please refer to paragraph on "Risk Factors" in this document.</p>
Repatriation	<p>Repatriation benefits will be available subject to applicable conditions.</p>

Investors in the Schemes are not being offered any guaranteed / assured returns.

Investors are advised to consult their Legal /Tax and other Professional Advisors with regard to tax / Legal implications relating to their investments in the Schemes and before making decision to invest in or redeem the Units.

1. INTRODUCTION

A. RISK FACTORS

STANDARD RISK FACTOR:

1. Mutual Fund and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Scheme will be achieved.
2. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
3. As the price / value / interest rates of the securities in which the Scheme invest fluctuate, the value of your investment in the scheme may go up or down depending on the various factors and forces affecting government securities market and money markets.
4. Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of the Scheme and may not necessarily provide a basis of comparison with other investments.
5. LIC MF G-SEC Long Term ETF is the name of the Scheme and do not, in any manner, indicate either the quality of the Scheme or their future prospects or returns.
6. The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes beyond the initial contribution of Rs. 2crs made by it towards setting up the Fund.
7. The present scheme is not guaranteed or assured return scheme.

SCHEME SPECIFIC RISK FACTOR:

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Schemes' NAV, yield, return and/or its ability to meet its objectives.

RISK FACTORS ASSOCIATED WITH INVESTMENTS IN FIXED INCOME SECURITIES:

Credit and Counterparty risk: Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security or honor its contractual obligations).

Counterparty risk refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments.

If the credit rating of an issue, issuer or counterparty is downgraded this may cause the value of the related debt securities in which the scheme has invested to fall.

Liquidity Risk: The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the Fund invests.

Even though the Government securities market is more liquid compared to other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

A lower level of liquidity affecting an individual security or an entire market at the same time may have an adverse bearing on the value of the scheme's assets. More importantly, this may affect the Fund's ability to sell particular securities quickly enough to minimize impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic/corporate event.

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the scheme.

The scheme may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security.

Interest Rate Risk & Re-investment Risk: The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc.

The value of debt and fixed income securities held by the scheme generally will vary inversely with the changes in prevailing interest rates. In general, price of debt and fixed income securities go up when interest rates fall, and vice versa.

The investments made by the scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the scheme are reinvested. The additional income from reinvestment is the “interest on interest” component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

Concentration Risk: The scheme may pursue only a limited degree of diversification. It may invest a greater proportion of assets in the securities of very few issuers (within the limits permitted by regulation) or be concentrated on a few market sectors as compared to a diversified scheme. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

Sovereign risk: The Central Government of India is the issuer of the local currency debt in India. The Government raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying least probability of a default, such securities are known as securities with sovereign credit. It also implies that the credit risk on such Government securities is even lower than that on non-government securities with "AAA" rating and hence yields on government securities are even lower than yields on non-government securities with "AAA" rating.

General Provisions : Debt Securities are subject to the risk of an issuer’s inability to meet principal and interest payments on the obligation (credit risk) and may also be subject to price volatility due to such factors as interest rate sensitivity, market perception of the creditworthiness of the issuer and general market liquidity (market risk). The Fund Manager will consider both credit risk and market risk in making investment decisions for the Schemes. The timing of transactions in debt obligations, which will often depend on the timing of the Purchases and Redemptions in the Schemes, may result in capital appreciation or depreciation because the value of debt obligations generally varies inversely with the prevailing interest rates.

Prepayment Risk: A borrower may prepay a receivable prior to its due date. This may result in a change in the yield and tenor for the Schemes.

Zero Coupon and Deferred Interest Bonds: The Schemes may invest in zero coupon bonds and deferred interest bonds, which are debt obligations issued at a discount to their face value. Zero coupon bonds do not provide periodic interest payments and deferred interest bonds generally provide for a period of delay before the regular payment of interest begins. Such investments experience greater volatility in market value due to changes in interest rates than debt obligations which provide for regular payments of interest, and the Schemes may accrue income on such obligations even though it receives no cash.

Market Risk: All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the scheme’s objectives will be achieved. The securities that the scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions.

Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity.

Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.

RISK FACTORS ASSOCIATED WITH INVESTMENTS IN LONG TERM GOVERNMENT SECURITIES:

Interest rate risk: When interest rates rise, bond prices fall; conversely, when rates decline, bond prices rise. The longer the time to a bond's maturity, the greater will be its interest rate risk. Since the scheme would invest in government securities having maturity from 8 years to 13 years, interest rate risk would remain.

Inflation risk: Inflation causes tomorrow's money to be worth less than today's; in other words, it reduces the purchasing power of a bond investor's future interest payments and principal, collectively known as "cash flows." Inflation also leads to higher interest rates, which in turn leads to lower bond prices.

Legislative risk: The risk that a change in the tax code could affect the value of taxable or tax-exempt interest income.

Liquidity risk: The risk that the fund may have difficulty finding a buyer when they want to sell and may be forced to sell at a significant discount to market value.

RISKS ASSOCIATED WITH MARKET TRADING:

Absence of Prior Active Market: Although the units of Exchange Traded Funds are listed on the Stock Exchange for trading, there can be no assurance that an active secondary market will develop or be maintained.

Lack of Market Liquidity: Trading in units of Exchange Traded Funds on the Stock Exchange on which it is listed may be halted because of market conditions or for reasons that, in the view of the concerned Stock Exchange or Market Regulator, trading in the Exchange Traded Fund Units is inadvisable. In addition, trading in the units of Exchange Traded Funds is subject to trading halts caused by extraordinary market volatility pursuant to 'circuit breaker' rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the units of Exchange Traded Funds will continue to be met or will remain unchanged.

Units of Exchange Traded Funds May Trade at Prices Other than NAV: Units of Exchange Traded Funds may trade above or below their NAV. The NAV of Units of Exchange Traded Funds may fluctuate with changes in the market value of a Scheme's holdings. The trading prices of units of Exchange Traded Fund will fluctuate in accordance with changes in their NAVs as well as market supply and demand. However, given that Exchange Traded Funds can be created / redeemed in Creation Units, directly with the fund, large discounts or premiums to the NAVs will not sustain due to arbitrage possibility available.

Regulatory Risk: Any changes in trading regulations by the Exchange or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/ discount to NAV. Although LIC MF G-SEC Long Term Exchange Traded Fund are proposed to be listed on an Exchange, the AMC and the Trustees will not be liable for delay in listing of Units of the Scheme on Exchange / or due to connectivity problems with the depositories due to the occurrence of any event beyond their control.

Political Risks: Whereas the Indian market was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved removal of trade barriers and protectionist measures, which could adversely affect the value of investments. It is possible that the future changes in the Indian political situation, including political, social or economic instability, diplomatic developments and changes in laws and regulations could have an effect on the value of investments. Expropriation, confiscatory taxation or other relevant developments could affect the value of investments.

Right to Limit Redemptions: The Trustee, in the general interest of the unit holders of the Scheme offered under this Offer Document and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day depending on the total "Saleable Underlying Stock" available with the fund.

Redemption Risk – The Unit Holders may note that even though this is an open ended scheme, the Scheme would ordinarily repurchase Units in Creation Unit size. Thus unit holdings less than the Creation Unit size can normally only be sold through the secondary market, unless no quotes are available on the Exchange for 3 trading days consecutively.

Passive Investments: As LIC MF G-SEC Long Term Exchange Traded Fund is not actively managed, the underlying investments may be affected by a general decline in the Indian markets relating to its Underlying Index. The scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to take defensive positions in declining markets. Further, the fund manager does not make any judgment about the investment merit nor shall attempt to apply any economic, financial or market analysis.

OTHER RISKS

Risk associated with inflation: Over time, yields of short-term investments may not keep pace with inflation, leading to a reduction in an investment's purchasing power.

Legal Risk: The scheme may be affected by the actions of government and regulatory bodies. Legislation could be imposed retrospectively or may be issued in the form of internal regulations which the public may not be aware of. Legislation (including legislation relating to tax) or regulation may be introduced which inhibits the scheme from pursuing their strategies or which renders an existing strategy less profitable than anticipated. Such actions may take any form, for example nationalization of any institution or restrictions on investment strategies in any given market sector or changing requirements and imposed without prior warning by any regulator.

Valuation Risk: This risk relates to the fact that markets, in specific situations and due to lack of volumes of transactions, do not enable an accurate assessment of the fair value of invested assets. In such cases, valuation risk represents the possibility that, when a financial instrument matures or is sold in the market, the amount received is less than anticipated, incurring a loss to the portfolio and therefore impacting negatively the NAV of the scheme.

Past performance of the Sponsor/ the AMC/ the Mutual Fund is not indicative of the future performance of the Scheme. LIC MF G-SEC Long Term Exchange Traded Fund is the name of the Scheme and does not in any manner indicate either the quality of the Scheme; its future prospects or returns.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

As per Circular number SEBI/IMD/CIR NO 10/22701/03 dated December 12, 2003, the above guidelines are not applicable for Exchange Traded Funds. As LIC MF G-SEC Long Term Exchange Traded Fund is an exchange traded fund, same is not applicable.

C. SPECIAL CONSIDERATION

Prospective investors should study this Scheme Information Document and Statement of Additional Information carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, financial, investment or any other matters and are advised to consult their legal, tax, financial, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem/hold Units.

1. Neither this SID, SAI nor the Units being offered have been registered in any jurisdiction outside India. The distribution of this SID or SAI in certain jurisdictions may be restricted or totally prohibited or subject to registration requirements and accordingly, persons who come into possession of this SID or SAI are required to inform themselves about and to observe any such restrictions and/ or legal compliance requirements, as may be applicable. This SID does not constitute an offer or solicitation to any person within such jurisdiction. The Trustee may compulsorily redeem any units held directly or beneficially in contravention of these prohibitions.

2. It is the responsibility of any person in possession of this SID and of any person wishing to apply for Units pursuant to this SID to be informed of and to observe, all applicable laws and Regulations of such relevant jurisdiction.

3. The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this SID or the SAI or as provided by the AMC in connection with this offering. Prospective investors are advised not to rely upon any information or representation not incorporated in the SID or SAI or as provided by the AMC as having been authorized by the Mutual Fund, the AMC or the Trustee.

4. Redemption due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise due to such Redemptions.

5. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in SAI.

6. The tax benefits described in this Scheme Information Document and in the Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India as on the date of this SID and the investors should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will not undergo change. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her own professional tax advisor.

7. The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.

8. The AMC or its Sponsor or its Shareholders or their affiliates/associates or group entities may, either directly or indirectly invest in this Scheme and/ or any other Schemes, present or future, and such investment could be substantial. Redemption of substantial portion of such investment by these entities may have an adverse impact on the NAV of the Scheme. This may also affect the ability of the other Unit holders to redeem their units.

9. As the liquidity of the Scheme investments may sometimes be restricted by trading volumes and settlement periods, the time taken by the Fund for Redemption of Unit may be significant in the event of an inordinately large number of Redemption Requests or of a restructuring of the Scheme portfolio. In view of this, the Trustee has the right, in its sole discretion, to limit redemptions under certain circumstances - please refer to the paragraph "Right to Limit Redemption" in the SAI.

10. It may be noted that no prior intimation/indication would be given to investors when the composition of asset allocation pattern of the Scheme undergoes changes within the permitted band as mentioned in this document.

11. Pursuant to the provisions of Prevention of Money Laundering Act, 2002, the Rules issued thereunder and the guidelines / circulars issued by SEBI regarding the Anti Money Laundering (AML) Laws, all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identity and address(es) of investors, If after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, or on failure to provide required documentation, information, etc. by the Unit holder the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND (Financial Intelligence Unit – India) and / or to freeze the folios of the investor(s), reject any application(s)/redemptions / allotment of Units.

12. Investor Protection: The Scheme supports longer- term investment and active trading is discouraged. Short term or excessive trading into and out of the Scheme may affect its performance of the scheme as it increases the expenses and disrupts fund manager portfolio management strategies. The Fund and the distributors reserve the right to refuse applications for Purchase where transactions are deemed disruptive. The AMC, under powers delegated by the Trustee, have absolute discretion to reject any application, prevent further transaction by the Unit holder or redeem the Units held by the Unit holder at any time prior to the expiry of 30 Business Days from the date of the application.

All information in the Scheme Information Document and KIM shall be updated, considering the above observations, 30 days before the launch of the scheme.

D. DEFINITIONS & ABBREVIATIONS

The following scheme specific definitions/terms apply throughout this Document in addition to the definitions mentioned in the Statement of Additional Information unless the context requires otherwise:

Allotment Date	The date on which the units of LIC G-SEC Long Term Exchange Traded Fund are allotted to the successful applicants from time to time and includes allotment made to unit holders of the merged schemes.
AMFI Certified Stock Exchange Brokers	A person who is registered with Association of Mutual Funds in India (AMFI) as Mutual Fund Advisor and who has signed up with LIC MF Asset Management Ltd and also registered with BSE & NSE as Participant.
Applicable NAV	The NAV applicable for purchase or redemption or Switching of Units based on the time of the Business Day on which the application is time stamped.
Applicant	Applicant means a person who applies for allotment of units of LIC MF G-SEC Long Term Exchange Traded Fund in pursuance of this Offer Document.
Application Supported by Blocked Amount or ASBA	ASBA is an application containing an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB, for subscribing to an issue.
Asset Management or Investment Manager or AMC	LIC MF Asset Management Limited incorporated under the provisions of the Companies Act, 1956 and approved by Securities and Exchange Board of India to act as the Investment Manager to the Scheme(s) of LIC Mutual Fund.
ARN Holder / AMFI Registered Distributors	Intermediary registered with AMFI to carry out the business of selling and distribution of mutual fund units and having AMFI Registration Number (ARN) allotted by AMFI.
Authorized Participants	Member of the National Stock Exchange or any other recognised stock exchange or any other person who is appointed by the AMC to act as Authorised Participant as decided by the AMC.
Book Closure	The time during which the Asset Management would temporarily suspend sale, redemption and switching of Units.
Business Day	<p>A day other than:</p> <ul style="list-style-type: none">(i) Saturday and Sunday;(ii) A day on which the banks in Mumbai and /or RBI are closed for business /clearing;(iii) A day on which the National Stock Exchange of India Limited and/or the Bombay Stock Exchange Limited are closed;(iv) A day which is a public and /or bank Holiday at an Investor Service Centre/Official Point of Acceptance where the application is received;(v) A day on which Sale / Redemption / Switching of Units is suspended by the AMC;(vi) A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time. <p>Further, the day(s) on which the money markets are closed / not accessible, shall not be treated as Business Day(s).</p> <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Customer Service Centres /Official Points of Acceptance of the Mutual Fund or its Registrar.</p>

Business Hours	Presently 9 .00 a.m. to 5.30 p.m. on any Business Day or such other time as may be applicable from time to time.
Creation Date	The date on which Units of the scheme are created.
Custodian	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996. Currently we have Standard Chartered Bank as our custodian
Cut off time	In respect of subscriptions and redemptions received by the Scheme, it means the outer limit of timings within a particular day/ Business Day which are relevant for determination of the NAV/ related prices to be applied for a transaction.
Debt Instruments	Government securities, corporate debentures, bonds, promissory notes, money market instruments, pass-through certificates, asset backed securities/securitised debt and other possible similar securities.
Depository	A Depository as defined in the Depositories Act, 1996 and includes National Securities Depository Limited (NSDL) and Central Depository Services Limited (CDSL).
Depository Participant or DP	Depository Participant (DP) is an agent of the Depository who acts like an intermediary between the Depository and the investors. DP is an entity who is registered with SEBI to offer depository-related services.
Derivative	Derivative includes (i) a security derived from a debt instrument, share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security; (ii) a contract which derives its value from the prices, or index of prices, or underlying securities.
Electronic Fund Transfer/ EFT	Electronic Fund Transfer includes all the means of electronic transfer like Direct Credit / Debit, National Electronic Clearing System (NECS), RTGS, NEFT, Wire Transfer or such like modes may be introduced by relevant authorities from time to time.
Entry Load	Entry Load means a one-time charge that the investor pays at the time of entry into the scheme. Presently, entry load cannot be charged by mutual fund schemes.
ETF	Exchange Traded Fund
Exit Load	A charge paid by the investor at the time of exit from the scheme.
Fixed Income Securities	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, PSUs, Public Companies, Private Companies, Bodies Corporate, Special Purpose Vehicles(incorporated or otherwise) and any other entities, which yield at fixed rate by way of interest, premium, discount or a combination of any of them.
Floating Rate Debt Instruments	Floating rate debt instruments are debt securities issued by Central and / or State Government, corporates or PSUs with interest rates that are reset periodically. The periodicity of the interest reset could be daily, monthly, quarterly, half yearly, annually or any other periodicity that may be mutually agreed with the issuer and the Fund. The interest on the instruments could also be in the nature of fixed basis points over the benchmark gilt yields
Foreign Institutional Investor (FII)	Foreign Institutional Investor, registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.

Nifty 8- 13 Yr G-Sec Index	An index owned and operated by NSE Indices Ltd (Formerly known as India Index Services & Products Limited).
Gilts or Government Securities	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended from time to time.
GOI	Government of India
Holiday	Holiday means the day(s) on which the banks (including the Reserve Bank of India) are closed for business or clearing in Mumbai or their functioning is affected due to a strike / bandh call made at any part of the country or due to any other reason and on the day(s) on which the stock exchanges are closed.
NSE Indices Ltd (IISL)	NSE Indices Ltd (Formerly known as India Index Services & Products Limited)
Investment Management Agreement	The agreement between LIC Mutual Fund Trustee Private Limited and LIC MF Asset Management Limited, as amended from time to time
Investor	Any resident (person resident in India under the Foreign Exchange Management Act) or non-resident person (a person who is not a resident of India) whether an individual or not (legal entity), who is eligible to subscribe for Units under the laws of his/her/its/their state/country of incorporation, establishment, citizenship, residence or domicile and who has made an application for subscribing for Units under the Scheme.
Investor Service Centres / Customer Service Centres or CSCs	CSCs, as designated from time to time by the AMC, whether of the Registrar or AMC's own branches, being official points of acceptance, authorized to receive application forms for Purchase/ Redemption /Switch and other service requests/queries from investors/Unit Holders.
Large Investor	'Large Investor' means an Investor who is eligible to invest in the respective Schemes and who would be creating Units of the Schemes in Creation Unit size by depositing Portfolio Deposit and Cash Component. Further Large Investor would also mean those Investors who would be Redeeming Units of the Schemes in Creation Unit size.
Money Market Instruments	Money Market Instruments as defined in Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time. Generally, Money Market Instruments includes commercial papers, commercial bills, and treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, Triparty Repo, certificate of deposit and any other like instruments as specified by the Reserve Bank of India from time to time.
Mutual Fund or the Fund	Entity registered with SEBI as a Mutual Fund under SEBI (MF) Regulations, 1996
Net Asset Value or NAV	Net Asset Value per Unit of the Scheme (including options thereunder), calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI (MF) Regulations from time to time.
Non-resident Indian or NRI	A Non-Resident Indian or a Person of Indian Origin residing outside India.
Offer Document	This Scheme Information Document (SID) and Statement of Additional Information (SAI) (collectively).
Official Points of Acceptance	Places, as specified by AMC from time to time where application for Subscription / Redemption / Switch will be accepted on an ongoing basis.

Ongoing Offer / Continuous Offer Period	The period during which the Ongoing Offer / Continuous Offer Period for subscription to the Units of the Scheme is made and not suspended.
Person of Indian Origin	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or person referred to in sub clause (a) or (b).
Rating	Rating means an opinion regarding securities, expressed in the form of standard symbols or in any other standardized manner, assigned by a credit rating agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999.
Reserve Bank of India or RBI	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, (2 of 1934)
Registrar and Transfer Agents or Registrar or RTA	Karvy Fintech Private Limited. currently acting as Registrar and Transfer Agent to the Scheme, or any other Registrar appointed by the AMC from time to time.
Redemption or Repurchase	Redemption/Repurchase of Units of the Scheme as specified in this Document.
Regulatory Agency	GOI, SEBI, RBI or any other authority or agency entitled to issue or give any directions, instructions or guidelines to the Mutual Fund.
Repo	Sale of Government Securities with simultaneous agreement to repurchase them at a later date.
Reverse Repo	Purchase of Government Securities with simultaneous agreement to sell them at a later date.
Statement of Additional Information or SAI	The document issued by LIC Mutual Fund containing details of LIC Mutual Fund, its constitution, and certain tax, legal and general information, as amended from time to time. SAI is legally a part of the Scheme Information Document.
Sale or Subscription	Sale or allotment of Units to the Unit holder upon subscription by the Investor / Applicant under the Scheme.
Scheme	LIC MF G-SEC Long Term Exchange Traded Fund
Scheme Information Document or SID	This document issued by LIC Mutual Fund, offering for subscription, units of LIC MF G-SEC Long Term Exchange Traded Fund (including Options there under)
SEBI	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992
SEBI (MF) Regulations or SEBI Regulations or Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended and re-enacted from time to time including notifications/circulars/guidelines issued there under, from time to time.
Securities	As defined in Securities Contract (Regulation) Act, 1956 & includes shares, scrips, notes, bonds, debentures, debenture stock, warrants, etc., futures, options, derivatives, etc. or other transferable securities of a like nature in or of any incorporated company or other body corporate, Gilts / Government Securities, Mutual Fund Units, Money Market Instruments like Call Deposit, Commercial Paper, Treasury Bills, etc. and such other instruments as may be declared by GOI and / or SEBI and / or RBI and / or any other regulatory authority to be securities and rights or interest in securities but subject to the Asset Allocation of the respective SID.
Sponsor	Life Insurance Corporation of India

Switch	Redemption of a unit in any scheme (including the Options therein) of the Mutual Fund against purchase / allotment of a unit in another scheme (including the Options therein) of the Mutual Fund, subject to completion of Lock-in Period, if any, of the units of the scheme(s) from where the units are being switched.
Tracking Error	Tracking error means the variance between daily returns of the underlying benchmark and the NAV of the scheme for any given period.
Trust Deed	The Trust Deed made between the Sponsor and LIC Mutual Fund Trustee Private Limited, as amended from time to time, thereby establishing an irrevocable trust, called LIC Mutual Fund.
Trustee or Trustee Company	LIC Mutual Fund Trustee Pvt. Ltd incorporated under the provisions of the Companies Act, 1956 and act as the Trustee to the Schemes of the Mutual Fund.
Unit	The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme.
Unit holder	A person holding Unit(s) in the Scheme offered under this Document.

Interpretation

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise required:

1. The terms defined in this SID include the singular as well as the plural.
2. Pronouns having a masculine or feminine gender shall be deemed to include the other.
3. All references to "Rs." refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
4. The contents of the Scheme Information Document are applicable to the Schemes covered under this Scheme Information Document, unless specified otherwise.

Abbreviations:

AMC	LIC MF Asset Management Limited	NFO	New Fund Offer
AMFI	Association of Mutual Funds in India	NRI	Non-Resident Indian
ASBA	Application Supported by Blocked Amount.	NEFT	National Electronic Funds Transfer
AWOCA	Automatic Withdrawal of Capital Appreciation	NRE	Non Resident External
BSE	Bombay Stock Exchange Limited	NSE	National Stock Exchange
BSE StAR MF	BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds	NRO	Non Resident Ordinary
CDSL	Central Depository Services (India) Limited	NSDL	National Securities Depository Limited
TREPS	Triparty Repo	OIS	Overnight Indexed Swap
CSC/ ISC	Customer Service Centre / Investor Service Centre	PAN	Permanent Account Number
CDSC	Contingent Deferred Sales Charge	PIO	Person of Indian Origin
CVL	CDSL Ventures Limited	PMLA	Prevention of Money Laundering Act, 2002
ECS	Electronic Clearing System	POS	Points of Service
EFT	Electronic Funds Transfer	PSU	Public Sector Undertaking
ETF	Exchange Traded Fund	RBI	Reserve Bank of India
FCNR	Foreign Currency Non Resident	RTGS	Real Time Gross Settlement
FI	Financial Institution	SAI	Statement of Additional Information
FII	Foreign Institutional Investor	SEBI	Securities and Exchange Board of India
FIMMDA	Fixed Income Money Market & Derivatives Dealers Association	SID	Scheme Information Document
G-Sec	Government Securities	SIP	Systematic Investment Plan
HUF	Hindu Undivided Family	SPV	Special Purpose Vehicle
IMA	Investment Management Agreement	SWP	Systematic Withdrawal Plan

KARVY	Karvy Fintech Pvt. Ltd.	STP	Systematic Transfer Plan
KYC	Know Your Customer	STT	Securities Transaction Tax
MFSS	Mutual Fund Service System	T-Bills	Treasury Bills
MIBOR	Mumbai Inter-bank Offer Rate	NAV	Net Asset Value

E. DUE DILIGENCE BY THE ASSET MANAGEMENT

It is confirmed that:

(i) This Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

(ii) All legal requirements connected with the launching of the Scheme were also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.

(iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

Place: Mumbai
Date: 31/05/2019

Sd/-
Mayank Arora
Compliance Officer & Company Secretary

II. INFORMATION ABOUT THE SCHEME

A. NAME & TYPE OF THE SCHEME

LIC MF G-SEC Long Term Exchange Traded Fund is an Open Ended Scheme replicating/tracking Nifty 8-13 Yr. G-Sec Index

INVESTMENT OBJECTIVE OF THE SCHEME

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, subject to tracking errors.

However there is no assurance that the investment objective of the scheme will be achieved.

B. ASSET ALLOCATION PATTERN

Under normal circumstances, the asset allocation pattern will be as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Securities comprising of underlying benchmark Index.	95	100	Low
Other Debt and Money market instruments*	0	5	Low

*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Triparty Repo and any other like instruments as specified by the Reserve Bank of India from time to time.

The net assets of the scheme will be invested predominantly in securities constituting the Nifty 8- 13 Yr G-Sec Index. This would be done by investing in all securities with the same weightage that they represent in the Nifty 8- 13 Yr G-Sec Index.

A small portion of the net assets will be invested in Debt and money market instruments permitted by SEBI / RBI including call money market or in alternative investment for the call money market as may be provided by the RBI, to meet the liquidity requirements of the scheme.

The scheme does not intend to invest in securitized debt instruments and foreign securities. The scheme would not invest in derivatives.

The Scheme shall not engage in securities lending and borrowing.

The scheme will not engage in short selling activities.

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. It must be clearly understood that the percentages stated are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unitholders. Such changes in the investment pattern will be for short term and for defensive considerations only.

Since, LIC MF G-SEC Long Term ETF is a passively managed exchange traded open ended index scheme, therefore change in investment pattern is normally not foreseen. However, for short durations part of the corpus may be pending for deployment, in cases of extreme market conditions or special events.

In the event of any deviations below the minimum limits or beyond the maximum limits as specified in the above table, the Fund Manager shall rebalance the portfolio within a period of 30 days.

C. WHERE WILL THE SCHEME INVEST?

The corpus of the scheme will be primarily invested in government securities. Further, the scheme will also invest in money market instruments aiming to reduce interest rate risk of the scheme. The actual percentage of investment in these securities will be decided after considering various factors such as the prevailing inflation and interest rate scenario, performance of corporate sector, general liquidity and other considerations. Subject to SEBI Regulations and other prevailing laws as applicable, the net assets of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Securities created and issued by Governments of India and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
2. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
3. Money market instruments permitted by SEBI/RBI, having maturities upto one year, in call money market or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
4. Certificate of Deposits (CDs).
5. Commercial Paper (CPs).
6. Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time. The securities mentioned above could be listed or unlisted, secured or unsecured, rated or un-rated and of varying maturity, as enabled under SEBI Regulations/ circulars/ RBI.

The Scheme may also enter into repurchase and reverses repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

Investment Process and Recording of Investment Decisions

LIC MF G-SEC Long Term ETF will endeavour to track the respective underlying index by investing in the constituents of the respective underlying Index. The investment decisions will be as per the investment objective and the AMC will review the investments made by the scheme from time to time. Recording of investment decisions would be in accordance with SEBI regulation. However, since the schemes shall be passively managed funds, the subscriptions are deployed and redeemed without timing such investment.

Investments in the Scheme by the AMC, Sponsor, or their affiliates in the Schemes

The AMC, Sponsor, Trustee and their associates or affiliates may invest in the Scheme on ongoing basis subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme.

Investment of Subscription Money

Pending deployment of the funds of the Scheme in terms of the investment objective, the Fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks as per the guidelines given in SEBI Circular no. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007, or money market instruments.

Borrowing by the Mutual Fund

Under the SEBI Regulations, the Mutual Fund is allowed to borrow to meet the temporary liquidity requirements of its Scheme for the purpose of Redemption of Units or the payment of interest to the Unit holders. Further, as per the SEBI Regulations, the Mutual Fund shall not borrow more than 20% of the Net Assets of the scheme and the duration of such borrowing shall not exceed a period of six months. The Mutual Fund may raise such borrowings after approval by the Trustee from Sponsor or any of its Associate / Group Companies or Banks in India or any other entity at market related rates prevailing at the time and applicable to similar borrowings. The security for such borrowings, if required, will be as determined by the Trustee.

D. WHAT ARE THE INVESTMENT STRATEGIES?

The Fund would invest not less than 95% of its corpus in securities comprising the underlying index and endeavour to track the benchmark index while minimizing the tracking error and therefore would follow a passive investment strategy. The scheme would aim to maintain least amount of cash & will also try & avoid investment in debt & money market securities. This would only be for the purpose of redemption requirements.

Risk control measures

Since investing requires disciplined risk management, the AMC would endeavour to incorporate adequate safeguards for controlling risks in the portfolio construction process. The Fund Manager will also review all counterparties prior to transacting, using internal guidelines. The fund manager shall follow the asset allocation pattern in SID under normal circumstances and residual cash may be invested in the Triparty Repo / repo market, which seeks to ensure liquidity in the scheme under normal circumstances. There can however be no guarantee against liquidity issues within the scheme. The Fund Manager will also endeavour to actively manage the scheme duration based on the ensuing market conditions. Based on its interest outlook, the Fund Manager may take tactical and/or strategic interest rate calls to manage the investments of the scheme on a dynamic basis in order to exploit emerging opportunities in the market.

The AMC may also implement certain internal control procedures / risk & exposure limits etc. for controlling risks which may be varied from time to time.

TRACKING ERROR

While the objective of the Scheme is to closely track the index, the performance may not be commensurate with the performance of the underlying Index on any given day or over any given period. Such variations are commonly referred to as the tracking error.

Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the Nifty 8-13 yr G-Sec or one or more securities covered by / included in the Nifty 8-13 yr G-Sec and may arise from a variety of factors including but not limited to:

1. Any delay experienced in the purchase or sale of shares due to illiquidity of the market, settlement and realisation of sale proceeds and / or the registration of any securities transferred and / or any delays in receiving cash dividends and resulting delays in reinvesting them.
2. The Nifty 8-13 yr G-Sec reflects the prices of securities at close of business hours. However, the Fund may buy or sell the securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the NSE.
3. The constituent securities of the underlying index may be revised periodically by either excluding or including new securities. In such an event, the Fund will endeavour to reallocate its portfolio but the available investment/ disinvestment opportunities may not permit precise mirroring of the underlying index in a short period of time.
4. The charging of expenses to the scheme including investment management fees and custodian fees.
5. The potential for trades to fail, which may result the Schemes not having acquired shares at a price necessary to track the index.

6. The holding of a cash position and accrued income prior to distribution and accrued expenses.

7. Disinvestments to meet redemptions, recurring expenses, etc.

AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal circumstances, such tracking errors are not expected to exceed above 2% per annum. However, this may vary due to the reasons mentioned above or any other reasons that may arise and particularly when the markets are very volatile. However, there can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

Portfolio Turnover

The Scheme shall be a passively managed, Index Linked, open ended, exchange traded fund. It is therefore expected that there would be a number of subscriptions and redemptions on a daily basis through Authorised Participants and Large Investors. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition will be done within 30 days, if any, and corporate actions of securities included in Index.

The scheme has no explicit constraints either to maintain or limit the portfolio turnover. It would be also difficult to have any reasonable accuracy in estimating the likely portfolio turnover. However, the fund manager intends to avoid any transactions in the portfolio unless there is any subscription, redemption or change in the underlying Index.

E. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

i) Type of the Scheme

An Open Ended Scheme replicating/tracking Nifty 8-13 Yr. G-Sec Index

(ii) Investment Objective

Main 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.

(iii) Investment Pattern: The indicative portfolio break-up with minimum and maximum asset allocation is detailed in the section "ASSET ALLOCATION PATTERN". The fund manager reserves the right to alter the asset allocation for a short term period on defensive considerations.

(iv) Terms of Issue

(a) Liquidity provisions such as repurchase/redemption of units

LIC MF G-SEC Long Term Exchange Traded Fund shall be listed on the Exchange, subsequent buying or selling by Unit holders can be made from the secondary market. For details on repurchase/redemption of units please refer section on redemption.

(b) Aggregate Fees and expenses charged to the Scheme

i) New Fund Offer (NFO) Expenses: Refer to Section New Fund Offer (NFO) Expenses

ii) Annual Scheme Recurring Expenses: Refer to Section Annual Scheme Recurring Expenses

iii) Any safety net or guarantee provided – Not Applicable

Changes in Fundamental Attributes -

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) there under or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) there under and affect the interests of Unitholders is carried out unless:

- i. A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- ii. The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

F. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked with Nifty 8-13 yr G-sec Index.

Justification for use of benchmark

The Fund intends to invest in Government Securities issued by Central / State government. The Nifty 8-13 yr G-Sec best captures this theme. This benchmark shall provide the investor with an independent and representative comparison with fund portfolio.

The Nifty 8-13 yr G-Sec is constructed using the prices of top 5 (in terms of traded value) liquid GOI bonds with residual maturity between 8 to 13 years and have outstanding issuance exceeding Rs.5000 crores. The individual bonds are assigned weights considering the traded value and outstanding issuance in the ratio of 40:60. The index measures the changes in the prices of the bond basket. The basket is rebalanced at the end of every month. The base date is Jan 03, 2011 and base number is 1000.

Nifty 8- 13 Yr G-Sec Index values are made available on end-of-day basis on each calendar day. Index methodology document is made available on NSE website and also, index fact-sheet is updated on monthly basis. Index methodology covers details of selection criteria in detail as well as index revision policy along with other important information. Index Factsheet is contains information w.r.t. index constituents along with their weightages and historical index performance graph.

Performance of the Scheme vis-à-vis the Benchmark and peers will be periodically discussed and reviewed by the Investment Committee of the AMC and Board of Directors of the AMC and Trustee in their respective meetings.

The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the Regulations and other prevalent guidelines.

G. FUND MANAGER

The following are the details of the fund manager who will manage the investments of the Schemes

NAME	Qualifications	Brief Experience	Other schemes managed
Mr. Marzban Irani (44 years) Managing this scheme from 10.08.2016	PGDBM - Chetana's Institute Of Management & Research, Mumbai. B.Com - Mumbai University	<ul style="list-style-type: none">• Fund Manager Fixed Income - LIC Mutual Fund Asset Management Ltd. (w.e.f. 04/08/2016)• VP Fixed Income - DSP BlackRock Investment Managers (Jun 2014 – Jul 2016)• Senior Fund Manager Fixed Income - TATA Asset Management (Jun 2011- May 2014)• Fund Manager Fixed Income - METLIFE INDIA INSURANCE (Sep 2010 – May 2011)• Fund Manager Fixed Income - Mirae Asset Global Investment Mgmt India (Jan 2008 – Jul 2010)• Fund Manager Fixed Income - TATA Asset Management (Sep 2000- Nov 2007)	<ul style="list-style-type: none">• LIC MF Debt Hybrid Fund (Debt Portion)• LIC MF Banking & PSU Debt Fund• LIC MF Government Securities Fund• LIC MF Unit Linked Insurance Scheme (Debt Portion)• LIC MF Children's Gift Fund (Debt Portion)• LIC MF Equity Hybrid Fund (Debt Portion)• LIC MF Bond Fund• LIC MF Short Term Debt Fund• LIC MF Arbitrage Fund (Debt Portion)

H. INVESTMENT RESTRICTIONS UNDER THE SCHEME:

All investments by the Schemes and the Mutual Fund will always be within the investment restrictions as specified in the SEBI Regulations. Pursuant to the Regulations, the following investment and other restrictions are presently applicable to the scheme:

1. Pending deployment of the corpus of the Schemes in securities in terms of investment objective, the Fund can invest the corpus of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines issued by SEBI. Accordingly, as presently prescribed, the requirements of SEBI Circulars; SEBI/IMD/CIR No. 1/91171/ 07 dated April 16, 2007 and SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008, will be adhered to.

2) A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the SEBI Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Boards of the Trustee and the asset management company;

Provided that such limit shall not be applicable for investment in Government Securities, treasury bills and collateralized borrowing and lending obligations;

Provided further that investment within such limit can be made in mortgaged backed securitized debt which are rated not below investment grade by a credit rating agency registered with SEBI.

3. The scheme shall not invest more than 30% of its net assets in money market instruments of an issuer.

Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.

2. The scheme shall not make any investment in:

Any unlisted security of an associate or group company of the Sponsor; or

Any security issued by way of private placement by an associate or group company of the Sponsor; or The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets.

The Mutual Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and dividend to the Unitholders in accordance with the provisions of SEBI Regulations as applicable from time to time.

3. Debentures, irrespective of any residual maturity period (above or below 1 year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of the Seventh Schedule to the Regulations or as may be specified by SEBI from time to time.

4. Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose. The Scheme shall not invest in a fund of funds scheme.

5. The Scheme shall not invest in Foreign Securities. 8. The Scheme shall not invest in a fund of funds scheme.

9. The Scheme shall not invest in Securitised Debt.

10. The Scheme shall not engage in short selling of securities.

11. The Scheme shall not invest in derivatives.

12. The Scheme shall not engage in securities lending and borrowing.

13. The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.

14. AMC shall not invest more than 1% of the asset under management in the scheme.

15. Total exposure of debt schemes of mutual funds in a particular sector (excluding investments in Bank CDs, Triparty Repo, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 5% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs);

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme.

16. Total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.

AMC/MF may, in the interest of scheme, consider buyback of the units of the scheme from the market to enhance value of the scheme as permissible under the SEBI Regulations. Units bought back will be cancelled as per procedure that may be laid down by the AMC from time to time.

These investment restrictions shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, LICMF shall as soon as possible take appropriate corrective action, taking into account the interests of the Unitholders.

The investment manager may, from time to time invest its own funds in the scheme at its discretion. However, the investment manager shall not be entitled to charge any fees on its investments in the scheme.

I. SCHEME PERFORMANCE SO FAR:

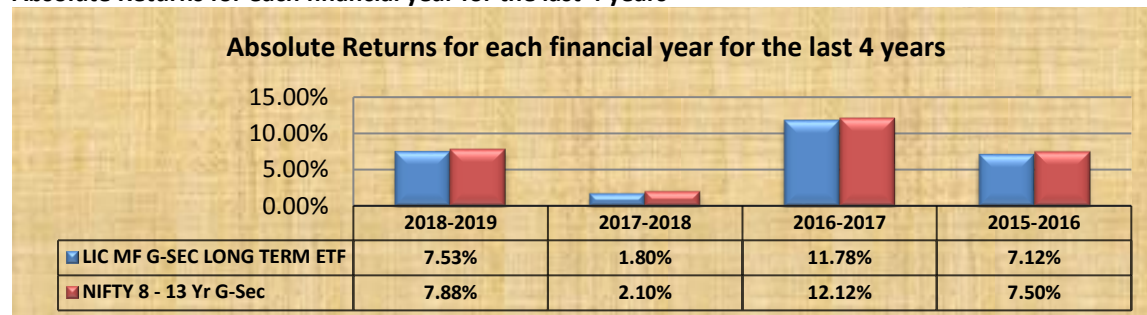
Regular Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns Nifty 8-13 Yr G-sec Index (%)	Additional Benchmark Returns CRISIL 10 Yr Gilt Index (%)
Returns for the last 1 year	12.83	13.21	12.20
Returns for the last 3 years	7.65	7.99	6.75
Returns for the last 5 years	NA	NA	NA
Returns since inception	7.98	8.31	7.44

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

Returns are as on 31/05/2019.

Absolute Returns for each financial year for the 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 December'2014 therefore the returns for showing zero.

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

J. INTRODUCTION TO EXCHANGE TRADED FUND

Exchange Traded Fund (ETF)

Exchange Traded Funds are innovative products that provide exposure to an index or a basket of securities that trade on the exchange like a single stock. Exchange Traded Funds have a number of advantages over traditional open ended index funds as they can be bought and sold on the exchange at prices that are usually close to the actual intra-day NAV of the Scheme. Exchange Traded Funds are an innovation to traditional mutual funds as Exchange Traded Funds provide investors a fund that closely tracks the performance of an index with the ability to buy / sell on an intra-day basis. Unlike listed close ended funds, Exchange Traded Funds are structured in a manner which allows creating new units and redeeming outstanding units directly with the fund, thereby ensuring that Exchange Traded Funds trade close to their actual NAVs Exchange Traded Funds are usually passively managed funds wherein subscription / redemption of units work on the concept of exchange with underlying securities. In other words, large investors / institutions can purchase units by depositing the underlying securities with the fund / AMC and can redeem by receiving the underlying shares in exchange of units. Units can also be bought and sold directly on the exchange.

Exchange Traded Funds have all the benefits of indexing such as diversification, low cost and transparency. As Exchange Traded Funds are listed on the exchange, costs of distribution are much lower and the reach is wider. These savings in cost are passed on to the investors in the form of lower costs. Furthermore, exchange traded mechanism helps reduce minimal collection, disbursement and other processing charges.

The structure of Exchange Traded Funds is such that it protects long-term investors from inflows and outflows of short-term investor. This is because the fund does not bear extra transaction cost when buying / selling due to frequent subscriptions and redemptions.

Tracking Error of Exchange Traded Funds is likely to be low as compared to a normal index fund. Due to the Creation / Redemption of units through the in-kind mechanism the fund can keep lesser funds in cash. Also, time lag between buying / selling units and the underlying shares is much lower.

Exchange Traded Funds are highly flexible and can be used as a tool for gaining instant exposure to the equity markets, equitising cash or for arbitraging between the cash and futures market.

Benefits of EXCHANGE TRADED FUNDS

1. Can be easily bought / sold like any other stock on the exchange through terminals spread across the country.
2. Can be bought / sold anytime during market hours at prices that are expected to be close to actual NAV of the Scheme. Thus, investor invests at real-time prices as opposed to end of day prices.
3. No separate form filling for buying / selling units. It is just a phone call to your broker or a click on the net.
4. Ability to put limit orders.
5. Minimum investment for an Exchange Traded Fund is one unit.
6. Protects long-term investors from the inflows and outflows of short-term investors.
7. Flexible as it can be used as a tool for gaining instant exposure to the equity markets, hedging or for arbitraging between the cash and futures market.
8. Helps in increasing liquidity of underlying cash market.
9. Aids low cost arbitrage between Futures and Cash market.
10. An investor can get a consolidated view of his investments without adding too many different account statements, as Exchange Traded Funds will be in demat form.

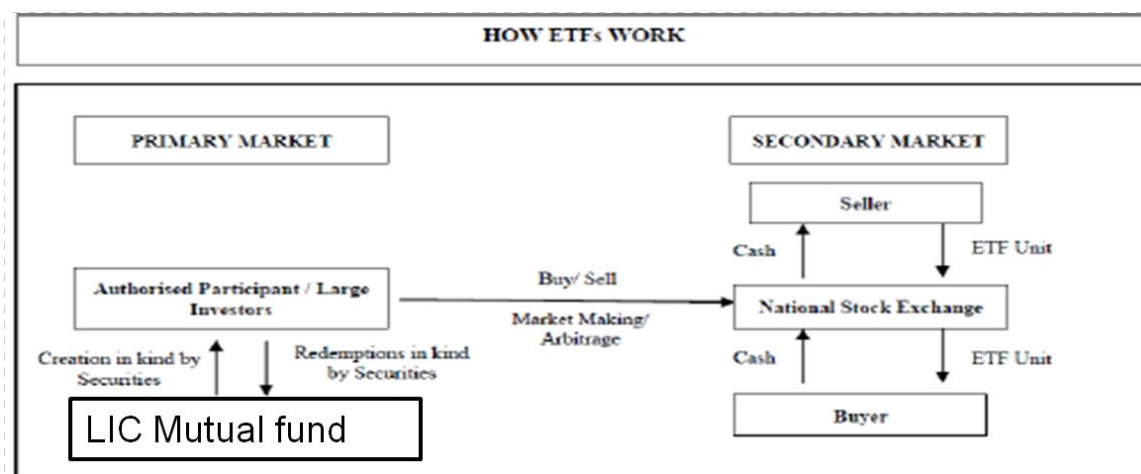
Uses of EXCHANGE TRADED FUNDS:

1. **Investors with a long-term horizon:** Allows diversification of portfolio at one shot, thereby reducing scrip specific risk at a low cost.
2. **FIs, Institutions and Mutual Funds:** Allows easy asset allocation, hedging at a low cost.
3. **Arbitrage:** Low impact cost to carry out arbitrage between the Cash and the Futures market.
4. **Investors with a shorter term horizon:** Allows liquidity due to ability to trade during the day and expected to have quotes near NAV during the course of trading day.

Comparison of EXCHANGE TRADED FUNDS v/s Open Ended Funds v/s closes Ended Funds:

	Open Ended Fund	Closed Ended Fund	Exchange Traded Fund
Fund Size	Flexible	Fixed	Flexible
NAV	Daily	Daily	Real time (indicative NAV)
Liquidity provider	Fund itself	Stock Market	Stock Market / Fund itself
Sale price	At NAV plus load, if any	Significant premium / discount to NAV	Very close to actual NAV of Scheme
Availability	Fund itself	Through Exchange where listed	Through Exchange where listed / Fund itself.
Portfolio disclosure	Disclosed monthly	Disclosed monthly	Daily
Intra-day trading	Not possible	Expensive	Possible at low cost

An illustration of the working of EXCHANGE TRADED FUND is given below:



K. DEBT AND MONEY MARKETS IN INDIA:

The instruments available in Indian Debt Market are classified into two categories, namely Government and Non - Government debt. The following instruments are available in these categories:

A] Government Debt

• Central Government Debt • Zero Coupon Bonds • Treasury Bills • State Government Debt • Dated Government Securities • State Government Loans • Coupon Bearing Bonds • Floating Rate Bonds

B] Non-Government Debt

• Instruments issued by Government Agencies and other Statutory Bodies • Instruments issued by Banks and Development Financial institutions • Government Guaranteed Bonds • PSU Bonds • Instruments issued by Public Sector Undertakings • Instruments issued by Corporate Bodies • Fixed Coupon Bonds • Floating Rate Bonds

• Zero Coupon Bonds Certificates of Deposit • Promissory Notes • Commercial Paper • Non-Convertible Debentures • Fixed Coupon Debentures • Floating Rate Debentures • Zero Coupon Debentures

Certificate of Deposit (CD):

Certificate of Deposit (CD) is a negotiable money market instrument issued by scheduled commercial banks (SCBs) and select All India Financial Institutions (FIs), within their umbrella limit. The scheme introduced by RBI allows these institutions to mobilize bulk deposits from the market, which they can have at competitive rates of interest. The maturity period of CDs issued by the SCBs is between 7 days to 1 year. CDs also are issued at a discount to face value and can be traded in secondary market. Duplicate can be issued after giving a public notice & obtaining indemnity.

Triparty Repo (TREPS):

"Triparty repo" means a repo contract where a third entity (apart from the borrower and lender), called a Tri- Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction. TREPS facilitates, borrowing and lending of funds, in Triparty Repo arrangement.

Currently the borrowing/ lending is facilitated for tenors upto next 7 days and for three months end dates. A member can request for making available of a particular tenor up to a period of 365 days, by requesting in the format available in sub menu of Request forms under TREPS. The eligible securities that can be used as collateral for borrowing through TREPS are as per list prescribed by CCIL.

Commercial Paper (CP):

Commercial Paper (CP) is an unsecured negotiable money market instrument issued in the form of a promissory note,

generally issued by the corporates, primary dealers and All India Financial Institutions as an alternative source of short-term borrowings. CP is traded in secondary market and can be freely bought and sold before maturity. CP can be issued for maturities between a minimum of 15 days and a maximum up to 1 year from the date of issue.

Non Convertible Debentures and Bonds

Non convertible debentures as well as bonds are securities issued by companies / institutions promoted / owned by the Central or State Governments and statutory bodies which may or may not carry a guarantee. Nonconvertible debentures are unsecured bonds that cannot be converted to company equity or stock. Nonconvertible debentures usually have higher interest rates than convertible debentures. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long term fund requirements.

Floating Rate Debt Instruments

Floating rate debt instruments are instruments issued by Central / State Governments, corporates, PSUs, etc. with interest rates that are reset periodically, with rates tied to a representative interest rate index. Floating rate instruments offer enhanced yields when compared to a strategy of rolling over comparably rated short-term instruments and paying the related costs associated with each transaction. Floating-rate securities also allow investors to match asset and liability cash flows.

Activity in the Primary and Secondary Market is dominated by Central Govt. Securities including Treasury Bills. These instruments comprise close to 60% of the all outstanding debt and more than 75% of the daily trading volume on the wholesale Debt Market Segment of the National Stock Exchange of India Limited.

In the money market, activity levels of the Government and Non-Government Debt vary from time to time. Instruments that comprise a major portion of money market activity include Overnight Call, Triparty Repo, Treasury Bills, Government Securities with a residual maturity of less than 1 year, Commercial Papers, Certificate of Deposit.

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. Though, not strictly classified as Money Market Instruments, PSC / DFI / Corporate Paper with a residual maturity of less than 1 year are actively traded and offer a viable investment option.

Currently the indicative yields for some of the money market instruments are as follows:

INSTRUMENTS	INDICATIVE YIELDS As on 31st May 2019
Call Rate	5.92
Triparty Repo (Weigh Avg)	5.98
Certificate of Deposit	
3 Months	6.45
6 Months	6.85
1 Year	7.20
Commercial Paper (NBFC)	
3 Months	6.83
6 Months	7.75
1 Year	8.10
Treasury Bills	
91 Days	6.10
364 Days	6.25
Government Securities	
1 Year	6.30
2 Year	6.45
Corporate Bonds	
1 Year	7.40

Note: The above rates are indicative and are subject to fluctuations in general interest rates and market conditions.

L. COMPARISON BETWEEN THE SCHEME(S)

Scheme Name	Investment Objectives	Asset Allocation Pattern	AUM as on 31/05/2019 (Rs. in Crs)		No. of Folios as on 31/05/2019	
			Direct	Regular	Direct	Regular
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% - 100% - Medium to High Cash and cash equivalent /Money Market instruments including Triparty Repo (with maturity not exceeding 91 days)- 0% - 5% - Low 	0.00	530.60	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% - 100% - Medium to High Cash and cash equivalent /Money Market instruments including Triparty Repo (with maturity not exceeding 91 days)- 0% - 5% - Low 	0.00	399.16	0	147
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% - 100% - Medium to High Cash and cash equivalent /Money Market instruments including Triparty Repo (with maturity not exceeding 91 days)- 0% - 5% - Low 	0.00	330.58	0	454

III. UNITS AND OFFER

This section provides details an investor needs to know for investing in the Scheme.

A. NEW FUND OFFER (NFO)

The section does not apply to the Schemes covered in this SID, as the ongoing offer of the Schemes has commenced after the NFO, and the Units are available for continuous subscription and redemption.

B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for Subscriptions / redemptions after the closure of the NFO period.</p>	<p>Within 5 working days from the date of allotment, an investor can buy/sell units of LIC MF G-SEC Long Term Exchange Traded Fund on a continuous basis on the National Stock Exchange and other recognized stock exchanges where units are listed and traded like any other publicly traded securities at market prices which may be close to the actual NAV Of the Scheme. The trading lot is one LIC MF G-SEC Long Term Exchange Traded Fund unit. Investors can purchase units at market prices, which may be at a premium/discount to the NAV of the scheme depending upon the demand and supply of units at the exchanges.</p> <p>Alternatively, Authorized Participants and Large Investors may buy the units on any business day for the scheme directly from the Mutual Fund at applicable NAV and transaction charges, if applicable, by transferring securities or cash, value of which is equal to creation unit size. Each creation unit consists of 1, 00,000 units of LIC MF G-SEC Long Term Exchange Traded Fund. Mutual fund will also repurchase units from Authorized Participants and Large Investors on any business day provided the number of LIC MF G-SEC Long Term Exchange Traded Fund that investors can create / redeem in exchange of 1,00,000 units and in multiples thereafter.</p>
<p>Ongoing Price for subscription (purchase) by investors</p> <p>This is the price you need to pay for purchase.</p> <p>Sale Price = Applicable NAV +Transaction costs other charges, if any</p>	<p>For Subscription of units directly with Mutual Fund:</p> <ol style="list-style-type: none"> 1. Subscription facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors. 2. Units of Schemes may be subscribed in Creation Unit size & in multiples thereof. 3. Authorised Participants and Large Investors may subscribe to the units of the Scheme on any business day directly with the Mutual Fund at Applicable NAV and transaction costs, if any, by depositing securities comprising the benchmark index and/or cash, value of which is equivalent to Creation Unit size. 4. The Creation Unit size shall be 1,00,000 units. <p>For Purchase of units through Stock Exchange</p> <p>All categories of Investors may purchase the units of the Schemes through Stock exchange on which the units of the Schemes are listed on any trading day in round lot of 1 (one) Unit at the prevailing listed price.</p>
<p>Transaction costs</p>	<p>Transaction costs include brokerage, depository participant charges, uploading charges and such other charges that the AMC/Mutual Fund may have to incur in the course of accepting/providing the portfolio deposit as consideration for a subscription/redemption request. Such transaction handling costs shall be recoverable from the transacting Authorised Participant/Large Investor.</p>

<p>Ongoing Price for redemption (sale) by investors.</p> <p>This is the price you will receive for redemptions Redemption Price =Applicable NAV (1-Exit Load, if any) - Transaction costs and other charges, if any Example: If the applicable NAV is `10, exit load is 2% with nil transaction costs, then redemption price will be: `10* (1-0.02) = `9.80.</p>	<p>For Redemption of units directly with Mutual Fund:</p> <ol style="list-style-type: none"> 1.Redemption facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors. 2.Units of scheme may be redeemed only in Creation Unit size. 3.Authorised Participants and Large Investors may redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction costs, if any, by receiving securities comprising the benchmark index and/or cash, value of which is equivalent to Creation Unit size. 4. The Creation Unit size in case of LIC MF G-SEC Long Term ETF shall be 100,000 units. <p>For Sale of units through Stock Exchange</p> <p>All categories of Investors may sell the units of the scheme through Stock exchange on which the units of the Schemes are listed on any trading day in round lot of 1(one) Unit at the prevailing listed price.</p> <p>Also in case of G-SEC Long Term ETF, Authorised Participants and Large Investors may sell the units of the Scheme at applicable NAV, and transaction costs by transferring the requisite number of units of the respective Scheme equalling the Creation Unit size to the Fund's DP account and the Cash Component, if any, to the AMC/Custodian.</p> <p>On confirmation of the same by the AMC, the AMC will transfer the Portfolio Deposit to the investor's DP account and pay the Cash Component, if applicable.</p> <p>Cash Redemption Option: The Fund may allow cash redemption of the units of the Scheme in Creation Unit size by Large Investors/Authorized Participant. Such investors shall make redemption request to the Mutual Fund / AMC whereupon the Mutual Fund / AMC will arrange to sell underlying portfolio securities on behalf of the investor. Accordingly, the sale proceeds of portfolio securities, after adjusting necessary charges/costs, will be remitted to the investor.</p>
<p>Minimum amount for Purchase / Redemptions</p>	<p>For Subscription / Redemption of units directly with Mutual Fund:</p> <ol style="list-style-type: none"> 1. Subscription / Redemption facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors. 2. Units of schemes may be subscribed to / redeemed only in Creation Unit size. 3. Authorised Participants and Large Investors may subscribe to/redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction costs, if any, by depositing / receiving securities comprising the benchmark index and/or cash, value of which is equivalent to Creation Unit size. 4. The Creation Unit size in case of LIC MF G-SEC Long Term ETF shall be 10,000 units. <p>For Purchase / Sale of units through Stock Exchange</p> <p>All categories of Investors may purchase/sell the units of the scheme through Stock exchange on which the units of the scheme are listed on any trading day in round lot of 1(one) Unit at the prevailing listed price.</p>

<p>Cut off timing for subscriptions / redemptions / switches. This is the time before which your application (complete in all respects) should reach the Mutual Fund. Applicable NAV is the Net Asset Value per Unit at the close of the Business Day on which a valid application is accepted and time stamped. Applications received via post or courier will be accepted on the basis of when the application is time stamped and not on the basis of date and time of receipt of the post or the courier. The Mutual Fund / AMC reserve the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme.</p>	<p>For Subscriptions/Purchases of units directly with Mutual Fund For any valid application for subscription of units, the applicable NAV shall be determined on the basis of confirmation of transfer of Portfolio Component and Cash Component or transfer of cash equivalent for Creation Unit size received by Mutual Fund. Accordingly, in respect of valid applications received by Mutual Fund along with the confirmed status of Transfer of funds upto 3.00 p.m and the confirmed status of Transfer of Portfolio, if applicable, upto 3.00 p.m, the closing NAV of the day, on which the above confirmations are received by Mutual Fund, shall be applicable. In respect of valid applications received along with Confirmed status of Transfer of funds and/or Confirmed status of Transfer of Portfolio after the above said respective cut-off time, the closing NAV of the next business day, on which either of the confirmations are received by Mutual Fund, shall be applicable.</p> <p>For Redemptions/Sales of units directly with Mutual Fund In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after 3 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 this SID.</p>
<p>Where can the applications for purchase / redemption be submitted(In case of Subscription /Redemption of units in Creation Unit size directly with Mutual Fund)</p>	<p>The applications for purchase/redemption of units in Creation Size unit directly with the Fund would be submitted at the AMC's Corporate office. The applications for redemption of Fractional units directly with the Fund may be submitted at: Registrar & Transfer Agents. The list of which is provided at the end of the document.</p>
<p>Minimum balance to be maintained and consequences of non maintenance.</p>	<p>Not applicable</p>
<p>Special Products Available</p>	<p>Not available</p>
<p>Account Statements</p>	<p>The depository participant with whom the unitholder has a depository account will send a statement of transactions in accordance with the byelaws of the depository which will contain the details of transaction of units. Allotment of units and dispatch of Allotment Advice to FIIs will be subject to RBI approval, if required. Units allotted under this scheme are transferable subject to the provisions of the Depositories Act, SEBI (Depository and Depository Participant) Regulations, 1996 and other applicable provisions. Note: The fund house may not furnish separate accounts statement to the unitholders since the statement of accounts furnished by depository participant will contain the details of transactions in these units.</p>

<p>Allotment</p>	<p>The units will be allotted as per the applicable NAV on the T day, Where the T day is the transaction day, provided the application is received within the cut-off timings for the transaction day. The scheme will be available only in the Dematerialized form.</p> <p>Authorised Participant and Large investors can directly buy / sell Units in blocks from the Fund in 'Creation Unit' size, on all working days. Since the scheme is to be issued / repurchased and traded compulsorily in dematerialized form, no request for dematerialisation will be accepted.</p> <p>For Subscriptions received after re-opening for continuous offer at the ISC's within the cut-off timings and considered accepted for that day, the units will be allotted as per the applicable NAV.</p> <p>LIC Mutual Fund, in consultation with the Trustees reserves the right to discontinue/ add more options at a later date subject to complying with the prevailing SEBI guidelines and Regulations. RCAM, in consultation with the Trustees, reserves the right to change the Load structure if it so deems fit in the interest of smooth and efficient functioning of the Scheme, on a prospective basis.</p>
<p>Rounding off of Units</p>	<p>Based on the Allotment Price, the number of Units allotted to the nearest unit</p>

Redemption	All investors including Authorised Participants, Large Investors and other investors can sell their units in the stock exchange(s) on which units of the Schemes are listed on all the trading days of the stock exchange. Mutual Fund will repurchase units from Authorised Participants and Large Investors on any business day provided the units offered for repurchase is not less than 10,000 units and in multiples thereof.	
	Type of investor	Sale of units by Mutual Fund
	Authorised Participants/Large Investors	Redemption of units by unitholders
	Other Investors	Any business day in creation unit size directly through Mutual Fund
	Any business day in creation unit size directly through Mutual Fund	Any business day in creation unit size directly through Mutual Fund
	Only through stock exchange	Only through stock exchanges.
<p>Procedure for Redeeming Units in Creation Unit Size: Redemption proceeds in the form of basket of securities included in the Nifty 8-13 yr G-Sec in the same proportion will be credited to the designated DP account of the Authorised Participants and Large investors. Any fractions in the number of securities transferable to Authorised Participants and Large investors will be rounded off to the lower integer and the value of the fractions will be added to the cash component payable. The cash component of the proceeds at the applicable NAV will be paid by way of cheque or direct credit. AMC will endeavour to credit the redemptions pay-outs directly to the designated Bank A/c Linked with demat a/c of the unitholders of the scheme through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit). AMC reserves the right to use any of the above mode of payment as deemed appropriate where the required information is available. In case of unavailability of sufficient details with the Mutual Fund, the redemption proceeds will be made in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund. Investor other than APs/Large investors can directly approach AMC and no exit load shall be charged for redemption of units if: a) Traded price of the ETF units is at discount of more than 3% for continuous 30 days, or b) Discount of bid price to NAV over a period of 7 consecutive days is greater than 3%, or c) No quotes are available on exchange for 3 consecutive trading days, or d) Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. In such a scenario valid applications received upto 3 p.m. the Mutual Fund shall process the redemption request basis the closing NAV of the day of receipt of application.</p> <p>Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the current SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. Applications without these details will be rejected.</p>		

	<p>However, in order to bring more clarity and to protect the interest of the investors, SEBI vide circular Ref. no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 stated that the following requirement shall be observed before imposing restriction on redemptions:</p> <p>a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <p>i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. The AMC should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision, shall not be allowed.</p> <p>ii. 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.</p> <p>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.</p> <p>b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>c. Any imposition of restriction would require specific approval of Board of AMCs and Trustees and the same will be informed to SEBI immediately.</p> <p>d. When restriction on redemption is imposed, the following procedure shall be applied:</p> <ol style="list-style-type: none"> 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.
<p>Delay in payment of redemption / repurchase proceeds</p>	<p>The Asset Management shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum)</p>

<p>Transfer Facility</p>	<p>Units of the scheme shall be available and compulsorily be issued/repurchased and traded in dematerialized form.</p> <p>On listing, the Units of the scheme held in dematerialised form would be transferable. Transfers should be only in favour of transferees who are eligible for holding Units under the Scheme. The AMC shall not be bound to recognise any other transfer. For effecting the transfer of Units held in electronic form, the Unitholders would be required to lodge delivery instructions for transfer of Units with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialised mode.</p> <p>If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence. No request for dematerialization of units of the scheme shall be accepted by Mutual Fund/AMC.</p>
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C. PERIODIC DISCLOSURES.

<p>Net Asset Value</p> <p>This is the value per unit of the Scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your Unit balance.</p>	<p>The Mutual Fund shall declare the Net Asset Value of the Scheme on every business day on AMFIs website www.amfiindia.com and also on the website of LIC Mutual Fund www.licmf.com by 9:00 p.m.</p> <p>The first NAV of the Scheme will be calculated and disclosed within a period of 5 business days from the date of allotment. Subsequently, the NAVs will be calculated for all Business Days and released to the press. The NAV of the Scheme and purchase/redemption price shall be published in at least in two daily newspapers on all Business Days in accordance with the SEBI Regulations (along with sale and repurchase prices).</p> <p>Due to any reason, if the NAVs of the Scheme are not available before the commencement of Business Hours on the following day, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>Information regarding NAV can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.</p> <p>Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.</p>
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<p>Half yearly / Monthly Portfolio Disclosures</p> <p>This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>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.</p> <p>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.</p> <p>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> <p>The latest monthly portfolio can be accessed at https://www.licmf.com/statutory_disclosure</p>
<p>Half Yearly Results</p>	<p>The Mutual Fund and AMC shall before the expiry of one month from the close of each half year i.e. 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>The unaudited financial results will also be displayed on the website of the AMC and AMFI.</p>
<p>Annual Report</p>	<p><u>Mailing of Annual Report or Abridged Summary:</u></p> <p>SEBI has advised the AMC/Mutual Fund to adhere to the provisions of Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, pertaining to the mailing of annual report and/or abridged summary thereof. Accordingly, the Scheme wise annual report or an abridged summary hereinafter shall be sent by AMC/Mutual Fund as under:</p> <p>(i) by e-mail 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 available with the Fund and/or to those Unit holders who have opted / requested for the same.</p> <p>The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC. A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund. Scheme wise annual report shall also be displayed on the website of the AMC www.licmf.com and Association of Mutual Funds in India (www.amfiindia.com).</p>
<p>Associate Transactions</p>	<p>Please refer to Statement of Additional Information (SAI).</p>

<p>Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme.</p>	<p>For details on taxation please refer to the clause on Taxation in the SAI.</p>	
<p>Authorised Participants</p>	<p>1. NAME : ATLAS INTEGRATED FINANCE LTD ADDRESS : 403, PROSPECT CHAMBERS, 317 D.N.ROAD, FORT, MUMBAI- 400001 NSE SEBI NO : INB230956935 CONTACT PERSON : NILESH B SHAH TEL NO. 40600509 MOBILE : 9821096233.</p> <p>2. NAME : S.G.SECURITIES ADDRESS : C/17, SATYAM SHOPPING CENTRE, MEZZANINE FLOOR, M. G. ROAD, GHATKOPAR (E), MUMBAI- 400077. SEBI REGISTRATION NO. : INB230794820 CONTACT PERSON: MR. DEEPAK H. SAMPAT TEL NO. : 40224545 MOBILE NO. : 9821049344</p>	
<p>For Investor Grievances please contact</p>	<p>For enquires/complaints/service requests etc. the investors may contact: Phone:-022-66016000 or Send an e-mail to corp.office@licmf.com. LIC Mutual Fund Asset Management Limited Ms. Sonali Pandit, Assistant General Manager (RTA- Operations) 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai – 400 020. EMAIL: service@licmf.com 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 Pvt. Ltd. Karvy Selenium Tower B Plot number 31 & 32 Financial District Nanakramguda Serilingampally Mandal Hyderabad - 500032 PH: 040 3321 5277 www.karvyfintech.com</p>

D.COMPUTATION OF NAV

The Net Asset Value (NAV) per Unit of the respective Plan(s) will be computed by dividing the net assets of the Plan(s) by the number of Units outstanding under the Plan(s) on the valuation date. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time. In case of any conflict between the Principles of Fair Valuation and valuation guidelines specified by SEBI, the Principles of Fair Valuation shall prevail. NAV of Units under each Plan shall be calculated as shown below:

Market or Fair Value of the Plan's Investments
+ Current Assets
- Current Liabilities and Provisions

NAV (Rs.) = -----
No. of Units outstanding under each Plan

The AMC will calculate and disclose the first NAV of the Plan(s) not later than 5 Business Days from the allotment of units of the respective Plan(s). Subsequently, the NAV of the Plan(s) will be calculated and disclosed at the close of every Business Day. Each Plan will be managed as a separate investment Portfolio. Separate NAV will be calculated and announced for each of the Options of the respective Plan(s) at the close of every Business Day. The NAVs will be calculated upto 4 decimals. Units will be allotted in whole figure.

a) Methodology of calculating sale/repurchase prices

Methodology of calculating sale price The price or NAV a unitholder is charged while investing in an open-ended scheme is called sale or subscription price. Pursuant to SEBI Circular No. SEBI /IMD/CIR No.4/168230/09 dated 30th June, 2009, no entry load will be charged by the scheme to the unitholders. Therefore, Sale or Subscription price = Applicable NAV

b) Methodology of calculating repurchase price

Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the Unitholders. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the "Applicable NAV" to calculate the repurchase price. Therefore, Repurchase or Redemption Price = Applicable NAV *(1- Exit Load, if any) For example, If the Applicable NAV of the Scheme is Rs.10 and the Exit Load applicable at the time of investment is 2% if redeemed before completion of 1 year from the date of allotment of units and the unitholder redeems units before completion of 1 year, then the repurchase or redemption price will be: = Rs. 10 * (1-0.02) =Rs.9.80

E. ADDITIONAL DISCLOSURES

1) Scheme's portfolio :-

a) Issuer Exposure		b) Sector Allocation	
Issuer Name	% to NAV	Sector/Industry Classification	% to NAV
7.17% GOVT OF INDIA RED 08-01-2028	42.23	Government of India	97.49
7.26% GOVT OF INDIA RED 14-01-2029	16.48	Cash & Cash Equivalent:	2.51
6.68% GOVT OF INDIA RED 17-09-2031	13.55		
7.88% GOVT OF INDIA RED 19-03-2030	12.66		
8.97% GOVT OF INDIA RED 05-12-2030	12.57		
Cash & Cash Equivalent:	2.51		
Total	100.00	Grand Total	100.00

2) Scheme's Portfolio Turnover ratio :- NA

3) The aggregate investment in the scheme under the following Categories :-

- i) AMC's Board of Directors - NIL
- ii) Concerned scheme's Fund Manager(s) – NIL
- iii) Other key managerial personnel – NIL

The latest monthly portfolio can be accessed at

http://www.licmf.com/index.php/template/downloads/monthly_fact_sheet

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

Particulars		DEBT 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	150,000,000.00	150,000,000.00	150,000,000.00	150,000,000.00
No of Unit	C= B/A	150,000.00	150,000.00	150,000.00	150,000.00
Investment Income @ 7.50% (per day)	D	30,821.92	30,821.92	30,821.92	30,821.92
Net Assets before expenses	E=B+D	150,030,821.92	150,030,821.92	150,030,821.92	150,030,821.92
NAV Per Unit before Expenses	F	1,000.2055	1,000.2055	1,000.2055	1,000.2055
Expenses (2.00% for Regular Plan and 1.75% for Direct Plan)	G	8,221.32	7,193.60	8,221.32	7,193.60
Net Assets after Expenses	H=E-G	150,022,600.60	150,023,628.31	150,022,600.60	150,023,628.31
NAV Per Unit After Expenses	I=H/C	1,000.1507	1,000.1575	1,000.1507	1,000.1575
Load Applicable	L	0.25%	0.25%	0.00%	0.00%
Sale Price	M=I	1,000.1507	1,000.1575	1,000.1507	1,000.1575
Repurchase Price	N=I-(I*L)	997.6503	997.6571	1,000.1507	1,000.1575
Return post Expenses	J=((I-A)/A)*365	5.50%	5.75%	5.50%	5.75%
Return prior Expenses	K=((F-A)/A)*365	7.50%	7.50%	7.50%	7.50%

IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the schemes.

A. NEW FUND OFFER (NFO) EXPENSES

This section does not apply to the schemes covered in this SID, as the ongoing offer of the Schemes has commenced after the NFO period, and the units are available for continuous subscription and redemption.

B. ANNUAL SCHEME RECURRING EXPENSES

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

Nature of Expense	% of daily net assets (per annum)
Investment Management and Advisory Fees	Upto 1.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense excluding agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps cash.	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 1.00%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b)#	Upto 0.30%

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

#Additional TER will be charged based on inflows only from retail investors (other than Corporates and Institutions) from B 30 cities.

Mutual funds /AMCs may charge service tax on actual investment and advisory fees to the scheme in addition to the maximum limit as prescribed in regulation 52 of the SEBI Regulations. Current applicable service tax rate is 12.36% (including education cess and secondary higher education. cess), subject to change from time to time as per relevant statutory regulations.

Service tax on investment and advisory fees charged to the scheme will be in addition to the maximum limit of TER as prescribed in regulation 52 (6) of the SEBI Regulations.

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

Service tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme.

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

However, no Investment Management fees would be charged on LIC MF's investment in the Scheme. The Trustee, shall be entitled to receive a sum computed @ 0.05% of the Unit Capital of all the Schemes of LIC MF on 1st April each year or a sum of INR.5, 00,000/- whichever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time.

The total expenses of the Exchange Traded Fund scheme including the investment management and advisory fee shall not exceed one and one half (1.5%) of the daily net assets and such other limits as stated in Regulation 52(6).

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the scheme as per new sub regulation

6A, namely-

(a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors.

(b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least -

i. 30 per cent of gross new inflows in the scheme, or;

ii. 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

c) additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of regulation 52, not exceeding 0.20 per cent of daily net assets of the scheme.

The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI. Expenses on an ongoing basis will not exceed 1.5% of the daily net assets or such maximum limits as may be specified by SEBI Regulations from time to time.

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

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

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.licmf.com) or may call at Area offices / Business Centres or your distributor.

Type of Load	Load chargeable (as %age of NAV)
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Entry*	Nil
Exit	Nil

*In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

Exit load/CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by the scheme in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the Unit holder as Exit Load shall be credited to the Scheme immediately.

Further, pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, With effect from October 01, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholders shall be credited to the respective Scheme immediately, net of service tax, if any.

Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors. At the time of changing the load structure, the mutual funds may consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads **16**

- (i) The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- (ii) Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office.
- (iii) The introduction of the exit load/ CDSC along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.
- (iv) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated
- (v) Any other measures which the mutual funds may feel necessary.

D. TRANSACTION CHARGE

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 INR150/- 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 INR100/- per subscription of INR10,000/- 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 INR10, 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).

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

This section shall contain the details of penalties, pending litigation, and action taken by SEBI and other regulatory and Govt. Agencies.

A penalty of INR.1 Lac each has been imposed on LIC Mutual Fund and LIC Mutual Fund Asset Management Ltd. for violation of investment norms as per SEBI (Mutual Funds) Regulations, 1996 Vide adjudication order dated 31/12/2002. The same has been paid off by both LIC Mutual Fund and LIC Mutual Fund Asset Management Ltd

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

NIL

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

Sponsor

a) IRDA issued and Order Ref. IRDA/ENF/ORD/ONS/029/02/2015 Dated 12/02/2015 under Section 27A(4) of Insurance Act, 1938 and Regulation 5 of Investment Regulations, 2000 and exposure norms under Charge 38 and 39 for Rs.5,00,000/-

b) IRDA issued and Order Ref. IRDA/ENF/ORD/ONS/029/02/2015 Dated 12/02/2015 under Regulation 3(2) of IRDA(Protection of Policyholders' Interests) Regulations, 2002 under Charge 39 for Rs.5,00,000/-.

With regard to Penalties paid in respect of Service Tax

- A. Service tax penalty paid for Financial Year 2015-16 was Rs 0.83 lakhs
- B. Service tax penalty paid for Financial Year 2016-17 was Rs 87.03 lakhs
- C. Service tax penalty paid for Financial Year 2017-18 was Rs 0.02 lakhs

With regard to Penalties paid in respect of Income tax

- A. Income tax penalty paid for Financial Year 2015-16 was Rs 37.62 lakhs
- B. Income tax penalty paid for Financial Year 2016-17 was Rs 294.86 lakhs
- C. Income tax penalty paid for Financial Year 2017-18 was Rs 58.78 lakhs

AMC

- a) A penalty of INR 1 Lac each has been imposed on LIC Mutual Fund and LIC Mutual Fund Asset Management Ltd. for violation of investment norms as per SEBI (Mutual Funds) Regulations, 1996 Vide adjudication order dated 31/12/2002. The same has been paid off by both LIC Mutual Fund and LIC Mutual Fund Asset Management Ltd.

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

NIL

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or

the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

NIL

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

NIL

Notes:

The Scheme under this Document was approved by the Trustee on 29/05/2013. The Trustee has ensured that LIC MF G-SEC LONG TERM EXCHANGE TRADED FUND is a new product offered by LIC Mutual Fund and is not a minor modification of its existing schemes.

The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the tax laws, and has been included relying upon advice provided to the Fund's tax advisor based on the relevant provisions of the currently prevailing tax laws.

Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India. Statements in this Scheme Information Document are, except where otherwise stated, based on the law, practice currently in force in India, and are subject to changes therein

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under and guidelines and directives issued by SEBI from time to time shall be applicable.

For and on behalf of the Board of Directors of the Asset Management of the Mutual Fund

Date: 31/05/2019
Place: Mumbai

Sd / -
Dinesh Pangtey
Chief Executive Officer

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

Website of LIC MF: www.licmf.com Email: service@licmf.com

LIC Mutual Fund: Branch Offices

BRANCH OFFICE	ADDRESS	Phone No.
AHMEDABAD	JEEVAN SADAN, LIC BUILDING, 3RD FLOOR, ASHRAM ROAD, OPP. CAPITAL COMMERCIAL CENTRE, AHMEDABAD - 380006	079-40380568
BANGLALURU	NO.4, 2ND FLOOR, CANARA MUTUAL BUILDING (OPP :CASH PHARMACY), RESIDENCY ROAD, BANGALORE - 560 025	080-22118478
BHUBANESWAR	PLOT NO-2B & 2C, GROUND FLOOR, BEHIND RAM MANDIR, UNIT-3, KHARAVEL NAGAR, BHUBANESWAR- 751001, ODISHA	0674-2396522
CHANDIGARH	SCO -20-30, GROUND FLOOR, JEEVAN PARKASH BUILDING, LIC DIV. OFFICE, SECTOR -17B, CHANDIGARH - 160017	0172-4622030
CHENNAI	SOUTH INDIA CO-OPERATIVE BUILDING, 3RD FLOOR, 15 ANNA SALAI, NEXT TO V.G.P BUILDING, CHENNAI 600 002	044 - 28411984 / 28555883
COIMBATORE	C/O LIC DIVISIONAL OFFICE, INDIA LIFE BUILDING,1543/44,TRICHY ROAD ,COIMBATORE-641 018	0422-4393014
DELHI	JEEVAN PRAKASH BUILDING, 7TH FLOOR, 25 KG MARG, NEW DELHI -110001	011 - 23359190/ 23314396
ERNAKULAM	11TH FLOOR, JEEVAN PRAKASH, LIC DIVISIONAL OFFICE, M.G ROAD, ERNAKULAM -682011	0484 - 2367643
GHATKOPAR	Z-19, GROUND FLOOR, ZEST BUSINESS CENTRE, MG ROAD, NEAR DOSHI NURSING HOME, GHATKOPAR EAST, MUMBAI, MAHARASHTRA 400077	022-21020354
GUWAHATI	JEEVAN PRAKASH BUILDING, GROUND FLOOR, S.S. ROAD, FANCY BAZAR, GUWAHATI - 781001	0361 - 2730460
HYDERABAD	#5-9-57, 4TH FLOOR, JEEVAN JYOTHI BUILDING,BASHEERBAGH, HYDERABAD-500029.	040 - 23244445 / 23210572
INDORE	9/1A "SNEHIL" U V HOUSE, SOUTH TUKOGANJ, NEAR- JAL SABHAGRAH, INDORE M.P - 452001	0731 - 4069162
JAIPUR	LIC DO-1 PREMISES, JEEVAN NIDHI-2,GROUND FLOOR , BHAWANI SINGH ROAD , AMBEDKAR CIRCLE, JAIPUR 302005	0141-2743620
KANPUR	16/275 JEEVAN VIKAS BUILDING, GROUND FLOOR, BESIDES CANARA BANK , M. G. ROAD, KANPUR -208001	0512 - 2360240 / 3244949
KOLKATA	HINDUSTAN BUILDING, GR. FL. 4, CHITTARANJAN AVENUE, KOLKATA - 700 072	033 - 22129455
LUCKNOW	JEEVAN PRAKASH, GROUND FLOOR MAIN & ANNEXE BUILDING, 30 HAZRATGANJ, LUCKNOW- 226001	0522-2231186
MANGALORE	NO 6, GROUND FLOOR, POPULAR BUILDING, K S RAO ROAD, MANGALORE-575001	0824-241 1482
MUMBAI	GROUND FLOOR, INDUSTRIAL ASSURANCE BUILDING, OPP. CHURCHGATE STATION, MUMBAI - 400020	022 - 66016178 / 80
NAGPUR	JEEVAN SEVA BUILDING, MOUNT ROAD, SADAR NAGPUR-440001	0712-2542497
NASHIK	RAJVE ENCLAVE,SHOP NO 2 GR.FLOOR, NR OLD MUNICIPAL CORPORATION, NEW PANDIT COLONY, NASHIK 422002	0253 - 2579507
PATNA	OFFICE NO -212, ADISON ARCADE, FRASER ROAD, NEAR MAURYA HOTEL, PATNA 800001	0612 - 2321006
PUNE	C/O LIC OF INDIA, 1ST FLOOR, JEEVAN PRAKASH, DIVISIONAL OFFICE 1, NEAR ALL INDIA RADIO, SHIVAJI NAGAR UNIVERSITY ROAD, PUNE - 411005	020-25537301
RAIPUR	C-29, SECTOR 1, BESIDE CITY CENTRE MALL, DEVENDRA NAGAR, RAIPUR, C.G-492001	0771 - 2236780 /4051137
RAJKOT	JEEVAN PRAKASH, LIC OF INDIA BUILDING CAMPUS, TAGORE MARG, RAJKOT - 360001	0281-2461522
THANE	JEEVAN CHINTAMANI, 2ND FLOOR, NEW RTO, EASTERN EXPRESS HIGHWAY, THANE - 400604	022- 62556011 / 12,

LIC Mutual Fund : Karvy Offices

Branch Name	Zone	State	Address	Pin Code	Direct No.
Guwahati	East	Assam	1st Floor, Bajrangbali Building,, Near Bora Service Station, GS Road, -, Guwahati,	781007	8811036746
Silchar	East	Assam	N.N. Dutta Road,, Chowchakra Complex ,Premtala ,Silchar,	788001	3842261714
Begusarai	East	Bihar	Near Hotel Diamond Surbhi Complex, O.C Township Gate ,Kapasiya Chowk ,Begusarai,	851117	7518801807
Bhagalpur	East	Bihar	2Nd Floor, Chandralok Complex,Ghantaghar ,Radha Rani Sinha Road ,Bhagalpur,	812001	7518801808
Darbhanga	East	Bihar	Jaya Complex,2Nd Floor, Above Furniture Planet,Donar ,Chowk ,Darbhanga,	846003	7518801809
Gaya	East	Bihar	54 Lal Kothi Compound, , Shree Krishna Road, ,2nd Floor, North Side, Near Royal Surya Hotel, ,Gaya,	823001	0631-2220065
Muzaffarpur	East	Bihar	First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, ,Company Bagh, ,Muzaffarpur,	842001	7518801839
Patna	East	Bihar	3A, 3Rd Floor Anand Tower, Exhibition Road ,Opp Icici Bank ,Patna,	800001	0612-4323066
Bokaro	East	Jharkhand	B-1, 1St Floor, City Centre,, Sector- 4, ,Near Sona Chandi Jewellers ,Bokaro,	827004	7542979444
Dhanbad	East	Jharkhand	208 New Market 2Nd Floor, Bank More ,-, Dhanbad,	826001	9264445981
Jamshedpur	East	Jharkhand	2ND FLOOR, R R SQUARE, SB SHOP AREA,NEAR RELIANCE FOOT PRINT & HOTEL- BS PARK PLAZA ,MAIN ROAD, BISTUPUR ,Jamshedpur,	831001	0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007
Ranchi	East	Jharkhand	Room No 307 3Rd Floor , Commerce Tower ,Beside Mahabir Tower ,Ranchi,	834001	0651-2331320
Shillong	East	Meghalaya	Annex Mani Bhawan , Lower Thana Road ,Near R K M Lp School ,Shillong,	793001	0364 - 2506106
Balasore	East	Orissa	M.S Das Street, Gopalgaon , Balasore,Orissa ,Balasore,	756001	06782-260503
Berhampur (Or)	East	Orissa	Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, ,Near Lohiya Motor ,Berhampur (Or),	760001	0680-2228106
Bhubaneswar	East	Orissa	A/181 , Back Side Of Shivam Honda Show Room, Saheed Nagar ,-, Bhubaneswar,	751007	0674-2548981
Cuttack	East	Orissa	Opp Dargha Bazar Police station, Dargha Bazar, Po - Buxi Bazar, ,-, Cuttack,	753001	0671-220 30 77
Rourkela	East	Orissa	1St Floor Sandhu Complex,, Kachery Road, Uditnagar ,-, Rourekla,	769012	0661-2500005
Sambalpur	East	Orissa	Koshal Builder Complex, , - ,Near Goal Bazaar Petrol pump, ,Sambalpur,	768001	0663-2533437
Agartala	East	Tripura	Bidurkarta Chowmuhani, J N Bari Road ,Tripura (West) ,Agartala,	799001	0381-2317519
Asansol	East	West Bengal	114/71 G T Road, BHANGA PANCHIL NEAR NOKIA CARE ,-, Asansol,	713303	0341-2220077
Bankura	East	West Bengal	Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, ,-, Bankura,	722101	03242-255964
Barhampore (Wb)	East	West Bengal	Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad ,72 No Nayasarak Road ,Barhampore (Wb),	742101	0348- 2274494
Burdwan	East	West Bengal	Anima Bhavan, 1st Floor, Holding No.-42, Sreepally, G. T. Road ,West Bengal ,Burdwan,	713103	0342-2665140
Chinsura	East	West Bengal	J C Ghosh Saranu,Bhanga Gara,, Chinsurah, Hooghly ,-, Chinsurah,	712101	033-26810164

Durgapur	East	West Bengal	MWAV-16 BENGAL AMBUJA, 2ND FLOOR CITY CENTRE ,Distt. BURDWAN, Durgapur-16 ,Durgapur,	713216	0343-6512111
Jalpaiguri	East	West Bengal	D B C Road Opp Nirala Hotel, Opp Nirala Hotel ,Opp Nirala Hotel ,Jalpaiguri,	735101	03561-222136
Kharagpur	East	West Bengal	180 Malancha Road,, - ,Beside Axis Bank Ltd, ,Kharagpur,	721304	03222-253380
Kolkata	East	West Bengal	Apeejay House (Beside Park Hotel), C Block,3rd Floor ,15 Park Street, ,Kolkata,	700016	033 66285900
Malda	East	West Bengal	Sahis Tuli, Under Ward No.6,, No.1 Govt Colony, ,English Bazar Municipality, ,Malda,	732101	03512-223763
Siliguri	East	West Bengal	Nanak Complex, Sevoke Road , - ,Siliguri,	734001	0353-2522579
Ambala	North	Haryana	6349,, Nicholson Road, ,Adjacent Kos Hospitalambala Cant ,Ambala,	133001	7518801804
Faridabad	North	Haryana	A-2B, 3rd Floor, Neelam Bata Road, Peer ki Mazar, ,Nehru Groundnit ,Faridabad,	121001	7518801812
Gurgaon	North	Haryana	Shop No.18, Ground Floor,Sector - 14, Opp. Akd Tower ,Near Huda Office ,Gurgaon,	122001	7518801817
Hissar	North	Haryana	Sco 71, , 1st Floor, ,Red Square Market, ,Hissar,	125001	7518801821
Karnal	North	Haryana	18/369,Char Chaman, Kunjpura Road ,Behind Miglani Hospital ,Karnal,	132001	0184-2252524
Panipat	North	Haryana	JAVA Complex, 1st Floor , , Above Vijaya Bank, , G T Road ,Panipat,	132103	7518801841
Rohtak	North	Haryana	1st Floor, , Ashoka Plaza, ,Delhi Road, ,Rohtak,	124001	7518801844
Sonepat	North	Haryana	205 R Model Town, Above Central Bank Of India , - ,Sonepat,	131001	7518801853
Yamuna Nagar	North	Haryana	Jagdhari Road, Above Uco Bank ,Near D.A.V. Girls College ,Yamuna Nagar,	135001	7518801857
Shimla	North	Himachal Pradesh	Triveni Building, By Pas ChowkKhallini , - ,Shimla,	171002	7518801849
Solan	North	Himachal Pradesh	Sahni Bhawan, Adjacent Anand Cinema Complex ,The Mall ,Solan,	173212	7518801852
Jammu	North	Jammu & Kashmir	Gupta's Tower, 2nd Floor, CB-12 ,Rail Head complex, ,Jammu,	180012	0191-2458820 / 2458818
New Delhi	North	New Delhi	305 New Delhi House , 27 Barakhamba Road , - ,New Delhi ,	110001	011- 43681700
Amritsar	North	Punjab	72-A, Taylor'S Road ,Opp Aga Heritage Club ,Amritsar,	143001	0183-5053802
Bhatinda	North	Punjab	#2047-A 2Nd Floor, The Mall Road ,Above Max New York Life Insurance ,Bhatinda,	151001	0164- 5006725
Ferozpur	North	Punjab	The Mall Road, Chawla Bulding, 1st Floor,, Opp. Centrail Jail ,Near Hanuman Mandir ,Ferozpur,	152002	01632-241814
Hoshiarpur	North	Punjab	1St Floor, The Mall Tower , Opp Kapila Hospital ,Sutheri Road ,Hoshiarpur,	146001	01882-500143
Jalandhar	North	Punjab	1st Floor,Shanti Towers , SCO No. 37, PUDA Complex, ,Opposite Tehsil Complex ,Jalandhar,	144001	0181-5094410
Ludhiana	North	Punjab	Sco - 136 , 1St Floor Above Airtel Showroom ,Feroze Gandhi Market ,Ludhiana,	141001	0161-4648747
Moga	North	Punjab	1St Floor,Dutt Road, Mandir Wali Gali ,Civil Lines, Barat Ghar ,Moga,	142001	01636 - 230792
Pathankot	North	Punjab	2nd Floor, Sahni Arcade Complex, Adj.Indra colony Gate Railway Road ,Pathankot ,Pathankot,	145001	0186-5080188
Patiala	North	Punjab	Sco 27 D , Chotti Baradari ,Near Car Bazaar ,Patiala,	147001	0175-5004349
Ajmer	North	Rajasthan	302, 3rd Floor, Ajmer Auto Building ,Opposite City Power House ,Jaipur Road; Ajmer,	305001	0145-5120725
Alwar	North	Rajasthan	101, Saurabh Tower , Opp. Uit , Near Bhagat Singh Circle ,Road No.2 ,Alwar,	301001	0144-2335550 / 0144-2335551

Bhilwara	North	Rajasthan	Shop No. 27-28, 1St Floor, Heera Panna Market ,Pur Road ,Bhilwara,	311001	01482-246362 / 246364
Bikaner	North	Rajasthan	70-71, 2Nd Floor Dr.Chahar Building , Panchsati Circle ,Sadul Ganj ,Bikaner,	334003	0151-2200014
Jaipur	North	Rajasthan	S16/A Illrd Floor, Land Mark Building Opp Jai Club ,Mahaver Marg C Scheme ,Jaipur,	302001	01414167715/17
Jodhpur	North	Rajasthan	203, Modi Arcade, Chopasni Road ,-,Jodhpur,	342001	7737014590
Kota	North	Rajasthan	Plot No. 259, 1st Floor,, Near Lala Lajpat Rai Circle ,Shopping Centre ,Kota,	324007	0744-5100964
Sikar	North	Rajasthan	First Floor,Super Tower , Behind Ram Mandir Near Taparya Bagichi ,-,Sikar ,	332001	01572-250398
Sri Ganganagar	North	Rajasthan	35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar ,-,Sri Ganganagar,	335001	0154-2470177
Udaipur	North	Rajasthan	201-202, Madhav Chambers ,Opp G P O , Chetak Circle ,Udaipur,	313001	0294 2429370
Chandigarh	North	Union Territory	Sco- 2423-2424, , Above Mirchi Restaurent, New Aroma Hotel ,First Floor, Sector 22-C, ,Chandigarh,	160022	0172-5101342
Agra	North	Uttar Pradesh	1St Floor, Deepak Wasan Plaza, Behind Holiday Inn ,,Sanjay Place ,Agra,	282002	7518801801
Aligarh	North	Uttar Pradesh	1St Floor, Kumar Plaza ,Ramghat Road ,Aligarh,	202001	7518801802
Allahabad	North	Uttar Pradesh	Rsa Towers, 2Nd Floor, Above Sony Tv Showroom, ,57, S P Marg, Civil Lines ,Allahabad,	211001	7518801803
Azamgarh	North	Uttar Pradesh	1St Floor, Alkal Building ,Opp. Nagaripalika Civil Line ,Azamgarh,	276001	7518801805
Bareilly	North	Uttar Pradesh	1ST FLOOR,REAR SIDE,A -SQUARE BUILDING, 154-A CIVIL LINES,OPP.D. M. RESIDENCE ,STATION ROAD ,BAREILLY ,Bareilly,	243001	7518801806
Deoria	North	Uttar Pradesh	1St Floor, Shanti nikan ,Opp. Zila Panchayat, Civil Lines ,Deoria,	274001	7518801811
Ghaziabad	North	Uttar Pradesh	1St Floor C-7,, - ,Lohia Nagar ,Ghaziabad,	201001	7518801813
Ghazipur	North	Uttar Pradesh	2Nd Floor, Shubhra Hotel Complex ,Mahaubagh ,Ghazipur,	233001	7518801814
Gonda	North	Uttar Pradesh	Shri Market, Sahabgunj ,Station Road ,Gonda,	271001	7518801815
Gorakhpur	North	Uttar Pradesh	Above V.I.P. House ajdacent, A.D. Girls College ,Bank Road ,Gorakpur,	273001	7518801816
Jaunpur	North	Uttar Pradesh	R N Complex, 1-1-9-G, In Front Of Pathak Honda ,Ummarpur ,Jaunpur,	222002	7518801822
Jhansi	North	Uttar Pradesh	371/01, Narayan Plaza,Gwalior Road ,Near Jeevan Shah Chauraha ,Jhansi,	284001	7518801823
Kanpur	North	Uttar Pradesh	15/46, B, Ground Floor, Opp : Muir Mills ,Civil Lines ,Kanpur,	208001	7518801824
Lucknow	North	Uttar Pradesh	Ist Floor, A. A. Complex ,5 Park Road, Hazratganj, Thaper House ,Lucknow,	226001	7518801830
Mandi	North	Uttar Pradesh	149/11 , School Bazaar ,Near uco bank,Opp. Hari Mandir ,Mandi ,	175001	7518801833
Mathura	North	Uttar Pradesh	Ambey Crown, 2nd Floor, In Front Of Bsa College ,Gaushala Road, ,Mathura,	281001	7518801834
Meerut	North	Uttar Pradesh	1St Floor, Medi Centreopp Icici Bank ,Hapur Road Near Bachha Park ,Meerut,	250002	7518801835
Mirzapur	North	Uttar Pradesh	Abhay Mandir, Above HDFC Bank ,,Dankin Gunj ,Mirzapur,	231001	7518801836

Moradabad	North	Uttar Pradesh	Om Arcade, Parker Road ,Above Syndicate Bank,Chowk Tari Khana ,Moradabad,	244001	7518801837
Noida	North	Uttar Pradesh	405,4th Floor,Vishal Chamber, Plot No.1,Sector-18 , ,Noida,	201301	7518801840
Renukoot	North	Uttar Pradesh	Radhika Bhavan , Opp. Padmini Hotel,Murdhwa ,Renukoot ,Renukoot,	231217	7518801842
Saharanpur	North	Uttar Pradesh	18 Mission Market, Court Road ,- ,Saharanpur,	247001	7518801846
Shaktinagar	North	Uttar Pradesh	1St/A-375,, V V Colony ,Dist Sonebhadra ,Shaktinagar,	231222	7518801848
Sitapur	North	Uttar Pradesh	12/12-A Sura Complex, Arya Nagar Opp ,Mal Godam ,Sitapur,	261001	7518801851
Sultanpur	North	Uttar Pradesh	1077/3, Civil Lines Opp Bus Stand , Civil Lines ,- ,Sultanpur,	228001	7518801854
Varanasi	North	Uttar Pradesh	D-64/1321St Floor, Anant Complex ,Sigra ,Varanashi,	221010	7518801855
Dehradun	North	Uttaranchal	Kaulagarh Road, Near Sirmaur Margabove ,Reliance Webworld ,Dehradun,	248001	7518801810
Haldwani	North	Uttaranchal	Above Kapilaz, Sweet House ,Opp Lic Building ,Pilikothi, KALADHUNGI ROAD ,Haldwani,	263139	7518801819
Haridwar	North	Uttaranchal	8, Govind Puri, Opp. LIC - 2, Above Vijay Bank ,Main Road, Ranipur More ,Haridwar,	249401	7518801820
Roorkee	North	Uttaranchal	Shree Ashadeep Complex, 16, Civil Lines ,Near Income Tax Office ,Roorkee,	247667	7518801845
Ananthapur	South	Andhra Pradesh	#15/149,1St Floor, S R Towers,Subash Road ,Opp. To Lalitha Kala Parishad ,Anantapur,	515001	08554-244449
Eluru	South	Andhra Pradesh	DNO-23A-7-72/73,K K S PLAZA, MUNUKUTLA VARI STREET, OPP ANDHRA HOSPITALS, ,R R PETA, ,Eluru,	534002	08812-227851 / 52 / 53 / 54
Guntur	South	Andhra Pradesh	D No 6-10-27,Srinilayam, Arundelpet ,10/1 ,Guntur,	522002	0863-2339094
Kurnool	South	Andhra Pradesh	Shop No.43, 1St Floor, S V Complex, Railway Station Road ,Near Sbi Main Branch ,Kurnool,	518004	08518-228550
Nellore	South	Andhra Pradesh	16-2-158, 3rd floor, Mogarala Complex, Sunday Market Lane ,Pogathota, ,Nellore,	524001	0861 2349940
Proddatur	South	Andhra Pradesh	D.NO: 4/625, BHAIRAVI COMPLEX , BHAIRAVI COMPLEX ,UPSTAIRS KARUR VYSYA BANK, GANDHI ROAD ,Proddatur,	516360	08564 - 242898
Rajahmundry	South	Andhra Pradesh	D.No.6-1-4,Rangachary Street,, T.Nagar , Near Axis Bank Street ,Rajahmundry,	533101	0883-2434468/70
Srikakulam	South	Andhra Pradesh	D No 4-4-97, First Floor, Behind Sri Vijayaganapathi Temple,, Peddarelli veedhi, ,Palakonda Road , ,Srikakulam,	532001	8942229925
Tirupathi	South	Andhra Pradesh	H.No:10-13-425, 1st Floor , Tilak Road , ,Opp: Sridevi Complex , ,Tirupathi,	517501	9885995544 / 0877-2255797
Vijayanagara m	South	Andhra Pradesh	Soubhagya, 19-6-1/3, 2Nd Floor, Near Fort Branch ,Opp: Three Temples ,Vizianagaram,	535002	08922-236965
Vijayawada	South	Andhra Pradesh	39-10-7, Opp : Municipal Water Tank ,Labbipet ,Vijayawada,	520010	0866-6604032/39/40
Visakhapatnam	South	Andhra Pradesh	Door No: 48-8-7, Dwaraka Diamond, Ground Floor ,Srinagar ,Visakhapatnam,	530016	0891-2714125
Bangalore	South	Karnataka	59, , Skanda puttanna Road ,Basavanagudi ,Bangalore,	560004	080-26602852
Belgaum	South	Karnataka	Cts No 3939/ A2 A1, Above Raymonds Show Room Beside Harsha Appliances ,Club Road ,Belgaum ,	590001	0831 2402544

Bellary	South	Karnataka	Shree Gayathri Towers, #4, 1st Floor, K.H.B.Colony, ,Gopalaswamy Mudaliar Road, ,Gandhi Nagar-Bellary,	583103	08392 – 254750
Davangere	South	Karnataka	D.No 376/2, 4th Main, 8th Cross,, P J Extension, Opp Byadgishettar School , - ,Davangere,	577002	0819-2258714
Dharwad	South	Karnataka	307/9-A 1st Floor, Nagarkar Colony, Elite Business Center ,Nagarkar Colony,P B Road ,Dharwad,	580001	0836- 2744207
Gulbarga	South	Karnataka	Cts No 2913 1St Floor, Asian Towers , Jagath Station Main Road ,Next To Adithya Hotel ,Gulbarga,	585105	8088934338
Hassan	South	Karnataka	SAS no-212, Ground Floor,Sampige Road 1st cross ,Near Hotel Souther Star, K R Puram ,Hassan ,	573201	08172 262065
Hubli	South	Karnataka	CTC No.483/A1/A2, Ground Floor ,Shri Ram Palza ,Behind Kotak Mahindra Bank ,Club Road ,Hubli,	580029	0836-2252444
Mangalore	South	Karnataka	Mahendra Arcade Opp Court Road, Karangal Padi , - ,Mangalore,	575003	0824-2496289
Mysore	South	Karnataka	L-350,Silver Tower,, Ashoka Road ,Opp.Clock Tower ,Mysore ,	570001	0821-2438006
Shimoga	South	Karnataka	Sri Matra Naika Complex, 1St Floor, Above Shimoga Diagnostic Centre, ,Llr Road, Durgigudi, ,Shimoga,	577201	08182-228799
Alleppy	South	Kerala	1st Floor, Jp Towers, Mullackal ,Ksrtc Bus Stand ,Alleppy,	688011	0477 2263055
Calicut	South	Kerala	2nd Floor Soubhagya Shopping Complex, Arayidathpalam ,Mavoor Road ,Calicut,	673004	0495-4022480
Cochin	South	Kerala	Ali Arcade, 1St Floor,Kizhavana Road, Panampilly Nagar ,Near Atlantis Junction ,Ernakualm,	682036	0484 - 4025059
Kannur	South	Kerala	2 Nd Floor , Prabhath Complex, Fort Road ,Nr.Icici Bank ,Kannur,	670001	0497-2764190
Kollam	South	Kerala	Sree Vigneswara Bhavan, Shastri Junction ,Kadapakada ,Kollam,	691001	474-2747055
Kottayam	South	Kerala	1St Floor Csiascension Square, Railway Station Road ,Collectorate P O ,Kottayam,	686002	0481-2300868/2302420
Malappuram	South	Kerala	First Floor, Peekays Arcade, Down Hill , ,Malappuram,	676505	0483-2731480
Palghat	South	Kerala	No: 20 & 21 , Metro Complex H.P.O.Road Palakkad ,H.P.O.Road ,Palakkad,	678001	9895968533
Thodupuzha	South	Kerala	First Floor, Pulimoottil Pioneer, Pala Road , - ,Thodupuzha,	685584	04862-211209
Tiruvalla	South	Kerala	2Nd Floor,Erinjery Complex, Ramanchira ,Opp Axis Bank ,Thiruvalla,	689107	04862-211209
Trichur	South	Kerala	2Nd Floor,Brothers Complex, Naikkanal Junction,Shornur Road ,Near Dhanalakshmi Bank H O ,Thrissur,	680001	0487- 6999987
Trivandrum	South	Kerala	2Nd Floor, Akshaya Tower ,Sasthamangalam ,Trivandrum,	695010	0471 - 2725728
Pondicherry	South	Pondicherry	Building No:7, 1st Floor,, Thiayagaraja Street, , - ,Pondicherry,	605001	0413 2220640
Chennai	South	Tamil Nadu	F-11, Akshaya Plaza, 1St Floor, 108, Adhithanar Salai ,Egmore, Opp To Chief Metropolitan Court ,Chennai,	600002	044-42028512
Coimbatore	South	Tamil Nadu	3rd Floor, Jaya Enclave, 1057 Avinashi Road , - ,Coimbatore,	641018	0422 - 4388011
Dindigul	South	Tamil Nadu	No : 9 Old No:4/B, New Agraharam,, Palani Road, , - ,Dindigul,	624001	0451- 2436177
Erode	South	Tamil Nadu	No: 4, Veerappan Traders Complex,, KMY Salai, Sathy Road ,Opp. Erode Bus Stand ,Erode,	638003	0424-4021212
Karaikudi	South	Tamil Nadu	No. 2,Gopi Arcade, 100 Feet Road, , - ,Karaikudi,	630001	04565-237192
Karur	South	Tamil Nadu	No.6, old No.1304, Thiru-vi-ka Road, ,Near G.R.Kalyan Mahal, ,Karur,	639001	04324-241755
Madurai	South	Tamil Nadu	Rakesh towers, 30-C, 1st floor,, Bye pass Road, ,Opp Nagappa motors, ,Madurai,	625010	0452-2605856
Nagercoil	South	Tamil Nadu	HNO 45, , 1st Floor ,East Car Street, ,Nagercoil,	629001	04652 - 233552
Namakkal	South	Tamil Nadu	105/2, Arun Towers,, Paramathi Road , - ,Namakkal,	637001	04286- 234801
Pollachi	South	Tamil Nadu	146/4,Ramanathan Building , 1st Floor New Scheme Road , - ,Pollachi,	642002	04259- 235111

Pudukottai	South	Tamil Nadu	Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road,, Old Tirumayam Salai ,Near Anna Statue, Jublie Arts, ,Pudukottai,	622001	04322 - 220050
Rajapalayam	South	Tamil Nadu	Sri Ganapathy Complex, 14B/5/18,, T P Mills Road, ,Virudhungan Dist ,Rajapalayam,	626117	04563 - 232952
Salem	South	Tamil Nadu	NO 3/250 , Brindavan Road ,6th Cross,Perumal kovil back side, Fairland's ,Salem,	636016	0427-4020300
Sivakasi	South	Tamil Nadu	363, Thiruthangal Road ,Opp: TNEB ,Sivakasi,	626123	04562 228816
Thanjavur	South	Tamil Nadu	No. 70, Nalliah Complex, Srinivasam Pillai Road, ,- ,Tanjore,	613001	04362-275415
Tirunelveli	South	Tamil Nadu	55/18, Jeney Building, S N Road ,Near Aravind Eye Hospital ,Tirunelveli,	627001	0462 2335137
Tirupur	South	Tamil Nadu	First floor, 244 A, Above Selvakumar Dept stores, Palladam Road ,Opp to Cotton market complex ,Tirupur,	641604	0421-2214221
Trichy	South	Tamil Nadu	60, Sri Krishna Arcade, Thennur High Road, ,- ,Trichy,	620017	0431-4020227
Tuticorin	South	Tamil Nadu	4 - B, A34 - A37,, Mangalmal Mani Nagar, ,Opp. Rajaji Park, Palayamkottai Road, ,Tuticorin,	628003	0461-2334603
Vellore	South	Tamil Nadu	No. 6, NEXUS Towers, , 2nd Floor, Officer's Line, ,Above Peter England & Bata Showroom opp. To Voorhees School ,Vellore,	632001	0416 2215007
Hyderabad	South	Telangana	KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1 ,Banjara Hills ,Hyderabad,	500034	040-44857874 / 75 / 76
Karimnagar	South	Telangana	D.No:2-10-1298,2nd floor, Rathnam Arcade ,Jyothi Nagar ,Karimnagar,	505001	0878-2244773
Nizamabad	South	Telangana	H No:5-6-430, Above Bank Of Baroda First Floor ,Beside Hdfc Bank,Hyderabad Road ,Nizamabad,	503003	08462-224366
Warangal	South	Telangana	5-6-95, 1 St Floor, Opp: B.Ed Collage,Lashkar Bazar ,Chandra Complex,Hanmakonda, ,Warangal,	506001	0870-2441513
Bhilai	West	Chatisgarh	Shop No -1, First Floor Plot No -1,, Commercial Complex Nehru Nagar - East ,- ,Bhilai,	490020	0788-2289499 / 2295332
Bilaspur	West	Chatisgarh	Shop No -225,226 & 227,2nd Floor, Narayan Plaza, Link Road ,- ,Bilaspur,	495001	07752-470070
Korba	West	Chatisgarh	1st Floor, City Centre, 97 IRCC ,Transport Nagar, ,Korba,	495677	7518801826
Raipur	West	Chatisgarh	OFFICE NO S-13, SECOND FLOOR, REHEJA TOWER, FAFADIH CHOWK ,JAIL ROAD ,Raipur,	492001	0771-4912611
Margoa	West	Goa	2Nd Floor , Dalal Commercial Complex ,Pajifond ,Margao ,	403601	0832-2731823
Panjim	West	Goa	Flat No.1-A, H. No. 13/70, Timotio Bldg ,Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area) ,Panjim,	403001	0832-2426874
Ahmedabad	West	Gujarat	201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink ,Off C G Road, Navrangpura ,Ahmedabad,	380006	9081903021
Anand	West	Gujarat	B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room ,Grid Char Rasta ,Anand ,	380001	9081903038
Ankleshwar	West	Gujarat	L/2 Keval Shopping Center, Old National Highway ,Ankleshwar ,Ankleshwar,	393002	9081903037
Baroda	West	Gujarat	203, Corner point,, Jetalpur Road, ,Baroda, Gujarat ,Baroda,	390007	0265-2353506
Bharuch	West	Gujarat	Shop No 147-148, Aditya Complex ,Near Kasak Circle ,Bharuch,	392001	9081903042
Bhavnagar	West	Gujarat	303, STERLING POINT, , WAGHAWADI ROAD, ,- ,Bhavnagar,	364001	278-3003149
Gandhidham	West	Gujarat	Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12. Opp. CG High School, ,Near HDFC Bank ,Gandhidham,	370201	9081903027
Gandhinagar	West	Gujarat	123, First Floor, Megh Malhar Complex ,Opp. Vijay Petrol Pump, Sector - 11 ,Gandhinagar,	382011	079 23244955
Jamnagar	West	Gujarat	136-137-138 Madhav Palaza, Opp Sbi Bank ,Nr Lal Bunglow ,Jamnagar,	361001	0288 3065810

Junagadh	West	Gujarat	124-125 Punit Shopping Center, M.G Road ,Ranavav Chowk ,Junagadh,	362001	0285-2652220
Mehsana	West	Gujarat	Ul/47 Apollo Enclave, Opp Simandhar Temple ,Modhera Cross Road ,Mehsana,	384002	02762-242950
Nadiad	West	Gujarat	104/105, Near Paras Cinema ,City Point Nadiad ,Nadiad,	387001	0268-2563245
Navsari	West	Gujarat	103 , 1ST FLOORE LANDMARK MALL, NEAR SAYAJI LIBRARY , ,Navsari Gujarat, ,Navsari,	396445	9081903040
Rajkot	West	Gujarat	302, Metro Plaza, , Near Moti Tanki Chowk ,Rajkot ,Rajkot, Gujarat,,	360001	9081903025
Surat	West	Gujarat	Office no: -516, 5th Floor, Empire State building, , Near Udhna Darwaja ,Ring Road ,Surat,	395002	9081903041
Valsad	West	Gujarat	Shop No 2 , Phiroza Corner, Opp Next Show Room ,Tithal Road ,Valsad,	396001	02632-258481
Vapi	West	Gujarat	Shop No-12, Ground Floor, Sheetal Appatment ,Near K P Tower ,Vapi,	396195	9081903028
Betul	West	Madhya Pradesh	107,1st Floor, Hotel Utkarsh , J. H. College Road , - ,Betul,	460001	07141 - 231301
Bhopal	West	Madhya Pradesh	Kay Kay Business Centre, 133, Zone I, Mp Nagar ,Above City Bank ,Bhopal,	462011	0755-4092712,0755-4092715
Dewas	West	Madhya Pradesh	27 Rmo House, Station Road ,Above Maa Chamunda Gaes Agency ,Dewas,	455001	07272-426010
Gwalior	West	Madhya Pradesh	2nd Floor, Rajeev Plaza,, Jayendra Ganj, Lashkar , - ,Gwalior,	474009	7518801818
Indore	West	Madhya Pradesh	2nd floor, 203-205 Balaji Corporate House, Above ICICI bank, 19/1 New Palasia ,NearCurewell Hospital, Janjeerwala Square Indore ,Indore,	452001	0731-4266828/4218902
Jabalpur	West	Madhya Pradesh	3Rd floor , R.R. Tower.5, Lajpatkunj ,near Tayabali petrol pump ,Jabalpur,	482001	0761-4923301
Morena	West	Madhya Pradesh	Moti Palace, Near Ramjanki Mandir ,Near Ramjanki Mandir ,Morena,	476001	7518801838
Ratlam	West	Madhya Pradesh	1 Nagpal Bhawan , Free Ganj Road , Do Batti ,Near Nokia Care ,Ratlam,	457001	07412-320398
Rewa	West	Madhya Pradesh	Ist Floor, Angoori Building, Besides Allahabad Bank ,Trans University Road, Civil Lines ,Rewa,	485001	7518801843
Sagar	West	Madhya Pradesh	Il floor ,Above shiva kanch mandir., 5 civil lines, ,Sagar ,Sagar,	470002	07582-402404
Satna	West	Madhya Pradesh	1St Floor , Gopal Complex, Near Bus Stand ,Rewa Road ,Satna,	485001	7518801847
Shivpuri	West	Madhya Pradesh	1St Floor, M.P.R.P. Building, ,Near Bank Of India ,Shivpuri,	473551	7518801850
Ujjain	West	Madhya Pradesh	101 Aashta Tower, 13/1 Dhanwantri Marg ,Freeganj ,Ujjain,	456010	0734-4250007 / 08
Akola	West	Maharashtra	Yamuna Tarang Complex, Shop No 30,, Ground Floor, N.H. No- 06, Murtizapur Road ,Opp Radhakrishna Talkies ,Akola,	444004	0724-2451874
Amaravathi	West	Maharashtra	Shop No. 21, 2nd Floor, Gulshan Tower, ,Near Panchsheel Talkies, Jaistambh Square, ,Amaravathi,	444601	0721 2569198
Aurangabad	West	Maharashtra	Ramkunj Niwas , Railway Station Road ,Near Osmanpura Circle ,Aurangabad,	431005	0240-2343414
Chandrapur	West	Maharashtra	Shop No-6 Office No-2, 1St Floor Rauts Raghuvanshi Complex ,Beside Azad Garden Main Road ,Chandrapur,	442402	07172-270262
Dhule	West	Maharashtra	Ground Floor Ideal Laundry, Lane No 4,, Khol Galli, Near Muthoot Finance, ,Opp Bhavasar General Store, ,Dhule,	424001	02562-282823

Jalgaon	West	Maharashtra	269, Jae Vishwa, 1 St Floor, Baliram Peth, Above United Bank Of India ,Near Kishor Agencies. ,Jalgaon. ,	425001	9421521406
Kolhapur	West	Maharashtra	605/1/4 E Ward, Shahupuri 2Nd Lane, Laxmi Niwas ,Near Sultane Chambers ,Kolhapur,	416001	0231 2653656
Mumbai	West	Maharashtra	24/B, Raja Bahadur Compound, Ambalal Doshi Marg, ,Behind Bse Bldg ,Fort,	400001	022-66235353
Nagpur	West	Maharashtra	Plot No 2/1 House No 102/1, Mata Mandir Road ,Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth ,Nagpur,	440010	0712-2533040
Nanded	West	Maharashtra	Shop No.4 , Santakripa Market, G G Road ,Opp.Bank Of India ,Nanded,	431601	02462-237885
Nasik	West	Maharashtra	S-9, Second Floor, Suyojit Sankul ,Sharanpur Road ,Nasik,	422002	0253-6608999
Pune	West	Maharashtra	Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, ,F C Road, Bhamburda, ,Shivaji Nagar, Pune,	411004	020-66496700 / 66496701
Solapur	West	Maharashtra	Block No 06, Vaman Nagar, Opp D-Mart ,Jule Solapur ,Solapur,	413004	0217-2300021 / 2300318



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