

FOR PRIVATE CIRCULATION ONLY



LIC NOMURA MF LIQUID FUND

**Abridged Annual Report
2012-2013**



LIC NOMURA
MUTUAL FUND

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LIC NOMURA MUTUAL FUND

Industrial Assurance Bldg, 4th Floor , Opp. Churchgate Station,
Mumbai – 400 020

TRUSTEE REPORT

1. Scheme Performance, Future Outlook and Operations of the Schemes

Scheme/Benchmark	6 months	1 year	Inception
LIC NOMURA MF Liquid Fund	8.37	8.97	7.07
Crisil Liquid Fund Index	7.86	8.17	NA
Past Performance may or may not be sustained in future			

FUTURE OUTLOOK :

- As a result of QEs (Quantitative Easings) and LTRO (Long Term Refinancing Operations) by developed economies, investors are rushing into emerging economies in search of higher yields.
- India's inclusive growth story remains intact. At the same time, 'optimism with caution' is the undertone of the market, in wake of global uncertainties.
- Low GDP number and low IIP number coupled with low inflation has increased the possibility of rate cut by RBI in monetary policies to come in this financial year.

2. Brief background of Sponsors, Trust, Trustee Co. and AMC Co.

Life Insurance Corporation of India set up LIC Mutual Fund, as sponsor, on 20th April 1989. LIC Mutual Fund Asset Management Company Ltd (AMC), Investment Manager for LIC Mutual Fund, was incorporated on 20th April 1994 and Investment Management Agreement was entered on 22nd April 1994 between AMC and the LIC Mutual Fund acting through the Trustees.

On conversion of Trustees into a Trustee Company viz., LIC Mutual Fund Trustee Company Private Limited, which was incorporated on 8th April 2003, deed of modification to Investment Management Agreement between AMC and Trustee Company was made on 6th Oct, 2003.

LIC Mutual Fund finalized its Joint Venture with Nomura Asset Management Strategic Investments Pte. Ltd. on 18/01/2011 and thus becoming LIC NOMURA Mutual Fund with its investment manager, renamed as LIC Nomura Mutual Fund Asset Management Company Ltd. (AMC) and trustees as LIC NOMURA Mutual Fund Trustee Company Pvt. Ltd., wherein Nomura acquired 35% stake.

3. Investment Objectives of the Scheme.

An open ended scheme which seeks to generate reasonable returns with low risk and high liquidity through judicious mix of investment in money market.

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4. Significant Accounting Policies: “Accounting policies are in accordance with Securities Exchange Board of India (Mutual Fund) Regulations 1996.”

5. Unclaimed Dividends & Redemptions as on 31.03.2013

Unclaimed Dividends		Unclaimed Redemptions	
No. Of Investors	Amount (Rs. In Lacs)	No. Of Investors	Amount (Rs. In Lacs)
15	0.5	61	16.52

6. Statutory Information:

- The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes of the Fund beyond their initial contribution (to the extent contributed) of Rs. 2 crores for setting up the Fund, and such other accretions / additions to the same.
- The price and redemption value of the units, and income from them, can go up as well as down with fluctuations in the market value of its underlying investments.
- Full Annual Report shall be disclosed on the website (www.licnomuramf.com) and shall be available for inspection at the Head Office of the mutual fund. Present and prospective unit holder can obtain copy of the trust deed, the full Annual Report of the Fund / AMC at a price.

For **LIC Nomura Mutual Fund Trustee Company Pvt. Ltd.**

Place : Mumbai
Date : 21st June 2013

(THOMAS MATHEW T.)
CHAIRMAN

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INDEPENDENT AUDITORS' REPORT

To,

The Board of Trustees of

LIC NOMURA MUTUAL FUND

Report on the Financial Statements

1. We have audited the accompanying financial statements of LIC Nomura Mutual Fund – LIQUID FUND (“the scheme”), which comprise the Balance Sheet as at March 31, 2013 and the related Revenue Account and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information, which we have signed under reference to this report.

Trustee's and Management's Responsibility for the Financial Statements

2. The Trustee of LIC Nomura Mutual Fund and the Management of LIC Nomura Mutual Fund Asset Management Company Limited (the “Management”) are responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance and cash flows of the Scheme in accordance with the accounting policies and standards specified in the Ninth Schedule of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and amendments thereto (the “Regulations”) . This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence, about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the Trustee and the Management, as well as evaluating the overall presentation of the financial

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statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

6. In our opinion, and to the best of our information and according to the explanations given to us, the accompanying financial statements give the information required by the Regulations in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - a) in the case of the Balance Sheet, of the state of affairs of the Scheme as at March 31, 2013;
 - b) in the case of the Revenue Account, of the net surplus for the year ended on that date; and
 - c) in case of the Cash Flow Statement, of the cash flows for the year ended on that date

Report on Other Legal and Regulatory Requirements

7. As required by Regulation 55(4) of the Regulations, we report that:
 - a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit; and
 - b) In our opinion, the Balance Sheet, Revenue Account and Cash Flow Statement dealt with by this report have been prepared in accordance with the accounting policies and standards specified in the Ninth Schedule of the Regulations.
8. As required by clause 5 (ii)(2) of the Eleventh Schedule to the Regulations, we report that the Balance Sheet, Revenue Account and Cash Flow Statement dealt with by this Report are in agreement with the books of account of the Scheme.
9. In our opinion, the methods used to value non-traded securities as at Year end date, as determined by LIC Nomura Mutual Fund Asset Management Company Limited under procedures approved by the Trustee of LIC Nomura Mutual Fund in accordance with the guidelines for valuation of securities for mutual funds as mentioned in the Eighth Schedule of the Regulations issued by the Securities and Exchange Board of India, are fair and reasonable.

For **SUDIT K PAREKH & CO.**

Chartered Accountants

Firm Registration No.: 110512W

(D.S. Khatri)

Partner

Membership No.: 16316

Mumbai, dated: 21st June 2013

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ABRIDGED REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2013

		(Rs in Lakhs)	
		2012-13	2011-12
1	INCOME		
1.1	Dividend	-	-
1.2	Interest	24,699.91	26,273.28
1.3	Realised Gain/(Loss) on Foreign Exchange Transactions	-	-
1.4	Realised Gains/(Losses) on Interscheme sale of Investments	(0.25)	0.00
1.5	Realised Gains/(Losses) on External sale / redemption of Investments	120.71	74.10
1.6	Realised Gains/(Losses) on Derivative Transactions	-	-
1.7	Other Income	24.76	-
	(A)	24,845.13	26,347.37
2	EXPENSES		
2.1	Management fees (incl Service Tax)	447.17	1,172.47
2.3	Transfer agents fees and expenses	196.67	142.59
2.4	Custodian fees	43.74	55.84
2.5	Trusteeship fees	4.39	3.91
2.6	Commission to Agents	24.39	-
2.7	Marketing & Distribution expenses	-	-
2.8	Audit Fees	3.27	5.46
2.9	Other operating expenses	18.23	23.68
	Total Expense	737.86	1,403.95
	Less: Expenses to be Reimbursed by the Investment Manager	78.60	
	(B)	659.26	1,403.95
3	NET REALISED GAINS/(LOSSES) FOR THE YEAR (A-B = C)	24,185.87	24,943.42
4	Change in Unrealised Depreciation in value of Investments (D)	6.89	(0.00)
5	NET GAINS/(LOSSES) FOR THE YEAR (E= (C-D))	24,178.98	24,943.42
6	Change in unrealised appreciation in the value of investments (F)	-	(0.02)
7	NET SURPLUS/(DEFICIT) FOR THE YEAR (E+F = G)	24,178.98	24,943.40
7.1	Add : Balance transfer from unrealised appreciation reserve		
7.2	Less : Balance transfer to unrealised appreciation reserve	-	(0.02)
7.3	Add / (Less) : Equalisation	17,366.99	(52,987.93)
8	Total	41,545.97	(28,044.51)
9	Dividend Appropriation		
9.1	Income Distributed during the year	4,371.12	3,031.78
9.2	Tax on Income distributed during the year	1,401.10	928.97
10	Retained Surplus/(Deficit carried forward to Balance Sheet	35,773.75	(32,005.26)

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ABRIDGED BALANCE SHEET AS AT 31ST MARCH, 2013

(Rs in Lakhs)

	2012-13	2011-12
LIABILITIES		
1 Unit Capital	167,870.96	101,123.01
2 Reserves & Surplus		
2.1 Unit Premium Reserve	(39,975.20)	(70,820.53)
2.2 Unrealised Appreciation Reserve	-	0.00
2.3 Other Reserves	190,810.59	155,036.84
3 Loans & Borrowings		
4 Current Liabilities & Provisions		
4.1 Provision for doubtful Income/Deposits	-	-
4.2 Other Current Liabilities & Provisions	157.72	78.18
TOTAL	318,864.07	185,417.49

ASSETS

1 Investments		
1.1 Listed Securities :		
1.1.1 Equity shares	-	-
1.1.2 Preference Shares		
1.1.3 Equity Linked Debentures		
1.1.4 Other Debentures & Bonds		
1.1.5 Securities Debt Securities		
1.2 Securities Awaited Listing :		
1.2.1 Equity shares		
1.2.2 Preference Shares		
1.2.3 Equity Linked Debentures		
1.2.4 Other Debentures & Bonds		
1.2.5 Securities Debt Securities		
1.3 Unlisted Securities		
1.3.1 Equity shares		
1.3.2 Preference Shares		
1.3.3 Equity Linked Debentures		
1.3.4 Other Debentures & Bonds	-	-
1.3.5 Securities Debt Securities		
1.4 Government Securities	-	-
1.5 Treasury Bills		
1.6 Commercial Paper / Certificate of Deposit	292,959.93	159,019.61
1.7 Bill Rediscounting		
1.8 Units of Domestic Mutual Fund	-	-
1.90 Foreign Securities		
Total Investments	292,959.93	159,019.61
2 Deposits		
3 Other Current Assets		
3.1 Cash & bank Balance	151.16	2.47
3.2 CBLO/reverse Repo Lending	25,674.72	24,604.09
3.3 Others	78.26	1,791.32
4 Deferred Revenue Expenditure (to the extent not written off)	-	-
TOTAL	318,864.07	185,417.49

NOTES TO ACCOUNTS - ANNEXURE 1 TO THE ABRIDGED BALANCE SHEET AND REVENUE ACCOUNT FOR THE YEAR/ PERIOD ENDED 31ST MARCH, 2013

1 Investments:-

- 1.1 All the Investments are held in the name of the scheme.
- 1.2 Open Position of derivatives(outstanding market value & % to Net Assets as of the Year end). : NIL
- 1.3 Investment in Sponsors/Associates and Group Companies : NIL
- 1.4 Open position of Securities Borrowed and / Lend by the scheme : NIL
- 1.5 Details of NPA: Aggregate market value and provision thereof. : NIL
- 1.6 Aggregate Unrealised Gain/loss as at the end of the Financial Year/ Period and percentage to net assets : NIL

Asset Class	FY2012-2013						FY2011-2012			
	Appreciation		Depreciation		Net Amount		Appreciation		Depreciation	
	Rs.in lakhs	% to net	Rs.in lakhs	% to net	Rs.in lakhs	% to net	Rs.in lakhs	% to net	Rs.in lakhs	% to net
Commercial Papers & Certificate of Deposits	0.00	0.00	(6.89)	(0.00)	(6.89)	(0.00)	-	-	-	-

1.7 Aggregate Value of Purchase and Sale with Percentage to average assets

FY2012-2013						FY2011-2012			
Purchase		Sale		Purchase		Sale			
Amount (Rs. in Lacs)	%	Amount (Rs. in Lacs)	%	Amount (Rs. in Lacs)	%	Amount (Rs. in Lacs)	%		
2,411,020.85	853.40	2,278,987.70	806.67	1737137.28	581.00	360845.14	120.69		

1.8 Non traded Securities in the portfolio

: NIL

2a Details of Payment made to Associates under regulations 25(8):

Investor Name	Purchases		Switch		Outstanding	Related Party Relationship
	No. of Trns.	Amount (Rs in lakhs)	No. of Trns.	Amount in lakhs	Amount (Rs in lakhs)	
LIC Housing Finance Ltd.	8	7,488.00	0	0	600.16	Shareholder of Sponsor Co. & AMC
LIC Nomura Mutual Fund Asset Management Co. Ltd.	10	1,720.00	0	0.00	10,503.00	Investment Manager of Scheme
Life Insurance Corporation Of India	3	100,000.00	3	65,574.17	87,425.88	Shareholder of Sponsor Co. & AMC

2b Fees Paid To Related Parties:

Name	Nature of transaction	Amount (Rs in lakhs)	Related Party Relationship
LIC Nomura MF Trustee Co Pvt. Ltd.	Trusteeship fees	4.39	Sponsor of Fund
LIC Nomura MF AMC Ltd.	Management Fees	447.17	Investment Manager of Scheme

2c Commission Paid to associates parties/group companies of sponsor/AMC

Name of associates parties/group companies of sponsor/AMC	Nature of Association/ Nature of relation	Period Covered	Business Given (RsCr & % of total business received by the fund)		Commission Paid (Rs. & % of total commission paid by the fund)	
LIC H F L Financial Services Ltd.	100% subsidiary of LIC HF Ltd	01.04.2011 TO 31.03.2012	196.8327	1.3577	NIL	NA
LIC H F L Financial Services Ltd.	100% subsidiary of LIC HF Ltd	01.04.2012 TO 31.03.2013	Nil		Nil	

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3 Large Holdings in the scheme (i.e. in excess of 25% of the net assets)

Investor Name	% of Holding
Life Insurance Corporation of India	33.28%

4 Unit Capital movement during the year ended/ period ended . Planwise details of movements in units- opening, subscription, redemption, closing.

Plans / Option	Face Value	Current Year No of Units in Lakhs				Previous Year No of Units in Lakhs			
		Opening balance as on 01.04.12	Addition during the year	Deletion during the year	Closing Balance as on 31.03.2013	Opening balance as on 01.04.11	Addition during the year	Deletion during the year	Closing Balance as on 31.03.2012
DIVRE	1000	1,410.59	71,896.94	73,294.56	12.98	2,757.60	66,861.60	68,208.61	1,410.59
GR	1000	8,701.71	58,761.81	67,445.18	18.33	15,235.59	118,745.84	125,279.72	8,701.71
Direct DIVRE	1000	-	8,442.87	8,418.42	24.45	-	-	-	-
Direct GR	1000	-	4,867.35	4,755.25	112.10	-	-	-	-

5 Expenses are inclusive of service tax wherever applicable.

6 Previous year's figures have been regrouped/rearranged wherever necessary to correspond to current year's groupings

7 Contingent Liability. Provide details of nature and amount : NIL

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KEY STATISTICS FOR THE YEAR / PERIOD ENDED 31ST MARCH, 2013

	Current Year / Period ended 31/03/2013	Previous Year / Period ended 31/03/2012
1. NAV per unit (Rs.):		
Open		
Dividend	10.9801	10.9801
Growth	19.5193	17.9394
High		
Dividend	1,098.0000	10.9801
Growth	2,128.0835	19.5193
Direct Dividend	1,098.0000	-
Direct Growth	2,128.2749	-
Low*		
Dividend	10.9800	10.9801
Growth	19.5248	17.9394
Direct Dividend	10.9800	-
Direct Growth	20.8486	-
End		
Dividend	1,098.0000	10.9801
Growth	2,128.0835	19.5193
Direct Dividend	1,098.0000	-
Direct Growth	2,128.2749	-
2. Closing Assets Under Management (Rs. in Lakhs)		
End	318,706.35	185,340.06
Average (AAuM) ³	282,519.23	298,991.59
3. Gross income as % of AAuM ¹	8.79	8.81
4. Expense Ratio:		
a. Total Expense as % of AAuM (No Class)	0.23	0.47
b. Management Fee as % of AAuM (inclusive service tax)(No Class)	0.16	0.39
5. Net Income as a percentage of AAuM ²	8.56	8.34
6. Portfolio turnover ratio ⁴	2.40	1.21
7. Total Dividend per unit distributed during the year / period (plan wise)		
DAILY	94.7954	0.9297
DIRECT DAILY	22.6334	-
8. Returns:		
a. Last One Year		
Scheme	8.97	8.80
Benchmark	8.17	8.44
b. Since Inception		
Scheme	7.07	6.88
Benchmark	NA	NA

1. Gross income = amount against (A) in the Revenue account i.e. Income.
 2. Net income = amount against (C) in the Revenue account i.e. NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD
 3. Portfolio Turnover = Lower of sales or purchase divided by the Average AuM for the year/period.
 4. AAuM=Average daily net assets
- * The Face Value per unit of LIC NOMURA MF Liquid Fund is changed from Rs 10 to Rs 1000 wef 21-January-2013.

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OUR REGISTRARS

M/s. Karvy Computershare Pvt. Ltd.

Unit: LIC NOMURA Mutual Fund

"Karvy Plaza", No. 8-2-596, Avenue 4, Street No.1, Hyderabad - 500 034.

Tel. : 040-44677131 – 40 • Fax: 040-23388705

Website: karvymfs.com / karvycomputershare.com

BANK ACCOUNT NUMBERS ARE MANDATORY FOR ALL APPLICATION/REDEMPTION/REPURCHASE REQUESTS.

Non-acceptance of Third Party cheques: Cheques issued towards investment in Mutual Funds have to be necessarily drawn on a bank account maintained in the name of the investor and cheques issued by other parties will not be accepted except for payments made by (a) Guardian on behalf of minor for a value not exceeding Rs. 50, 000/- (b) Employer on behalf of employee under Systematic Investment Plan (c) custodian on behalf of FII or a client.

Facility to register Multiple Bank Account details under a Folio: Investor will now be able to register multiple bank account details and select the specific bank account in which they would like to receive the dividend/redemption payments.

KYC Mandatory with effect from 1st January, 2011: Irrespective of investment amount, Know Your Customer (KYC) norms will be applicable for all categories of investors.

In order to serve you better investor are requested to furnish their mobile no and e mail id.

Whenever the investor(s) has/have provided his/their e mails address in the application form or subsequent letter to us, the AMC will use Email form as a default mode to send various communication which include account statement for transactions done by the investor(s).

The full Annual Report shall be available for inspection at the Corporate Office and branch offices of LIC NOMURA MF AMC Ltd. On a written request, present and prospective unitholders can obtain a copy of the Trust Deed and Annual Report at a price and the text of the relevant scheme.

Risk Factors: Mutual Funds and Securities Investments are subject to market risks and there is no assurance and guarantee that the objectives of the Schemes will be achieved. As with any investment in securities, the NAV of the units issued under the Schemes may go up or down depending on the various factors and forces affecting the capital markets and money markets. Past performance of the Sponsor / Investment Manager / Mutual Fund does not indicate the future performance of the Schemes and may not necessarily provide a basis of comparison with other investments. The Sponsor is not responsible for or liable to any loss resulting from the operations of the scheme beyond their initial contribution of Rs.2 Cr towards the setting up of the Mutual Fund. The name of the schemes does not indicate either the quality of the scheme, its future prospects or returns. The NAV of the units of the scheme may be affected by changes in general level of interest rates. Investors should read the Scheme Information Document / Statement of Additional Information / Key Information Memorandum available at our Corporate Office / Area Offices / Business Centers, RTA, Distributors and Investor Services Centers carefully before investing. **Statutory Details:** Constitution: LIC Nomura Mutual Fund has been set up as a Trust sponsored by Life Insurance Corporation of India. Trustee: LIC Nomura Mutual Fund Trustee Company Private Ltd. Investment Manager: LIC Nomura Mutual Fund Asset Management Company Ltd.



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Investment Manager: LIC NOMURA Mutual Fund Asset Management Company Ltd.

CORPORATE OFFICE

Industrial Assurance Bldg., 4th Fl., Opp. Churchgate Station, Mumbai – 400 020

Tel.No. 022 – 22851661, Fax No. 022 – 22880633/22040039,

Email: service@licnomuramf.com, Website: www.licnomuramf.com

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AREA OFFICES

AHMEDABAD	: Jeevan Sadan, 3rd Flr, LIC Bldg, Opp. Capital Commercial Center, AHMEDABAD - 380006. 079-26588301 / 9375090006 / 9924403147 / 9328638838
BANGALORE	: No.4, Canara Mutual Building (Opp. Cash Pharmacy), 2nd Floor, Residency Rd, BANGALORE-560025. 080-22210180 / 22118478 9845172957 / 9972092957 / 9986500721 / 9880058223 / 9902088717 / 9844750711 / 9482081121
BHUBANESHWAR	: SCR-B/19, Indradhanu Market, IRC Village, BHUBANESHWAR-751015. 0674-2554094 / 9437569719
CHENNAI	: 15, Anna Salai, Next to V.G.P. Bldg., CHENNAI - 600002. 044-28411984 / 28555883 / 9382315850 / 9500038285 / 9361555562 /9094047790 / 8939348351 /9952064807
DEHRADUN	: 110, Tagore Villa, Chakrata Road, DEHRADUN - 248 001 0135 - 2650749 / 8937965086 / 9410702598 / 8410010025 / 9897056231
ERNAKULAM	: 11th Floor, Jeevan Prakash, M.G. Road, Ernakulam, KOCHI - 682011 0484-2367643 / 9895036554 / 9745612888 / 9388755722
GOA:	: T 9/10, 3rd floor, Alfran Plaza, Opp. Don Bosco High School, M. G. Road, Panaji, GOA-403001. 0832-2420561 / 8600107698 / 9890711551 / 9370643076 / 9763129289
GUWAHATI	: LIC of India, Jeevan Deep Building, M. L. Nehru Road, Panbazar, GUWAHATI -781 001 0361 - 2735323 / 9435769432
HUBLI	: 2nd Floor, LIC Bldg., Beside HPO, Lamington Road, HUBLI - 580020. 0836 - 4260523 / 4262092 / 980058223 / 9845205168
HYDERABAD	: House No. 5-9-57, 4th Floor, Jeevan Jyoti Building, Basheerbagh, HYDERABAD - 500029. 040-23244445 / 23210572 / 8897656665 / 9000444850 / 9000550850
INDORE	: U.V. House, 1st Floor, Snehl 9/1-A South Tukoganj, INDORE - 452001. 0731-2520262 / 4069162 / 9589050250 / 8827344195 / 9981511435
JAIPUR	: 327 - A, 3rd floor, Ganpati Plaza, M. I. Road, JAIPUR - 1. 0141-5112620 / 9461658875 / 9829098323 / 9929095005
KANPUR	: Jeevan Vikas, Ground Floor, 16/98, M.G. Road, KANPUR - 208001. 0512-2360240 / 3244949 / 7275430214 / 9451448305 / 9838038440 / 9918971258 / 9235313111/ 8009058969 / 9336654734
KOLKATA	: Ground Floor, Hindustan Building Annexe, 4, Chittaranjan Avenue, KOLKATA - 700072. 033-22129455 / 22128680 / 9474424374 / 9477743270 / 9038583245 / 9830689965 / 9830689965 / 9831510531 / 9836608189
LUCKNOW	: 7th Floor, Jeevan Bhavan 2, Naval Kishore Road, Hazrat Ganj, LUCKNOW - 226 001 0522-2231186 / 4045203 / 9651534267 / 9455060457 / 9554122541/9453528966/7388046688

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LUDHIANA	: Rm No. 102-103, 1st Fl, S.C.O. 18, Opp. Stock Exch., Feroze Gandhi Mkt, LUDHIANA-141 001. 0161 - 2405805 / 9888111190 / 9915099333 / 9914720500
MADURAI	: 2nd Floor, LIC Bldg., Door No. 3, West Marret Street, MADURAI - 625 001 0452 - 2345700 / 9094687733
MANGALORE	: No. 6, Gr. Floor, Popular Building, K S Rao Road, MANAGALORE - 575 001 0824 - 2411482 / 9845190466 / 9742726012
MUMBAI	: Gr. Floor, Industrial Assurance Bldg., Opp. Churchgate Station, MUMBAI - 400020. 022-22885971 / 22817162 / 63 / 9930718555 / 9325523480 / 9769028905 / 9930957772 / 9820469996 / 8080858887 / 9702882224 / 9930476555 / 9820058416/7208706663/ 9920730377 /8879496145
NAGPUR	: Jeevan Seva Bldg., Mount Road, Sadar, NAGPUR - 440 001. 0712 - 2542497 / 9422113800 / 9021426397 / 9011412206 / 9373539939 / 9422104130 / 9423406727 / 9860207510
NASHIK	: Shop No.2, Ground Floor, Rajvee Enclave, New Pandit Colony, NASHIK - 422002. 0253-2579507 9922996155 / 9823366379 / 9595075700
NEW DELHI	: 7th Floor, Jeevan Prakash, 25 K.G. Marg, NEW DELHI - 110001. 011-64663650 / 23359190 / 23314396 / 9811464244 / 9818610867 / 9818630124 / 9891736008 / 9971672830 / 9717765151 / 9555542768 /9999718065
PATNA	: Ground floor, Jeevan Jyothi Bldg. Exhibition Road, PATNA - 800001. 0612-2501157 / 9431447848 / 9431023274 / 9507151965
PUNE	: LIC of India, Pune D.O.-I,6/7, Shivaji Nagar,University Road, PUNE - 411 005 020 - 25537301 / 9423447604 / 9767868611 / 8390786008 / 9881494304 / 9822612199
RAIPUR	: C-29/A, Sector 1, Besides City Centre Mall, Devendra Nagar, RAIPUR - 492001 C.G. 0771-2236780 / 9425026437 / 9329100009 / 7415800009
RAJKOT	: 703, Star Chamber, Harihar Chowk, RAJKOT - 360 001. 0281 - 2230626 / 8690444022 / 9898733233 / 9724497808
RANCHI	: Narsaria Tower, 2nd Floor, Opp. Lalpur Police Station, Post Lalpur, RANCHI -834001. 0651-2206372 / 8986771069 / 9835197681 / 9835708803

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BUSINESS CENTERS

Name of Place	Mobile No.	Name of Place	Mobile No.	Name of Place	Mobile No.
ALIGARH	9412733920	FAIZABAD & UNNAO	9451340311	NELLORE	9000444854
AGRA	9927888854	GAYA	9470854005	NOIDA	9818280698
	9259250679	GONDIA	9890435020	PANIPAT	0180-2648709
AHMEDNAGAR	9579095950	GORAKHPUR	9336833448	PONDHICHERRY	7708007363
AJMER	9829077674		9628121276	RAEBARELI	8737804008
AKOLA	9422862120	GULBARGA	9900144196	RAJAHMUNDRY	9000171857
ALAPUZHA	9447367160	GURGAON	9654228220	SAHARANPUR	9896455020
ALLAHABAD	9389052340		9555664114	SALEM	9944744424
	8726660096		0124-2220592	SAMBALPUR	9937040031
AMRAVATI	9923025535	GWALIOR	9406586454	SATARA	9423192029
	8657045588	HALDWANI	9839976747	SATNA	9827955415
AMRITSAR	9814299747	HASSAN	9986125091	SHAHNOL	9303822916
ASANSOL	9378330300	JABALPUR	9407606313	SHIMLA	9318960005
AURANGABAD	9923797207	JAGDALPUR	9303354452	SHIMOGA	9902007686
BANKURA	9378330300	JALGAON	9422211343		08182-228386
BAREILLY	9837188647	JAMMU	9419213201	SILIGURI	9883096767
BEHRAMPUR	9861546580	JAMNAGAR	9724222223		9641022228
BELGAUM	9916140315	JAMSHEDPUR	9430155378	SOLAPUR	9158387242
BELLARY	9900026952	JHANSI	9760016559	SURAT	9978862626
BHAGALPUR	9431609765	JODHPUR	9829947974		9925027406
BHAVNAGAR	8980005385	JUNAGADH	9228819497	THANE	9323140999
BHILAI	9770689528	KARIMNAGAR	9000444853	THRISSUR	9388110220
BHILWARA	9829287273	KARWAR	9611111028	TIRUNELVELI	9655505105
BHOPAL	9302441980	KHARAGPUR	9339531895	TRICHY	9842524130
BHUJ	9913553318	KOLHAPUR	9822851948	TRIVANDRUM	9388088066
BIKANER	9829791132	KOTA	9829905879	UDAIPUR	9784011432
BILASPUR	9302606248	KOTTAYAM	9656010033	UDUPI	9742726012
BOKARO	9955189443	KOZHIKODE	9349739890	VADODARA	9327494916
BURDWAN	9831712244	MADIKERI	9742707041	VAPI	9377566652
CHANDIGARH	9316065681	MALDA	9832635563	VARANASI	9336501004
	9817232224	MEERUT	9319267811		9335556060
CHANDRAPUR	9422180081	MEHSANA	9979533536	VASHI	9595977222
COIMBATORE	0422-4393989	MORADABAD	9454993170		9869434302
DALTONGANJ	9162780200	MUZAFFARPUR	9431813155	VIJAYWADA	9000444856
DAVANGERE	9900026952	MYSORE	9986117183	VISHAKHAPATNAM	9000444851
DHANBAD	9835334495	NANDED	9822203503	WARANGAL	9000171858
DURGAPUR	9434592305		9890691021	YAVATAMAL	9503736144

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