

My First S.T.E.P. to Mutual Funds

*A step in the right direction
can turn your dreams into plans.*

Introducing a facility that will take you to the path of financial growth. My First S.T.E.P to Mutual Funds is a Systematic transfer plan from Savings Plus Fund to select Equity Funds brought to you by LIC Mutual Fund. This combined facility gives you the option of transferring a fixed amount every month from your debt scheme to equity schemes of LIC Mutual Fund.

Go Ahead. Take your First S.T.E.P.



CONNECT WITH US ON:

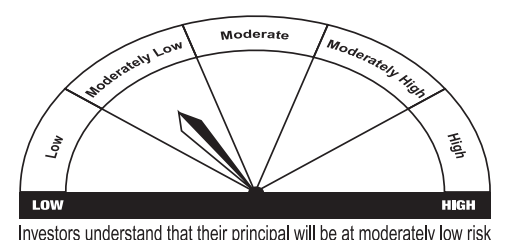
 /LICMutual  /LICMutual  /company/LICMutual  1800-258-5678

**SAVINGS PLUS
FUND**
An Open-Ended Debt Scheme

This product is suitable for investors who are seeking*:

- Regular Income for short term.
- Investment in debt / money market instruments.
- Risk - Moderately Low

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



**Mutual Fund investments are subject to market risks,
read all scheme related documents carefully.**

What is the First S.T.E.P to Mutual Fund?

S.T.E.P. is a **Systematic Transfer Plan** from LIC MF Savings Plus Fund to selected LIC MF Equity Schemes. The money will be systematically transferred on a monthly basis which will help in reducing the risk involved due to volatile stock markets and help you achieve the desired investment goals.

Benefits of taking your First S.T.E.P. to Mutual Fund:

- Start investing with small amounts
- Invest irrespective of market conditions
- Helps neutralize market volatility by buying units at various levels.
- Rupee cost averaging
- There is no capital gains tax if you hold onto the Equity Schemes for more than a year.

How to take your First S.T.E.P. to Mutual Fund?

Investor can do his/her e-KYC on our website www.licmf.com

1. Click on e-KYC icon, investor needs to enter his/her PAN number and AADHAR Card number.
2. An OTP is generated and sent to your registered mobile number in AADHAR Card.
3. Once investor enters the OTP, e-KYC is completed.
4. e-KYC is only for investment upto ₹ 50,000/- per year per Mutual Fund as per SEBI directives.

Designated Debt Schemes for initial investment :

LIC MF SAVINGS PLUS FUND

Designated Equity Schemes for Systematic Transfer Plan (STP) :

LIC MF BANKING AND FINANCIAL SERVICES FUND

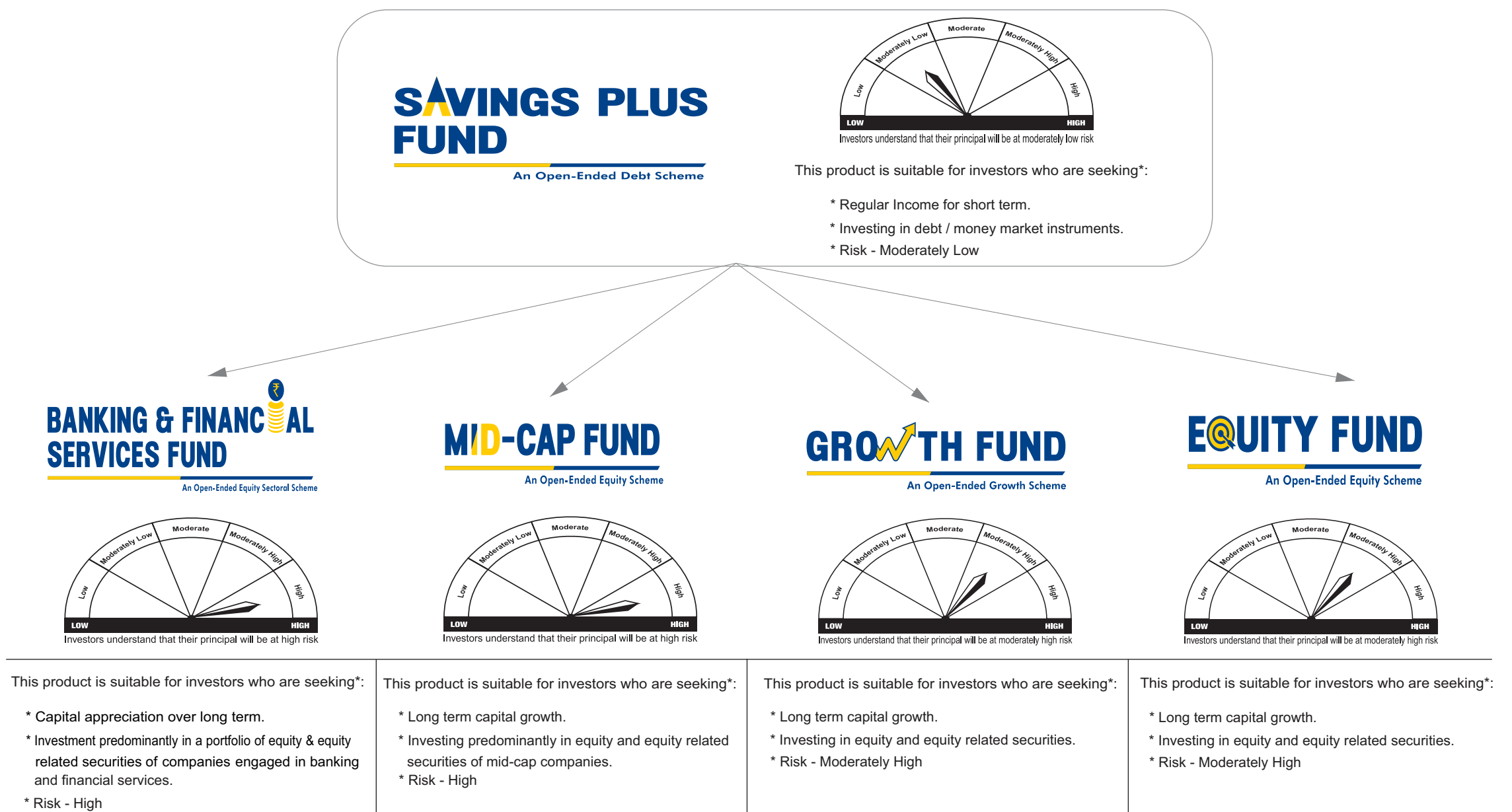
LIC MF MID CAP FUND

LIC MF GROWTH FUND

LIC MF EQUITY FUND

(If No scheme is selected then the default scheme will be LIC MF Growth Fund)

If No STP amount is selected then the default STP amount will be ₹ 1,000/-



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

CONNECT WITH US ON:

[f /LICMutual](#) [t /LICMutual](#) [in /company/LICMutual](#) [1800-258-5678](tel:1800-258-5678)

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

COMMON APPLICATION FORM WITH STP



Investors must read the Key Information Memorandum, the instructions and product labeling on cover page before completing this Form. The Application Form should be completed in English and in BLOCK LETTERS only.

Application No.

KEY PARTNER / ARN HOLDER INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN Code column.) (Refer Instruction 2 & 3)

ARN / RIA Code	Sub-broker Code	Sub-broker ARN Code	Employee Unique Identification Number (EUIIN)	Time Stamp No
				For office use only

Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Instruction No.3)

"I / We hereby confirm that the EUIIN box has been intentionally left blank by me / us as this is an "execution-only" transaction without any interaction or advice by the employee/ relationship manager/ sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor and the distributor has not charged any advisory fees on this transaction." (please tick (✓)) and sign) ☐

SIGN HERE First/ Sole Applicant/ Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
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TRANSACTION CHARGES FOR APPLICANTS THROUGH ARN HOLDER ONLY (Refer Instruction 4)

<input type="checkbox"/> I confirm that I am a First time investor across Mutual Funds.	<input type="checkbox"/> I confirm that I am an existing investor in Mutual Funds.
(Rs. 150 deductible as Transaction Charge and payable to the Distributor)	(Rs. 100 deductible as Transaction Charge and payable to the Distributor)

In case the purchase/ subscription amount is Rs. 10,000 or more and your Distributor has opted in to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, with PAN & KYC validation please fill in section 1 and proceed to section 4.)

Folio No. <input type="text"/>	The details in our records under the folio number mentioned alongside will apply for this application
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2. APPLICANT(S) DETAILS (In case of Minor, there shall be no joint holders) (Mandatory information – If left blank the application is liable to be rejected.)

First Applicant's Name/Minor Name	FIRST	MIDDLE	LAST	KYC : <input type="checkbox"/>
Second Applicant 's Name	FIRST	MIDDLE	LAST	KYC : <input type="checkbox"/>
Third Applicant 's Name	FIRST	MIDDLE	LAST	KYC : <input type="checkbox"/>

First Applicant PAN : <input type="text"/>	Second Applicant PAN : <input type="text"/>	Third Applicant PAN : <input type="text"/>
CKYC No.: <input type="text"/>	CKYC No.: <input type="text"/>	CKYC No.: <input type="text"/>
DOB <input type="text"/> (mandatory)	DOB <input type="text"/> (mandatory)	DOB <input type="text"/> (mandatory)

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAME OF CONTACT PERSON – DESIGNATION (in case of non-individual Investors)

FIRST	MIDDLE	LAST
PAN: <input type="text"/>	KYC <input type="checkbox"/>	CKYC No.: <input type="text"/>
DOB <input type="text"/> (mandatory)	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed Legal Guardian	Relationship with minor Please (✓)

3. TAX STATUS (Please tick (✓))

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> FIs	<input type="checkbox"/> NRI-NRO	<input type="checkbox"/> HUF	<input type="checkbox"/> Club/Society	<input type="checkbox"/> PIO	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Minor	<input type="checkbox"/> Government Body	<input type="checkbox"/> Bank
<input type="checkbox"/> Trust	<input type="checkbox"/> NRI-NRE	<input type="checkbox"/> FI	<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> QFI	<input type="checkbox"/> FPI	<input type="checkbox"/> Others	<input type="checkbox"/> Company	<input type="checkbox"/> LLP

4. KYC Details (Mandatory) Occupation Please tick (✓)

FIRST APPLICANT/ GUARDIAN (in case of minor)	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
SECOND APPLICANT	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
THIRD APPLICANT	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT GUARDIAN (in case of minor)	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> > 25 Lacs - 1 Crore	<input type="checkbox"/> > 1 Crore
SECOND APPLICANT	<input type="checkbox"/> Below 1 lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> > 25 Lacs - 1 Crore	<input type="checkbox"/> > 1 Crore OR Net Worth _____ (Not older than 1 year)
THIRD APPLICANT	<input type="checkbox"/> Below 1 lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> > 25 Lacs - 1 Crore	<input type="checkbox"/> > 1 Crore OR Net Worth _____ (Not older than 1 year)

For Individual	For Non-Individual Investors (Companies, Trust, Partnership etc.)	
<input type="checkbox"/> I am Politically Exposed Person (Also applicable for authorized signatories/ Promoters/Karta/Trustee/Whole time Directors) please mention)	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company (If No please attach mandatory Ultimate Beneficial Ownership (UBO) Declaration)	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> I am Related to Politically Exposed Person	Foreign Exchange / Money Changer Services	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Not Applicable	Gaming / Gambling / Lottery / Casino Services	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Money Lending / Pawnning	<input type="checkbox"/> Yes <input type="checkbox"/> No
	None of the above	<input type="checkbox"/> Yes <input type="checkbox"/> No

5. MODE OF HOLDING [Please tick (✓)] ☐ Joint ☐ Single ☐ Anyone or Survivor (Default option is Joint)

6. MAILING ADDRESS OF FIRST / SOLE APPLICANT (MANDATORY) (Refer Instruction 11)

Landmark	City	State	Pincode	Country
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7. CONTACT DETAILS OF SOLE/FIRST APPLICANT (Mobile No. and Email Id. Refer Instruction No. 11)

Email Id (Please Specify)	Mobile No.
Tel no (Resi) (STD Code)	(Off) (STD Code)



(TO BE FILLED IN BY THE INVESTOR)

ACKNOWLEDGEMENT SLIP

APP. No

Received an application for purchase of units of LIC MF _____ (Scheme Name with option)	Time Stamp No.
from Mr/Mrs/M/s. _____ (Name of the investor) along with	
Cheque/Draft No./Payment Instrument No. _____ Dated _____ Bank _____	
Branch _____ Drawn on _____ For ₹ _____	
Bank Charges (in cases of Draft) of ₹ _____ Date _____	
Please Note : All purchases are subject to realisation of Cheque / Demand Draft / Payment Instrument.	ISC Signature, Stamp & Date

8. Overseas address (Overseas address is mandatory for NRI / FII applicants in addition to mailing address in India)

Landmark _____ City _____ State _____ Pincode Country _____

9. FATCA Detail (For Individuals & HUF (Mandatory) Non Individual investors should mandatorily fill separate FATCA details form

Do you have any non-Indian Country (ies) of Birth / Citizenship / Nationality and Tax Residency? ☐ Yes ☐ No Please tick as applicable and if yes, provide the below mentioned information (mandatory).

Sole/First Applicant/Guardian <input type="checkbox"/> Yes <input type="checkbox"/> No		2nd Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No		3rd Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No or POA <input type="checkbox"/> Yes <input type="checkbox"/> No	
Country of Birth _____		Country of Birth _____		Country of Birth _____	
Country of Citizenship/ Nationality _____		Country of Citizenship/ Nationality _____		Country of Citizenship/ Nationality _____	
Are you a US Specified Person? <input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id. _____		Are you a US Specified Person? <input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id. _____		Are you a US Specified Person? <input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id. _____	
Country of Tax Residency* (other than India) _____ Taxpayer Identification No. _____		Country of Tax Residency* (other than India) _____ Taxpayer Identification No. _____		Country of Tax Residency* (other than India) _____ Taxpayer Identification No. _____	
1 _____		1 _____		1 _____	
2 _____		2 _____		2 _____	

* Please indicate all countries in which you are a resident for tax purpose and associated Tax Payer Identification number. In case of association with POA, the POA holder should fill form to provide the above details mandatorily.

10. BANK ACCOUNT DETAILS OF THE FIRST APPLICANT (refer instruction 8) As per SEBI Regulations it is mandatory for investors to provide their bank account details

Account No. _____		Name of the Bank _____	
Type of A/c <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others Please specify _____		Branch _____ Bank City _____	
IFSC code** _____	MICR no _____	Refer Instruction 8.3 (Mandatory to attach proof, in case the pay-out bank account is different from the bank account where the investment is made) For unit holders opting to hold units in demat form, please ensure that the bank account is mentioned here. (**Mandatory to credit via NEFT/RTGS)	

11. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 2, 3 & 10) (If this section is left blank, only folio will be created)

Separate cheque/demand draft must be issued for each Investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option / Sub Option.

*Cash / Cheque / DD Favouring Scheme Name (refer Instruction 2 & 3) <input type="checkbox"/> LIC MF Savings Plus	Cheque/DD No./ UTR No. (in case of NEFT/ RTGS) TSL No. (in case of Cash)	In Case of Cheque: Bank: _____ Branch: _____ Account No.: _____ Account type: (please ✓ one) <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others (Please specify _____)	STP				Schemes ***
			Period From	STP Dates (Please ✓ one)	Frequency (Please ✓ one)	Amount **	
Amount Invested (Rs.) _____ <input type="checkbox"/> Plan / Option			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> to <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	01 st <input type="checkbox"/> 07 th <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 21 st <input type="checkbox"/> 25 th <input type="checkbox"/> 28 th <input type="checkbox"/>	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly	Rs. _____	<input type="checkbox"/> LIC MF Growth Fund <input type="checkbox"/> LIC MF Equity Fund <input type="checkbox"/> LIC MF Banking & Financial Services Fund <input type="checkbox"/> LIC MF Mid Cap Fund (Please ✓ only one scheme)

* All purchases are subject to realization of fund ** If no STP amount is mentioned then the default amount is Rs. 1000/- (Rupees one thousand only)

*** If no STP scheme is selected then default scheme is LIC MF Growth Fund

12. NOMINATION DETAILS (Refer Instruction No. 16)

<input type="checkbox"/> I/We wish to nominate <input type="checkbox"/> I/We DO NOT wish to nominate (sign here) _____ 1st Applicant Signature (Mandatory)				
	Nominee Name and Address	Guardian Name (in case of Minor)	Allocation %	Nominee / Guardian Signature
Nominee 1				
Nominee 2				
Nominee 3			100%	

13. POA (Power of Attorney) REGISTRATION DETAILS (Refer Instruction overleaf)

Name of the POA holder _____	Attached <input type="checkbox"/> KYC Letter (Mandatory)
PAN of the PoA holder _____	<input type="checkbox"/> Notarized copy of PoA

14. DECLARATION & SIGNATURE/S

a) Having read & understand the contents of the Scheme Information Document of the Scheme & reinvestment scheme. I/We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only & does not involve & is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Govt. of India from time to time. I/We have understood the details of the scheme & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me / us. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC. I/We hereby authorised the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. b) for NRIs: I/We confirm that I am/ we are Non Resident of Indian Nationality / Origin & that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary. I/We confirm that details provided by me/us are true & correct. c) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. d) I/We have read & understood the SEBI Circular no. MRD/DoP/ Cir 05/2007 dt. April 27, 2007 & SEBI Circular No. 35/ MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN. e) The ARN holder has disclosed to me/us all the commission (in the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Fund from amongst which the Scheme is being recommended to me /us.

FOR INVESTMENT BY CASH : I have not invested in LIC Mutual Fund more than Rs. 50,000/- in cash including the current investment during the current financial year.

Date : _____			
Place : _____	SIGN HERE First Applicant/ Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant

For any queries please contact our nearest Investor Service Centre or

Call Toll Free Number 1800-258-5678

Email : service@licmf.com

Website : www.licmf.com

INSTRUCTIONS

1. Please read Key Information Memorandum, terms of the Scheme Information Documents) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form. Investors should apprise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/ Standing Instruction as applicable). The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction/ changes (if any) made, the sole / all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. Applications complete in all respects, may be submitted at the designated Official Points of Acceptance of LIC Mutual Fund. Investors must write the Application Form number / Folio number on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected.

Please note that if no Plan is ticked / indicated in the Application form, the units will, by default be allotted under the Growth Plan of the Scheme. Similarly, Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.

2. Direct Investments: Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme / Plan name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan".

Cash

Pursuant to SEBI Circular No. CIR/IMD/DF/ 21/2012 dated September 13, 2012 read with SEBI Circular No. CIR/IMD/DF/10/2014 dated May 22, 2014 the Fund will accept subscription applications with payment mode as 'Cash' ("Cash Investments") at all Branch Offices of LIC Mutual Fund and Registrar & Transfer Agent (Karvy) which are designated as Point of Acceptance (POA) for schemes of LIC Mutual Fund to the extent of Rs.50,000 per investor, per financial year as follows:

1. Only resident individuals, sole proprietorships and minors (through natural parent/legal guardians), who are KYC compliant (with or without PAN), have a bank account and who submit applications in physical mode at all Branch Offices of LIC Mutual Fund and Registrar & Transfer Agent (Karvy) which are designated as Point of Acceptance (POA) can avail this facility.

2. Currently, the Fund has made arrangements with Corporation Bank ("the Bank") to collect Cash from the investors of the Fund at designated branches of the Bank. For an updated list of the POAs / the designated bank branches accepting Cash Investments, investors may contact any of our POAs or visit the website www.licmf.com

3. Procedure to undertake Cash Investments:

a. Deposit slips for making Cash Investments may be obtained from ISCs which accept Cash Investment applications. The deposit slip must be filled with the scheme name and the amount of cash to be deposited. The deposit slip will be verified by the ISC officials.

b. Investors must then deposit the cash along with the verified deposit slip at any of the nearest designated branches of the Bank accepting cash under this facility.

c. Acknowledged copy of the deposit slip received from the Bank along with the Scheme application form / transaction slip must be submitted at the same ISC (i.e. from where the deposit slip was obtained) for time stamping. Investors must mention their name and folio number/ application number on the reverse of the Bank-acknowledged deposit slip. The pay-out bank account details are also required to be specified in the application form by the investors.

4. If the amount of subscription (together with the investments already made through cash in the same financial year) exceeds Rs.50,000/-, the application will be rejected.

5. Payment of proceeds towards redemptions, dividend, etc. with respect to Cash Investments shall be made only through the pay-out bank account mentioned in the application form or as registered in the folio (as applicable) as Bank mandate.

6. Acceptance of Cash Investments will be subject to compliance with applicable laws pertaining to prevention of money laundering.

7. Application for Cash Investment not satisfying the above conditions may be rejected.

For details on procedure and conditions for making 'Cash Investments', refer section 'How to Apply' appearing in SAI or contact any our POAs or visit our website www.licmf.com

3. Investments through distributors

3.1. As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI). New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class HI and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity

3.2. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. In case your application for subscription is through such distributor is not for an eligible scheme, it is liable to be rejected.

3.3. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager /sales person later leaves the employment of the distributor.

Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

3.4. Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI/SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors. Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

4. Transaction Charges

4.1. In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time LIC MF Asset Management Limited ("the AMC)/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges).

4.1.1. The Distributor may opt to receive transaction charges based on the type of product,

4.1.2. Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows. However, the option to charge "transaction charges" is at the discretion of the distributors.

5. Existing Unit holder information

investors already having an account in any of LIC Mutual Fund Schemes should provide their Folio Number & Name of the First Unit Holder in section 1 and proceed to section 6 & 7. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. Unitholder's name should match with the details in the existing folio number, failing which the application form is liable to be rejected. In such case, if any other details are filled, the same shall be ignored.

6. Unit holder Information

6.1. Name and address must be written in full. On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form. In case the Investor is an NRI/FII/OCI/QFI/FPI, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.

6.2. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised). Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorized officials, duly certified/ attested should also be attached to the Application Form. Unit holders are advised to provide their contact details like telephone numbers, mobile numbers and email IDs to LIC Mutual Fund in writing.

6.3. All communication and payments shall be made by the Mutual Fund in the name of and favouring the first/sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'joint' and processed accordingly,

6.5. In case of fresh/ additional purchases, if the name of a particular scheme on the application form/ transaction slip differs with the name on the cheque, then LIC Mutual Fund Asset Management Ltd. (The AMC) will process the application and allot units at the applicable net asset value, under the scheme which is mentioned on the application form/ transaction slip duly signed by the investor(s). The AMC reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.

The AMC thereafter shall not be responsible for any loss suffered by the investor(s) due to the discrepancy in the scheme name mentioned in the application form/ transaction slip and cheque/ Demand Draft

Mutual Fund Investments Are Subject To Market Risks, Read All Scheme Related Documents Carefully.

7. Accounts of Minors: The minor shall only be the first and the sole holder in an account (folio). There shall not be any joint accounts with minor as the first or joint holder. Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Guardian in the folio should either be a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian. Date of birth of the minor along with photocopy of supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc.. Passport, or any other suitable proof evidencing the date of birth of the minor) should be provided while opening the folio. In case of a natural guardian, document evidencing the relationship of the Guardian with the minor, if the same is not available as part of the documents mentioned above should be submitted. In case of court appointed legal guardian, supporting documentary evidence should be provided. Further, in case of SIP/STP/SWAP registration requests received on/after April 1, 2011, the Mutual Fund/AMC will register SIP/STP/SWAP in the folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.

For folios where the units are held on behalf of the minor, the account shall be frozen for operation by the guardian on the day the minor attains majority and no transactions shall be permitted till the documents for changing the status of the account from 'minor' to 'major' as prescribed are received.

8. Bank Details *

8.1. Pay - Out Bank Account Details: An investor at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid) in Section 5 in the Application Form.

Multiple Bank Account Registration: The AMC/ Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non - Individuals) for receiving redemption/ dividend proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption. Investors holding units in non-demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.licmf.com

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8.3. Indian Financial System Code (IFSC): IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic modes of transfers that are available with the banks.

9. Mode of Payment:

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. No cash, money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. Bank charges for outstation demand drafts will not be borne by the AMC. The AMC will not accept any request for refund of demand draft charges, in such cases.

9.1. NRIs, FIIs, OCIs:

9.1.1. Repatriation Basis

9.1.1.1. In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

9.1.1.2. FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FI with a designated branch of an authorised dealer.

9.1.2. Non-repatriation Basis

9.1.2.1. In the case of NRIs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

FPI shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign currency A/c or special Non-Resident Rupee A/c maintained by the FI with designated branch of an authorised dealer.

9.2. In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument i.e. cheque, demand draft, pay order, etc. favouring either of the following given below and crossed "Account Payee only". Investors are urged to follow the order of preference in making the payment instrument favouring as: 'the Specific Scheme A/c Permanent Account Number' or 'the Specific Scheme A/c First Investor Name'.

10. Third Party Payments :

Investment/subscription made through Third Party Cheque(s) will not be accepted. Third party cheque(s) for this purpose are defined as: (i) Investment made through instruments issued from an account other than that of the beneficiary investor (ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made.

10.1. Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:

10.1.1. Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.

10.1.2. Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.

10.1.3. Custodian on behalf of a Foreign Institutional Investor (FII) or a client

The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:

10.1.3.1. Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment

10.1.3.2. Obtaining necessary declaration from the Investor/unit holder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary-

10.1.3.3. Verifying the source of funds to ensure that funds have come from the drawer's account only.

10.2. In case of investment/subscriptions made via Pay Order, Demand Draft, Banker's cheque, RTGS, NEFT, bank transfer, net banking etc. Following additional checks shall be carried out.

10.2.1. If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the Bank against cash, it shall not be accepted for investments of Rs.50,000/- or more. Such pre-funded instrument issued against cash payment of less than Rs.50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.

10.2.2. If payment is made by RTGS, NEFT, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder. Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. AMC reserves the right to reject the transaction in case the payment is received in an account not belonging to the first unit holder of the mutual fund.

In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as 1st party payments. Refer Third Party Payment Declaration form available in www.licmf.com or LIC Mutual Fund branch offices.

10.3. The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified herein below.

10.4.1. Source of funds-if paid by cheque

Identification of third party cheques by the AMC/Mutual Fund/ Registrar & Transfer Agent (R&TA) will be on the basis of matching the name / signature on the investment cheque with the name/ signature of the first named applicant available on the application or in our records for the said folio. If the name of the bank account holder is not pre-printed on the investment cheque or the signature on the said cheque does not match with that of the first named applicant mentioned on the application / available in our records for the said folio, then the investor should submit any one of the following documents at the time of investment:

10.4.1.1. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

10.4.1.2. a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of LIC Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund/R&TA. The original documents will be returned across the counter to the investor after due verification.

* In respect of (b) above, it should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank

towards a change in bank account number should accompany the application form for subscription of units. However, for updation of the changed bank details in the folio, the investor should follow the change of bank details process.

The Mutual Fund has also provided a facility to the investors to register multiple bank accounts. Investors are requested to avail the facility of registering multiple bank accounts by fitting in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.licmf.com.

10.4.2. Source of funds - if funded by pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc

Investors should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre-funded instrument issued by way of debit to his / her bank account: (i) a Certificate (in original) from the issuing banker duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument (Mandatory) and PAN as per bank records, if available (ii) a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available (iii) a copy of the passbook/ bank statement evidencing the debit for issuance of the instrument. The account number mentioned in the above supporting documents should be the same as / one of the registered bank account or the bank details mentioned in the application form.

10.4.3. Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, etc.

Investors should attach to the purchase application form, an acknowledged copy of the instruction to the bank also stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant/ investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

10.4.4. Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

The AMC/Mutual Fund /R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank (such as Pay Order, Demand Draft, Banker's cheque) against cash for investments of Rs. 50,000 or more. The investor should submit a Certificate (in original) obtained from the bank giving name, bank account number (Mandatory) and PAN as per the bank records, if available of the person who has requested for the payment instrument. The said Certificate should be duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund /R&TA will check that the name mentioned in the Certificate matches with the first named investor. The account number mentioned in the Certificate should be the same as / one of the registered bank account or the bank details mentioned in the application form. LIC Mutual Fund/LIC MF AMC reserves the right to seek information and/or obtain such other additional documents/information from the investors for identifying whether it is a third party payment. In case the Third Party Declaration Form is not attached and the source of payment is not identified, LIC Mutual Fund / LIC MF AMC retains the sole and absolute discretion to reject / not process such Application and refund the subscription money to the bank account from which the subscription amount was received and shall not be liable for any such rejection.

11. Communication to investor

If the investor(s) has/have provided his/her email address in the application form or any subsequent communication in any of the folio belonging to the investors], LIC MF Asset Management reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s).

The investor(s) may request for a physical account statement by writing or calling LIC MF Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investors], LIC MF shall endeavor to provide the account statement to the investors] within 5 working days from the receipt of such request.

It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. The Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor.

If the units are held in Demat mode then the statement of holding of the beneficiary account holder for units held in Demat will be sent by the respective DPs periodically.

12. Mode of Payment of Redemption / Dividend Proceeds-via Direct Credit / NEFT / RTGS

12.1 Direct Credit: The AMC has entered into arrangements with some banks to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. The list of banks is subject to change from time to time. For the list please visit www.licmf.com

12.2. National Electronic Funds Transfer (NEFT)/RTGS

12.2.1. The AMC provides the facility of 'National Electronic Funds Transfer (NEFT)' 'Real Time Gross Settlement (RTGS)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the NEFT System). Unit holders can check the list of banks participating in the NEFT System / RTGS System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres.

12.2.2. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in NEFT updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (if any) proceeds via NEFT System/RTGS System will be discontinued by LIC Mutual Fund / LIC MF Asset Management Limited without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft

12.2.3. For more details on NEFT / RTGS or for frequently asked questions (FAQs) on NEFT/RTGS, Unit holders are advised to visit the RBI website www.rbi.org.in.

12.2.4. The facility for payment of dividend proceeds, if any via warrant shall be affected only in case the bank account of an investor is not covered under the Direct Credit facility, NEFT system or NEFT Rejection.

LIC MF Asset Management Limited / LIC Mutual Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via NEFT/RTGS of redemption / dividend proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form. Unit holders are required to attach the cancelled cheque of the payout bank for verification. (If the same is different from the investment cheque)

13. Dematerialization

13.1. Investors have an option to hold the Units in dematerialized form. Currently, this facility is not available in case of units offered under the Daily / Weekly / Fort nightly Dividend Option(s) and also for LIC MF Unit Linked Insurance Scheme. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL),

13.2. If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

13.3. All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP through Stock Exchange Platform, as applicable. Holding/transacting of units held in demat mode shall be in accordance with the procedures/requirements laid down by the Depositories, viz. NSDL/CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

14. Signatures

14.1. Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their Guardian, in case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

14.2. If you are investing through your Constituted Attorney, please ensure that the Power of Attorney is signed by you and your Constituted Attorney. The signature in the Application Form then needs to clearly indicate that the signature is on behalf of the applicant by the Constituted Attorney then the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected.

14.3. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal.

15. Nomination:

15.1. Nomination ensures all rights and/or amount(s) payable in respect of the holdings in Schemes of LIC Mutual Fund would vest in and be transferred to the nominee upon death of the Unit holder. The nominee receives the units only as agent and trustee for the legal heirs or legatees as the case may be. Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.

15.2. Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account

15.3. Every new nomination for a folio/account will overwrite the existing nomination. Nomination will be subject to the provisions of the Scheme Information Document

15.4. Nomination shall be mandatory for new folios/accounts opened by an individual especially with sole holding and no new folios/accounts for Individuals (with sole holding) would be opened without nomination. However, investors who do not wish to nominate must sign separately confirming their non-intention to nominate. In case nomination/non-intention to nominate is not provided by Individual (with sole holding), the application is liable to be rejected.

15.5. The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Karta of Hindu undivided family, holder of Power of Attorney cannot nominate.

15.6. Nomination shall not be allowed in a folio held on behalf of a minor. In case a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".

15.7. Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust

15.8. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of Hindu undivided family or a Power

of Attorney holder. A nonresident Indian can be a Nominee subject to the exchange controls in force, from time to time.

15.9. Nomination in respect of the units stands rescinded upon the transfer of units. TransFer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.

15.10. Cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

15.11. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).

15.12. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent

15.13. In the event of the Unitholders not indicating the percentage of allocation/share for each of the nominees, LIC Mutual Fund/ LIC MF Asset Management Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees.

15.14. In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.

16. Permanent Account Number:

16.1. SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except as given below]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his / her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market PAN card copy is not required separately if KYC acknowledgement letter is made available. LIC Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/ processed.

16.2. PAN Exempt Investments;

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs.50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")* are exempt from submission of PAN for investments upto Rs.50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor PAN/PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000, such an application will be rejected. Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of Rs.50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding.

* HUFs and other categories are not eligible for such investments.

17. Prevention of Money Laundering

SEBI vide its circular reference number 1SD/CIR/RR/AML/1/06 dated January 18, 2006 and other circulars issued from time to time, mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, LIC MF Asset Management Limited (LIC MF AMC) / LIC Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose, LIC Mutual Fund, LIC MF AMC, LIC MF Trustee Private Limited ("LIC MF Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing of the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEBI/AMFI circular (s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the >M&A and SEBI/AMFI circulars) and reporting the same to FIU-IND.

18. Know Your Customer (KYC) Compliance:

18.1. Units held in account statement (non-demat) form

Investors should note that it is mandatory for all purchases/switches/registrations for Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP)/Flex STP/Flexindex Plan/Dividend Transfer Plan (DTP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment

With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.licmf.com. Existing KYC compliant investors of LIC Mutual Fund can continue the practice of providing KYC Acknowledgement Letter/Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with LIC Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

18.2. Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investors) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. on our website "www.licmf.com".

19. Instructions on "My first S.T.E.P. to Mutual Fund"

• The STP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (✓), where boxes have been provided. The STP Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of LIC Mutual Fund.

• One STP Enrolment Form can be filled for one Scheme/Plan/ Option only

• Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of LIC Mutual Fund, brokers/ distributors and also displayed at the LIC Mutual Fund website i.e. www.licmf.com

• Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme, Units will be allotted under the same folio number.

• STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.

• STP offers unit holders the Fixed Systematic Transfer Plan (FSTP) .

• FSTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.

• For monthly STP- minimum STP amount should be Rs.1000 and minimum 12 installment should be there.

• For Quarterly STP- minimum STP amount should be Rs.3000 and minimum 4 installment should be there.

• Registration of STP- Registration can done in 10 calendar days.

• The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be applicable for STP

• There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

• In respect of STP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the STP. For Scheme load structure, please refer to Key Information Memorandum or contact the nearest POA(s) Centre of LIC Mutual Fund.

• STP will be ceased after 3 consecutive unsuccessful transaction or Unit of transferor scheme are pledged or upon receipt of the death of the unitholder.

• LIC Mutual Fund / LIC MF Asset Management Limited reserves the right to change/modify the terms and conditions of the STP. For the updated terms and conditions of STP, contact the nearest branch offices or visit our website www.licmf.com.

FATCA/CRS Annexure - Individuals *(including sole-proprietors)*

(Please consult your professional tax advisor for further guidance on your tax residency, if required)

Details under FATCA / CRS

Section A

Sr. No.	Please fill the information below as requested	First Account Holder	Second Account Holder
1	Name of the investor		
2	Customer ID		
3	Are you a tax resident* of any country other than India	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

***To also include USA, where the individual is a citizen/ green card holder of USA**

If yes to Qs. 3 above, please indicate all countries in which you are resident for tax purposes and the relevant details in below section:

Account holder details	Country/(ies) of Tax residency	Tax Identification Number (TIN) [%]	Identification Type (TIN or Other [%] , please specify)	Please tick if your Address for Tax purpose is other than your Mailing/Permanent address	Please tick the Address Type for address for tax purpose
First				<input type="checkbox"/> Same as permanent address <input type="checkbox"/> Same as mailing address	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
Second				<input type="checkbox"/> Same as permanent address <input type="checkbox"/> Same as mailing address	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Business <input type="checkbox"/> Registered Office

[%]In case Tax Identification Number is not available, kindly provide functional equivalent^{\$}

Further details required if account holder is tax resident outside India		
Please fill the information below as requested	First account holder	Second account holder
Country of Birth		
City of Birth		

FATCA/CRS Annexure - Individuals *(including sole-proprietors)*

Section B– Other details *(To be filled if not provided as a part of AOF)*

No	Please fill the information below as requested	First Account Holder	Second Account Holder
1	Gender (Male, Female, Others)		
2	Nationality (Please specify Indian or Others)		
3	Father's Name (mandatory if PAN not provided)		
4	PAN		
5	Mobile/ Telephone Number (including ISD and STD code)		
6	Aadhaar Number (optional)		
7	Proof of Identity - Documents submitted (A-Passport, B-Election Id Card, C-PAN Card, D-ID Card, E-Driving License, G- UIDAI Letter, H-NREGA job card)		
8	Identification No. - for the identification type mentioned above (mandatory if no PAN/ Aadhaar provided)		
9	Occupation Type [(i) Service (ii) Business (iii) Others (iv) Not categorized]		
10	Spouse's name (optional)		

Certification

Under penalty of perjury, I/we certify that:

- I/We understand that the Mutual Fundis relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. The Mutual Fundis not able to offer any tax advice on FATCA or CRS or its impact on the account holder. I/we shall seek advice from professional tax advisor for any tax questions.
- I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- I/We agree that as may be required by domestic regulators/tax authorities the Mutual Fundmay also be required to report, reportable details to CBDT or close or suspend my account.
- I/We have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA Terms and Conditions below and hereby accept the same.

Name & signature of first holder

Date: __/ __/ __

Name &signature of second holder

Place: _____

FATCA/CRS Annexure - Individuals (including sole-proprietors)

FATCA/CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Fund to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. Towards compliance, we may be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Please note that you may receive more than one request for information if you have multiple relationships with the Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA/CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. **If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.**

^{\$}It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant *Curing Documents* as mentioned below:

FATCA/ CRS Indicia observed (ticked)		Documentation required for Cure of FATCA/ CRS indicia
		If customer does not agree to be Specified U.S. person/ reportable person status
	U.S. place of birth	1. Self-certification (in above format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: a. Certified Copy of “Certificate of Loss of Nationality or b. Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
	Residence/ mailing address in a country other than India	1. Self-certification (in above format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)
	Telephone number in a country other than India (and no telephone number in India provided)	1. Self-certification (in above format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)
	Standing instructions to transfer funds to an account maintained in a country other than India	1. Self-certification (in above format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body*(e.g. Passport, National Identity card, etc.)

*Government or agency thereof or a municipality of the country or territory in which the applicant claims to be a resident.

Inputs for entity form

FATCA-CRS Declaration for non-individual customers

1. a) Name of the entity: _____
b) PAN: _____
2. Customer ID: _____
3. a) Country of incorporation: _____ b) Place/City of incorporation: _____
4. Date of Incorporation: _____ (Mandatory if valid PAN not reported)
5. Entity Constitution Type: _____
(A - Partnership Firm, B – HUF, C - Private Limited Company, D- Public Limited Company, E- Society, F- AOP/BOI, G – Trust, H – Liquidator, I– Limited Liability Partnership, J- Artificial Juridical Person, K- Sole Proprietorship Z – Others specify _____)
6. a) Identification Number (please provide any one)
CIN _____ Global Entity Identification Number _____
TIN _____
b) Identification Number issuing country _____

ADDRESS AND CONTACT DETAILS

7. Address for tax purposes ☐ Same as registered Add ☐ Same as mailing Add
8. Address type ☐ Residential or business ☐ Residential ☐ Business ☐ Registered Office
9. Contact details (Mobile / telephone no including ISD and STD code) _____

FATCA & CRS declaration

(Please consult your professional tax advisor for further guidance on tax residency and FATCA & CRS classification)

TAX RESIDENCY

10. Please tick the applicable tax resident declaration: **(Any one)**
- ☐ Entity is a tax resident of India and not tax resident of any other country **OR**
- ☐ Entity is a tax resident of the country/ies mentioned in the table below

Please indicate all the country/ies in which the entity is a resident for tax purposes and the associated TIN below:

Country/(ies) of tax residency	Tax Identification Number [%]	Identification Type (TIN or Other [%] , please specify)

[%] In case Tax Identification Number is not available, kindly provide functional equivalent¹

¹It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

11. **Questions relevant for entity FATCA and CRS declaration**

- a. Is the entity incorporated or organized in the United States (including a Trust, if the trustee is a U.S. citizen or resident) Yes ☐ No ☐
(If Yes, please answer question 'a.1' below: ____)
- a.1 Is the entity a specified U.S. Person Yes ☐ No ☐
(If No, please mention entity's exemption code²: ____)
- b. Is the entity a Financial Institution³ (FI) **OR** a Direct Reporting NFE Yes ☐ No ☐
(If Yes, please fill **Part A of Q12** or else go to next question)
- c. Is the entity a publicly traded corporation/ a related entity of a publicly traded corporation Yes ☐ No ☐
(If Yes, please fill **Part B1 or B2 of Q12** or else go to next question)
- d. Is the entity a Governmental entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing Yes ☐ No ☐
(If yes, please sign the declaration on Page 4 or else go to next question)
- e. Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than India Yes ☐ No ☐
(If yes, please fill **Part B3 or B4 of Q12** or else go to Page 4& sign the declaration)

²Refer 3(viii) of Part C

³Including a Foreign Financial Institution

12. Entity FATCA classification and other details

Part A (to be filled by Financial Institutions or Direct Reporting NFEs)*			
1	<input type="checkbox"/> We are a Financial institution ⁴ OR <input type="checkbox"/> Direct reporting NFE ⁵ (please tick as appropriate) <i>*If the entity is a FI and located outside India, please fill Part A.1</i>	GIIN: _____ <i>Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below:</i> Name of sponsoring entity: _____	GIIN not available (please tick as applicable): <i>Following options available only for Financial Institutions:</i> <input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for (Please specify sub-category ⁶ _____) <input type="checkbox"/> Not obtained
Part A.1 (to be filled by Financial Institution that is a tax resident outside India)			
1.	Whether the Financial Institution is located in a CRS jurisdiction? Yes <input type="checkbox"/> No <input type="checkbox"/> (Please refer to the list of signatories to CRS given in the following link http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/)		
2.	Whether FI is an 'Investment Entity'? Yes <input type="checkbox"/> No <input type="checkbox"/> (Please refer definition 1(iii) of Part C of the FATCA-CRS declaration) (If yes, please go to Qs. 3)		
3.	The entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity and the gross income of the entity is primarily attributable ⁷ to investing, reinvesting, or trading in financial assets. Yes <input type="checkbox"/> No <input type="checkbox"/> (If Yes, please additionally fill Annexure A of this Form)		
Part B (please fill any one as appropriate; to be filled by NFEs other than Direct Reporting NFEs)			
B1	Is the Entity a <i>publicly traded company</i> ⁸ (that is, a company whose shares are regularly traded on an established securities market)	<input type="checkbox"/> Yes (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange _____	
B2	Is the Entity a <i>related entity of a publicly traded company</i> ⁹ - a company whose shares are regularly traded on an established securities market	<input type="checkbox"/> Yes Name of the listed company, the stock of which is regularly traded _____ (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange _____ Nature of relation: <input type="checkbox"/> Subsidiary of the listed company <input type="checkbox"/> Controlled by a listed company or under common control	

⁴ Refer 1 of Part C

⁵ Refer 3(vii) of Part C

⁶ Refer 1A. of Part C

⁷ Entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

(i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
(ii) the period during which the entity has been in existence.

⁸ Refer 2a of Part C

⁹ Refer 2b of Part C

B3	Is the Entity an <i>active NFE</i> ¹⁰	<input type="checkbox"/> Yes Nature of business _____ Please specify the sub-category of Active NFE: _____ (Mention code – refer 2c of Part C)
B4	Is the Entity a <i>passive NFE</i> ¹¹ (if yes, please fill Annexure A)	<input type="checkbox"/> Yes Nature of business _____

FATCA CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as LIC Mutual Fund to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Please note that you may receive more than one request for information if you have multiple relationships with LIC Mutual Fund. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. **If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.**

Certification

Under penalty of perjury, I/we certify that:

- I/We understand that LIC Mutual Fund is relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. LIC Mutual Fund is not able to offer any tax advice on FATCA/CRS or its impact on the account holder.
- I/we shall seek advice from professional tax advisor for any tax questions.
- I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- I/We agree that as may be required by domestic regulators/tax authorities LIC Mutual Fund may also be required to report, reportable details to CBDT or close or suspend my account.

I have understood the information requirements of this Form (read along with the FATCA-CRS Instructions & Definitions in Part C to this Form) and hereby confirm that the information provided by me on this Form including the taxpayer identification number is true, correct, and complete. I also confirm that I have read and understood the FATCA-CRS Terms and Conditions and hereby accept the same.

Name: _____ Designation: _____

Signature:

Date: __/__/__

Place: _____

¹⁰ Refer 2c of Part C

¹¹ Refer 3(ii) of Part C

Part C: FATCA-CRS Instructions & Definitions

1. **Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

(i) **Depository institution:** is an entity that accepts deposits in the ordinary course of banking or similar business.

(ii) **Custodial institution** is an entity that holds as a *substantial portion* of its business, holds financial assets for the account of others and where its *income attributable to holding financial assets and related financial services equals or exceeds 20 percent* of the entity's gross income during the shorter of-

- a) The three financial years preceding the year in which determination is made; or
- b) The period during which the entity has been in existence, whichever is less.

(iii) **Investment entity** is any entity:

- a) That *primarily conducts a business* or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons ;
- or**

- b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) the period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

In case the entity confirms it is an FI and a tax resident outside India, an additional CRS declaration will need to be filled. Refer Annexure A

- (iv) **Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

1A FIs not required to apply for GIIN:

<i>Code</i>	<i>Sub-category</i>
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Indian trust where the trustee is a reporting FI
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI(if you select this category, please provide Owner Reporting Statement or an Auditor's Letter with required details as mentioned in Form W8 BEN E)

2. Non-financial entity (NFE) – Any entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

<i>a.. Publicly traded company (listed company)</i> A company is publicly traded if its stock are regularly traded on one or more <i>established securities markets</i> (<i>Established securities market</i> means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)	
<i>b. Related entity of a publicly traded company</i> The NFE is a related entity of an entity of which is regularly traded on an established securities market;	
<i>c. Active NFE : (is any one of the following):</i>	
<i>Code</i>	<i>Sub-category</i>
01	Less than 50 percent of the NFE's gross income for the preceding financial year is <i>passive income</i> and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of <i>passive income</i> ;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;

07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; • The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p><i>Explanation.-</i> For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>
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3. Other definitions

(i)	<p><i>Related entity</i></p> <p>An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.</p>
(ii)	<p><i>Passive NFE</i></p> <p>The term passive NFE means</p> <p>(a) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or</p> <p>(b) an investment entity defined in clause 1(iii)(b) of these instructions, which is not located in any of the jurisdictions specified by CBDT in this behalf.</p> <p>(c) not a withholding foreign partnership or withholding foreign trust;</p> <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
(iii)	<p><i>Passive income</i></p> <p>The term passive income includes income by way of :</p> <ol style="list-style-type: none"> (1) Dividends, (2) Interest (3) Income equivalent to interest, (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE (5) Annuities (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets, (8) The excess of foreign currency gains over foreign currency losses (9) Net income from swaps (10) Amounts received under cash value insurance contracts <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.</p>

(iv) *Controlling persons*

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no.

CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

<i>Code</i>	<i>Sub-category</i>
C01	CP of legal person-ownership
C02	CP of legal person-other means
C03	CP of legal person-senior managing official
C04	CP of legal arrangement-trust-settlor
C05	CP of legal arrangement--trust-trustee
C06	CP of legal arrangement--trust-protector
C07	CP of legal arrangement--trust-beneficiary
C08	CP of legal arrangement--trust-other
C09	CP of legal arrangement—Other-settlor equivalent
C10	CP of legal arrangement—Other-trustee equivalent
C11	CP of legal arrangement—Other-protector equivalent
C12	CP of legal arrangement—Other-beneficiary equivalent
C13	CP of legal arrangement—Other-other equivalent
C14	Unknown

(v) *Specified U.S. person*— A U.S person **other** than the following:

- (a) a corporation the stock of which is regularly traded on one or more established securities markets;
- (b) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (c) the United States or any wholly owned agency or instrumentality thereof;
- (d) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (e) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (f) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (g) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (h) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (i) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (j) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in

<p>section 4947(a)(1) of the U.S. Internal Revenue Code;</p> <p>(k) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;</p> <p>(l) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or</p> <p>(m) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.</p>																													
<p>(vi) <i>Owner documented FFI</i></p> <p>An FFI meets the following requirements:</p> <p>(A) The FFI is an FFI solely because it is an investment entity;</p> <p>(B) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;</p> <p>(C) The FFI does not maintain a financial account for any nonparticipating FFI;</p> <p>(D) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and</p> <p>(E) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 FFI, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.</p>																													
<p>(vii) <i>Direct reporting NFE</i></p> <p>A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS</p>																													
<p>(viii) <i>Exemption code for U.S. persons</i></p> <table border="1"> <thead> <tr> <th>Code</th><th>Sub-category</th></tr> </thead> <tbody> <tr> <td>A</td><td>An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)</td></tr> <tr> <td>B</td><td>The United States or any of its agencies or instrumentalities</td></tr> <tr> <td>C</td><td>A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities</td></tr> <tr> <td>D</td><td>A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)</td></tr> <tr> <td>E</td><td>A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)</td></tr> <tr> <td>F</td><td>A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state</td></tr> <tr> <td>G</td><td>A real estate investment trust</td></tr> <tr> <td>H</td><td>A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940</td></tr> <tr> <td>I</td><td>A common trust fund as defined in section 584(a)</td></tr> <tr> <td>J</td><td>A bank as defined in section 581</td></tr> <tr> <td>K</td><td>A broker</td></tr> <tr> <td>L</td><td>A trust exempt from tax under section 664 or described in section 4947(a)(1)</td></tr> <tr> <td>M</td><td>A tax exempt trust under a section 403(b) plan or section 457(g) plan</td></tr> </tbody> </table>		Code	Sub-category	A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)	B	The United States or any of its agencies or instrumentalities	C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities	D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)	E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)	F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state	G	A real estate investment trust	H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940	I	A common trust fund as defined in section 584(a)	J	A bank as defined in section 581	K	A broker	L	A trust exempt from tax under section 664 or described in section 4947(a)(1)	M	A tax exempt trust under a section 403(b) plan or section 457(g) plan
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Annexure A to Part C– Details of Controlling Person.

1	Name of the controlling person	
2	Controlling person type code ¹²	
3	Customer ID (mandatory, if available)	
4	Date of Birth (DD-MM-YYYY)	
5	Place / City of Birth	
6	Country of Birth	
7	Gender (Male, Female, Others)	
8	PAN	
9	Father's name (mandatory if PAN not provided)	
10	Nationality (Please specify Indian or Others)	
11	Country of tax residence*	
12	Tax identification number (or functional equivalent) %	
13	Tax identification number type	
14	Tax identification number issuing country	
15	Residence Address for Tax purpose (including City, State, Country and Pin code)	
16	Address Type: (Residential or Business, Residential, Business, Registered Office)	
17	Mobile/ Telephone Number (with ISD & STD code)	
18	Occupation Type <ul style="list-style-type: none"> • Service • Business • Others • Not categorized 	
19	Proof of Identity [@] Identification number	
20	Aadhar Number (optional)	
21	Spouse's name (optional)	

*To include US, where controlling person is a US citizen or green card holder. Please provide the ALL the countries of tax residency and corresponding TINs.

%In case Tax Identification Number is not available, kindly provide functional equivalent

@ Permissible values are:

- | | |
|--------------------|------------------|
| • Passport | • UIDAI Letter |
| • Election ID card | • ID Card |
| • Driving License | • NREGA Job card |
| • PAN Card | • Others |

¹² Refer 3(iv) (A) of Part C



Investment Manager : LIC Mutual Fund Asset Management Ltd.
(Formerly known as LIC Nomura Mutual Fund Asset Management Company Limited)

KEY INFORMATION MEMORANDUM

LIC MF Equity Fund LIC MF Index Fund – Nifty Plan LIC MF Midcap Fund	LIC MF Growth Fund LIC MF Index Fund – Sensex Plan LIC MF Banking & Financial Services Fund	LIC MF Balanced Fund LIC MF Infrastructure Fund LIC MF Savings Plus Fund
Sponsors : Life Insurance Corporation of India (LIC) Registered Office : Yogakshema Building, Jeevan Bima Marg, Nariman Point, Mumbai - 400 021.	Trustee: LIC Mutual Fund Trustee Private Limited Registered Office: 4th Floor, Industrial Assurance Building Opp. Churchgate Station, Mumbai - 400 020. CINNO: U65992MH2003PTC139955	Investment Management : LIC Mutual Fund Asset Management Limited Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400 020. CIN NO : U67190MH1994PLC077858

Email: service@licmf.com; Website: www.licmf.com

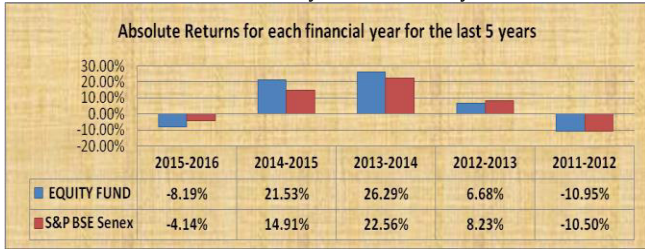
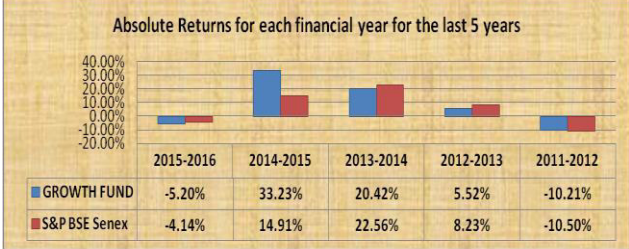
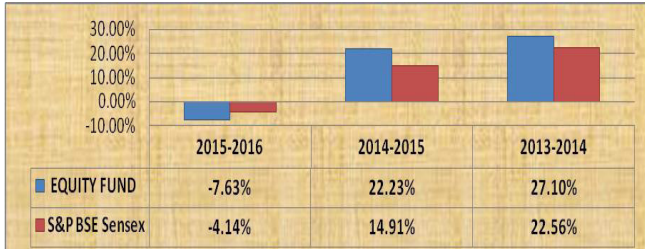
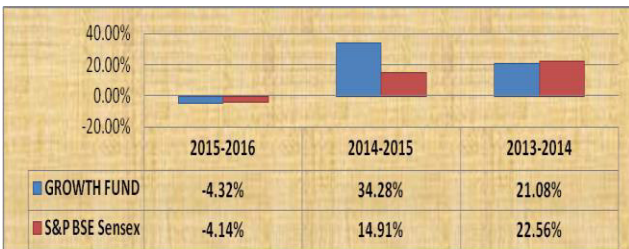
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme / Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, etc. investors should, before investment, refer to the Scheme Information Document(s) (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centers or distributors or from the website www.licmf.com

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated 29/06/2016.

NAME OF THE SCHEME	THE PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING *	RISKOMETER
LIC MF Equity Fund	<ul style="list-style-type: none"> Long Term Capital Growth Investment in equity and equity related securities Risk - Moderately High 	<p>Investors understand that their principal will be at moderately high risk.</p>
LIC MF Growth Fund	<ul style="list-style-type: none"> Long Term Capital Growth Investment in equity and equity related securities Risk - Moderately High 	
LIC MF Index Fund - Nifty Plan	<ul style="list-style-type: none"> Long Term Capital Growth Investment in equity instrument of respective index stocks subject to tracking error. Risk - Moderately High 	
LIC MF Index Fund - Sensex Plan	<ul style="list-style-type: none"> Long Term Capital Growth Investment in equity instrument of respective index stocks subject to tracking error. Risk - Moderately High 	
LIC MF Balanced Fund	<ul style="list-style-type: none"> Long term capital appreciation and current income Investment in equity and equity related securities, fixed income securities (debt and money market securities). Risk - Moderately High 	
LIC MF Midcap Fund	<ul style="list-style-type: none"> Long Term Capital Growth Investing predominantly in equity and equity related securities of mid-cap companies. Risk - High 	<p>Investors understand that their principal will be at high risk.</p>
LIC MF Banking & Financial Services Fund	<ul style="list-style-type: none"> Capital appreciation over long term. Investing predominantly in portfolio of equity and equity related securities of companies engaged in banking and financial services. Risk - High 	
LIC MF Infrastructure Fund	<ul style="list-style-type: none"> Long Term Capital Growth Investment in equity and equity related instruments of companies directly or indirectly engaged in infrastructure sector Risk - High 	<p>Investors understand that their principal will be at high risk.</p>
LIC MF Savings Plus Fund	<ul style="list-style-type: none"> Regular Income for short term Investment in Debt/Money Market Instruments Risk - Moderately Low 	

Name of the Scheme	LIC MF Equity Fund (An Open-ended EquityScheme)				LIC MF Growth Fund (An Open-ended Equity Scheme)					
Investment Objective	An open ended pure growth scheme seeking to provide capital growth by investing mainly in mix of equity instruments. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth. However, there is no assurance that the investment objective of the Schemes will be realized.				An open ended pure growth scheme seeking to provide capital growth by investing mainly in equity instruments and also in debt and other permitted instruments of capital and money markets. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth. However, there is no assurance that the investment objective of the Schemes will be realized.					
Asset Allocation Pattern for the scheme	Instruments		Indicative Allocation (% of total assets)		Instruments		Indicative Allocation (% of total assets)		Risk Profile	
			Minimum - Maximum	Deviation (%) from Normal allocation			Minimum - Maximum	Deviation (%) from Normal allocation		
	Equity and equity related instruments		Up to 100%	-	Equity and equity related instruments		Up to 100%	-	Medium to High	
	Debt and debt related instruments, G-Secs, Money market instruments and cash		Up to 20%	40%	Debt and debt related instruments, G-Secs, Money market instruments and cash		Up to 20%	40%	Low to Medium	
No. of Folios & AUM (as on 31/05/2016)	Folios : Direct -1996 Regular - 99586 AUM in Crs. : Direct – 69.45 Regular – 258.79				Folios : Direct -3171 Regular - 34687 AUM in Crs. : Direct – 31.85 Regular – 113.22					
Plan and Option	Regular Plan Direct Plan (The Regular and direct plan will be having a common portfolio) 1) Dividend <ul style="list-style-type: none">Dividend PayoutDividend Reinvestment Growth									
Treatment of applications under "Direct" / "Regular" Plans	Scenario		Broker Code mentioned by the investor		Plan mentioned by the investor		Default Plan to be captured			
	1		Not mentioned		Not mentioned		Direct Plan			
	2		Not mentioned		Direct		Direct Plan			
	3		Not mentioned		Regular		Direct Plan			
	4		Mentioned		Direct		Direct Plan			
	5		Direct		Not Mentioned		Direct Plan			
	6		Direct		Regular		Direct Plan			
	7		Mentioned		Regular		Regular Plan			
	8		Mentioned		Not Mentioned		Regular Plan			
In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.										
Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP	Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter. Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter. Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter. SIP Amount – 1)Monthly – 1000/- and in multiples of Rs.1/- thereafter. 2)Quarterly – Rs.3000/- and in multiples of Rs.1/- thereafter.									
Benchmark Index	S & P BSE Sensex				S & P BSE Sensex					
Fund Manager	Mr. Ramnath Venkateswaran (From last 1 year)				Mr. Sachin Relekar (From last 1 year)					
Expenses of the Scheme										
Load Structure	In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase /additional purchase / switch-in/ SIP/ STP transactions. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor. Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotments of units. No Exit Load is payable if units are redeemed/ switched-out after 1 year from the date of allotment. Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund. For further details on Load Structure, refer to the section on "Load Structure" in this document.				In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase /additional purchase / switch-in/ SIP/ STP transactions. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor. Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotments of units. No Exit Load is payable if units are redeemed/ switched-out after 1 year from the date of allotment. Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund. For further details on Load Structure, refer to the section on "Load Structure" in this document.					
Recurring Expenses	Actual Expenses for the previous Financial Year:- Regular - 2.58% (01.04.2015 to 31.03.2016) Direct - 2.04%				Actual Expenses for the previous Financial Year:-Regular– 2.90% (01.04.2015 to 31.03.2016) Direct - 2.03%					
Investment Strategy	The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would on fundamentally driven investment with scope for future growth.				The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would on fundamentally driven investment with scope for future growth.					
Risk Profile	The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.				The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.					

Performance of the Scheme (as on 31/05/2016)	Regular Plan- Growth Option			Regular Plan- Growth Option								
	Compounded Annualized Returns		Scheme Returns (%) ^	Bench Mark Returns (%) S & P BSE Sensex		Compounded Annualized Returns	Scheme Returns (%) ^	Bench Mark Returns (%) S & P BSE Sensex Index				
	Returns for the last 1 year		-8.19%	-4.14%		Returns for the last 1 year		-5.20%	-4.14%			
	Returns for the last 3 years		12.07%	10.50%		Returns for the last 3 years		14.97%	10.50%			
	Returns for the last 5 years		7.61%	7.58%		Returns for the last 5 years		9.47%	7.58%			
	Returns since inception		8.44%	10.74%		Returns since inception		9.09%	10.74%			
	^Past performance may or may not be sustained in the future.						^Past performance may or may not be sustained in the future.					
	Absolute Returns for each financial year for the last 5 years						Absolute Returns for each financial year for the last 5 years					
												
	Direct Plan- Growth Option						Direct Plan- Growth Option					
Compounded Annualized Returns		Scheme Returns (%) ^	Bench Mark Returns (%) S & P BSE Sensex		Compounded Annualized Returns		Scheme Returns (%) ^	Bench Mark Returns (%) S & P BSE Sensex				
Returns for the last 1 year		-7.63%	-4.14%		Returns for the last 1 year		-4.32%	-4.14%				
Returns for the last 3 years		12.75%	10.50%		Returns for the last 3 years		15.84%	10.50%				
Returns for the last 5 years		NA	NA		Returns for the last 5 years		NA	NA				
Returns since inception		10.22%	9.25%		Returns since inception		13.12%	9.25%				
^Past performance may or may not be sustained in the future.						^Past performance may or may not be sustained in the future.						
Absolute Returns for each financial year for last 3 years						Absolute Returns for each financial year for last 3 years						
												
^Past performance may or may not be sustained in the future.						^Past performance may or may not be sustained in the future.						

Name of the Scheme	LIC MF Index Fund – Nifty Plan (An Open-ended Index linked Equity Scheme)			LIC MF Index Fund – Sensex Plan (An Open-ended Index linked Equity Scheme)		
Investment Objective	The main investment objective of the fund is to generate returns commensurate with the performance of the index Nifty based on the plans by investing in the respective index stocks subject to tracking errors. However, there is no assurance that the investment objective of the Schemes will be realized.					
Asset Allocation Pattern for the scheme	Instruments	Indicative Allocation (% of total assets) Minimum - Maximum	Risk Profile	Instruments	Indicative Allocation (% of total assets) Minimum - Maximum	Risk Profile
	Equity / Equity Futures	Upto 100% in Nifty	High	Equity / Equity Futures	Upto 100% in Sensex	High
	Money market instruments and cash	Upto 10%	High	Money market instruments and cash	Upto 10%	High
No. of Folios & AUM (as on 31/05/2016)	Folios : Direct -724 Regular - 3227 AUM in Crs. : Direct – 5.64 Regular – 11.32			Folios : Direct -706 Regular -4018 AUM in Crs. : Direct – 2.32 Regular – 12.89		
Plan and Option	Regular Plan Direct Plan (The Regular and direct plan will be having a common portfolio) Dividend <ul style="list-style-type: none">Dividend PayoutDividend Reinvestment Growth					
Treatment of applications under "Direct" / "Regular" Plans	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured		
	1	Not mentioned	Not mentioned	Direct Plan		
	2	Not mentioned	Direct	Direct Plan		
	3	Not mentioned	Regular	Direct Plan		
	4	Mentioned	Direct	Direct Plan		
	5	Direct	Not Mentioned	Direct Plan		
	6	Direct	Regular	Direct Plan		
	7	Mentioned	Regular	Regular Plan		
	8	Mentioned	Not Mentioned	Regular Plan		
	In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.					
Minimum Application	Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter.					

amount/Additional Purchase/ Redemption Amount/ SIP	Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter. Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter. SIP Amount – 1)Monthly – 1000/- and in multiples of Rs.1/- thereafter. 2)Quarterly – Rs.3000/- and in multiples of Rs.1/- thereafter.																																																																			
Benchmark Index	Nifty 50 Index	S & P BSE Sensex																																																																		
Fund Manager	Mr. Ramnath Venkateswaran (From last 1 year)	Mr. Ramnath Venkateswaran (From last 1 year)																																																																		
Expenses of the Scheme																																																																				
Load Structure	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. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor. Exit Load - 1% if redeemed or switched out on or before completion of 1 month from the date of allotments of units. Nil if redeemed or switched out after completion of 1 month from the date of allotments of units. Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund. For further details on Load Structure, refer to the section on “Load Structure” in this document.	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. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor. Exit Load - 1% if redeemed or switched out on or before completion of 1 month from the date of allotments of units. Nil if redeemed or switched out after completion of 1 month from the date of allotments of units. Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund. For further details on Load Structure, refer to the section on “Load Structure” in this document.																																																																		
Recurring Expenses	Actual Expenses for the previous Financial Year :- Regular – 1.47% (01.04.2015 to 31.03.2016) Direct - 1.00%	Actual Expenses for the previous Financial Year :- Regular - 1.91% (01.04.2015 to 31.03.2016) Direct - 1.35%																																																																		
Investment Strategy	The scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weightage of these stocks in the respective indices. The investment strategy would revolve around reducing the tracking error to the least possible through regular re-balancing of the portfolio, taking into account the change in weights of stocks in the indices as well as the incremental collection/redemptions from these plans.	The scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weightage of these stocks in the respective indices. The investment strategy would revolve around reducing the tracking error to the least possible through regular re-balancing of the portfolio, taking into account the change in weights of stocks in the indices as well as the incremental collection/redemptions from these plans.																																																																		
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Name of the Scheme	LIC MF Balanced Fund (An Open-ended Balanced Fund)																																																																		
Investment Objective	An open ended balanced scheme which seeks to provide regular returns and capital appreciation according to the selection of plan by investing in equities and debt. However, there is no assurance that the investment objective of the Schemes will be realized.																																																																		
Asset Allocation Pattern for the scheme	Instruments		Indicative Allocation (% of total assets)	Risk Profile																																																															
	Equity / Equity Related Instruments		65-80%	Medium to High																																																															
	Debt / Money mkt. *Wherein Debt includes securitized debt & government		20-35%	Low to Medium																																																															
No. of Folios & AUM (as on 31/05/2016)	Folios : Direct -883 Regular - 8641 AUM in Crs. : Direct – 2.50 Regular – 32.61																																																																		
Plan and Option	Regular Plan Direct Plan (The Regular and direct plan will be having a common portfolio) <ul style="list-style-type: none">Dividend - 1) Dividend Payout 2)Dividend ReinvestmentGrowth																																																																		
Treatment of applications under "Direct" / "Regular" Plans	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																																															
	1	Not mentioned	Not mentioned	Direct Plan																																																															
	2	Not mentioned	Direct	Direct Plan																																																															
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	In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.																																																																		
Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP	Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter. Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter. Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter. SIP Amount – 1)Monthly – 1000/- and in multiples of Rs.1/- thereafter. 2)Quarterly – Rs.3000/- and in multiples of Rs.1/- thereafter.																																																																		
Benchmark Index	CRISIL Balanced Fund Index																																																																		
Fund Manager	Mr. Ramnath Venkateswaran (From last 1 year)																																																																		
Expenses of the Scheme																																																																			
Load Structure	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. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor. Exit Load: <ul style="list-style-type: none">1% if redeemed or switched out on or before completion of 1 year from the date of allotments of units.Nil if redeemed or switched out after completion of 1year from the date of allotments of units. Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund. For further details on Load Structure, refer to the section on “Load Structure” in this document.																																																																		
Recurring Expenses	Actual Expenses for the previous Financial Year (01.04.2015 to 31.03.2016) :- Regular – 2.85% Direct - 2.16%																																																																		
Investment Strategy	The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would on fundamentally driven investment with scope for future growth. While investment in debt instrument focuses on securities that give consistent returns at low levels of risks.																																																																		
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Name of the Scheme	LIC MF Midcap Fund (An open ended Equity Fund)	LIC MF Banking & Financial Services Fund (An open ended banking & financial services sector scheme)			
Investment Objective	To generate long term capital appreciation by investing substantially in a portfolio of equity and equity linked instruments of midcap companies. However there can be no assurance that the investment objective of the scheme will be achieved.		The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that in invested substantially in equity and equity related securities of companies engaged in banking and financial services sector. However there can be no assurance that the investment objective of the scheme will be achieved.		
Asset Allocation Pattern for the scheme	Instruments	Indicative allocations (% of Net assets)		Risk Profile	
		Minimum	Maximum	High/Medium /Low	
	Equity & Equity related instruments of mid cap companies.	65	100	Medium to High	
	Debt & Money market instruments. (including investments in securitized debt#)	0	35	Medium to high	
	#Investment in Securitized Debt - upto 10% of the net assets of the scheme				
No. of Folios & AUM (as on 31/05/2016)	Folios : Direct -1562 Regular - 9685 AUM in Crs. : Direct – 32.37 Regular – 45.83		Folios : Direct -917 Regular – 5430 AUM in Crs. : Direct – 14.42 Regular –28.40		
Plan and Option	Regular Plan Direct Plan (The Regular and direct plan will be having a common portfolio) Dividend <ul style="list-style-type: none"> Dividend Payout Dividend Reinvestment Growth				
Treatment of applications under "Direct" / "Regular" Plans	Scenario	Broker Code mentioned by the investor		Plan mentioned by the investor	Default Plan to be captured
	1	Not mentioned		Not mentioned	Direct Plan
	2	Not mentioned		Direct	Direct Plan
	3	Not mentioned		Regular	Direct Plan
	4	Mentioned		Direct	Direct Plan
	5	Direct		Not Mentioned	Direct Plan
	6	Direct		Regular	Direct Plan
	7	Mentioned		Regular	Regular Plan
	8	Mentioned		Not Mentioned	Regular Plan
	In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.				
Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP	Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter. Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter. Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter. SIP Amount – 1)Monthly – 1000/- and in multiples of Rs.1/- thereafter. 2)Quarterly – Rs.3000/- and in multiples of Rs.1/- thereafter.				
Benchmark Index	Nifty Free Float Midcap 100			S&P Bankex Index	
Fund Manager	Shri Sachin Relekar (From last 1 year)			Shri Ramnath Venkateswaran (Since Inception)	
Expenses of the Scheme					
Load Structure	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. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor. Exit Load <ul style="list-style-type: none"> 2% if redeemed or switched out on or before completion of 18 months from the date of allotments of units 1% if redeemed or switched out on or after 18 months and on or before 24 months from the date of allotments of units Nil if redeemed or switched out after completion of 24 months from the date of allotments of units Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund. Exit load. Amount collected as redemption exit load charged to the unit holder shall be credited back to the Scheme immediately.				
Recurring Expenses	Actual Expenses for the previous Financial Year :- Regular – 2.86% (01.04.2015 to 31.03.2016) Direct – 2.27%			Actual Expenses for the previous Financial Year :- Regular – 2.78% (01.04.2015 to 31.03.2016) Direct –2.41%	
Investment Strategy	LIC MF Midcap Fund is focused to generate long term capital appreciation by investing mainly in equity and equity related instruments of mid-cap companies. The Scheme may also invest a certain portion of its corpus in debt and money market securities. Mid size companies offer attractive long term growth opportunities than relatively large cap companies, while they tend to be more volatile and less liquid than large cap companies in general. Mid size companies may also tend to have a shorter history of operations than large companies.			The scheme is to generate long term capital appreciation by investing in the equity and equity related instruments of Banking and Financial Services Companies that forms a part of the BFSI Sector and which are expected to show sustained growth and generate better performance. The portfolio manager will adopt an active management style to optimize returns. Income generation may only be a secondary objective, the scheme will primarily focus on opportunities in the banking & financial services sector.	
Risk Profile	The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments			The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments	

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Benchmark Index	S & P BSE 100	CRISIL Liquid Fund Index																																																																																																																								
Fund Manager	Mr. Sachin Relekar (From last 1 year)	Shri.Rahul Singh (From last 7 months)																																																																																																																								
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Investment Strategy	The scheme will invest in companies broadly within the following areas/sectors of the economy viz. Airports, Banks & Financial Institutions, Cement & Cement Products, Coal, Construction, Electrical & Electronic Components, Engineering, Energy including Coal, Oil & Gas, Petroleum & Pipelines, Industrial Capital Goods & Products, Metal & Minerals.	The scheme will primarily have a diversified portfolio comprising Floating Rate/Fixed rate debt instruments and money market instruments. The portfolio will be constructed and managed to generate returns to match the investment objective. The fund management team, comprising credit team will take an active view on the key drivers affecting interest rate movement as well as liquidity. Macro –Economic Indicators will be analysed to estimate the future movement of Interest rates and liquidity conditions. The scheme will be actively managed considering the prevailing interest rate scenario and liquidity conditions to generate superior returns.																																																																																																																								
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Performance of the Scheme (as on 31/05/2016)	<p>Regular Plan- Growth Option</p> <table><tr><th>Compounded Annualized Returns</th><th>Scheme Returns (%)^</th><th>Bench Mark Returns (%) S & P BSE 100</th></tr><tr><td>Returns for the last 1 year</td><td>-11.07%</td><td>-3.18%</td></tr><tr><td>Returns for the last 3 years</td><td>11.10%</td><td>11.36%</td></tr><tr><td>Returns for the last 5 years</td><td>4.29%</td><td>7.97%</td></tr><tr><td>Returns since inception</td><td>1.07%</td><td>6.68%</td></tr></table> <p>^Past performance may or may not be sustained in the future. 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	LIC MF Index Fund – Nifty Plan 1) Scheme's portfolio :- a) Issuer Exposure <table><tr><th>Issuer Name</th><th>Total</th></tr><tr><td>Infosys Limited</td><td>8.36%</td></tr><tr><td>HDFC Bank Limited</td><td>7.80%</td></tr><tr><td>ITC Limited</td><td>6.61%</td></tr><tr><td>Housing Development Finance Corporation Limited</td><td>6.55%</td></tr><tr><td>Reliance Industries Limited</td><td>5.27%</td></tr><tr><td>ICICI Bank Limited</td><td>4.73%</td></tr><tr><td>Tata Consultancy Services Limited</td><td>4.57%</td></tr><tr><td>Larsen & Toubro Limited</td><td>4.00%</td></tr><tr><td>Tata Motors Limited</td><td>2.95%</td></tr><tr><td>Axis Bank Limited</td><td>2.84%</td></tr><tr><td>Others</td><td>45.73%</td></tr><tr><td>Cash & Cash equivalent</td><td>0.58%</td></tr><tr><td>Total</td><td>100.00%</td></tr></table> b) Sector Allocation <table><tr><th>Sector / Industry Classification</th><th>% To Total Assets</th></tr><tr><td>Banks</td><td>23.46</td></tr><tr><td>Software</td><td>16.59</td></tr><tr><td>Auto</td><td>10.62</td></tr><tr><td>Consumer Non Durables</td><td>10.11</td></tr><tr><td>Pharmaceuticals</td><td>6.82</td></tr><tr><td>Finance</td><td>6.55</td></tr><tr><td>Petroleum Products</td><td>6.12</td></tr><tr><td>Construction Project</td><td>4.00</td></tr><tr><td>Cement</td><td>3.09</td></tr><tr><td>Power</td><td>2.69</td></tr><tr><td>Telecom - Services</td><td>2.04</td></tr><tr><td>Minerals/Mining</td><td>1.26</td></tr><tr><td>Oil</td><td>1.26</td></tr><tr><td>Media & Entertainment</td><td>0.81</td></tr><tr><td>Ferrous Metals</td><td>0.74</td></tr><tr><td>Auto Ancillaries</td><td>0.67</td></tr><tr><td>Telecom - Equipment & Accessories</td><td>0.65</td></tr><tr><td>Transportation</td><td>0.58</td></tr><tr><td>Gas</td><td>0.58</td></tr><tr><td>Cash & Cash Equivalent:</td><td>0.55</td></tr><tr><td>Non - Ferrous Metals</td><td>0.45</td></tr><tr><td>Industrial Capital Goods</td><td>0.36</td></tr><tr><td>Grand Total</td><td>100.00</td></tr></table> 1) Scheme's Portfolio Turnover ratio :- 0.22 times. 2) 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 – Amt in lacs – 1.47 The latest monthly portfolio can be accessed at http://www.licmf.com/index.php/template/downloads/monthly_fact_sheet	Issuer Name	Total	Infosys Limited	8.36%	HDFC Bank Limited	7.80%	ITC Limited	6.61%	Housing Development Finance Corporation Limited	6.55%	Reliance Industries Limited	5.27%	ICICI Bank Limited	4.73%	Tata Consultancy Services Limited	4.57%	Larsen & Toubro Limited	4.00%	Tata Motors Limited	2.95%	Axis Bank Limited	2.84%	Others	45.73%	Cash & Cash equivalent	0.58%	Total	100.00%	Sector / Industry Classification	% To Total Assets	Banks	23.46	Software	16.59	Auto	10.62	Consumer Non Durables	10.11	Pharmaceuticals	6.82	Finance	6.55	Petroleum Products	6.12	Construction Project	4.00	Cement	3.09	Power	2.69	Telecom - Services	2.04	Minerals/Mining	1.26	Oil	1.26	Media & Entertainment	0.81	Ferrous Metals	0.74	Auto Ancillaries	0.67	Telecom - Equipment & Accessories	0.65	Transportation	0.58	Gas	0.58	Cash & Cash Equivalent:	0.55	Non - Ferrous Metals	0.45	Industrial Capital Goods	0.36	Grand Total	100.00	LIC MF Index Fund – Sensex Plan 1) Scheme's portfolio :- a) Issuer Exposure <table><tr><th>Issuer Name</th><th>Total</th></tr><tr><td>Infosys Limited</td><td>10.38%</td></tr><tr><td>HDFC Bank Limited</td><td>9.68%</td></tr><tr><td>ITC Limited</td><td>8.23%</td></tr><tr><td>Housing Development Finance Corporation Limited</td><td>8.14%</td></tr><tr><td>Reliance Industries Limited</td><td>6.59%</td></tr><tr><td>ICICI Bank Limited</td><td>5.92%</td></tr><tr><td>Tata Consultancy Services Limited</td><td>5.47%</td></tr><tr><td>Larsen & Toubro Limited</td><td>5.01%</td></tr><tr><td>Tata Motors Limited</td><td>3.61%</td></tr><tr><td>Axis Bank Limited</td><td>3.60%</td></tr><tr><td>Others</td><td>32.81%</td></tr><tr><td>Cash & Cash equivalent</td><td>0.55%</td></tr><tr><td>Total</td><td>100.00%</td></tr></table> b) Sector Allocation <table><tr><th>Sector / Industry Classification</th><th>% To Total Assets</th></tr><tr><td>Banks</td><td>21.89</td></tr><tr><td>Software</td><td>17.29</td></tr><tr><td>Consumer Non Durables</td><td>12.55</td></tr><tr><td>Auto</td><td>11.39</td></tr><tr><td>Finance</td><td>8.14</td></tr><tr><td>Pharmaceuticals</td><td>7.51</td></tr><tr><td>Petroleum Products</td><td>6.59</td></tr><tr><td>Construction Project</td><td>5.01</td></tr><tr><td>Telecom - 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1) Scheme's Portfolio Turnover ratio :- 0.30 times. 2) The aggregate investment in the scheme under the following Categories :- i) AMC's Board of Directors - NIL ii) Concerned scheme's Fund Manager(s) – 6.34 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	1) Scheme's Portfolio Turnover ratio :- NA 2) The aggregate investment in the scheme under the following Categories :- i) AMC's Board of Directors - NIL ii) Concerned scheme's Fund Manager(s) –(Amt in lacs) – 2.63 i) Other key managerial personnel (Amt in lacs)– 6.42 The latest monthly portfolio can be accessed at http://www.licmf.com/index.php/template/downloads/monthly_fact_sheet																																																																																																																																								

LIC MF Midcap Fund		LIC MF Banking & Financial Services Fund		
	Scheme's portfolio :-		Scheme's portfolio :-	
	a) Issuer Exposure		a) Issuer Exposure	
	Name of the issuer	% of Scheme	Name of the issuer	% of Scheme
	Aurobindo Pharma Limited	7.04%	ICICI Bank Limited	9.43%
	UPL Limited	6.29%	State Bank of India	8.96%
	Britannia Industries Limited	5.43%	HDFC Bank Limited	8.59%
	Hindustan Petroleum Corporation Limited	4.88%	Bank of Baroda	8.13%
	MRF Limited	3.97%	Axis Bank Limited	6.51%
	Eicher Motors Limited	3.72%	City Union Bank Limited	6.33%
	Bharat Forge Limited	3.52%	Kotak Mahindra Bank Limited	5.41%
	Multi Commodity Exchange of India Limited	3.07%	Yes Bank Limited	4.68%
	Max Financial Services Limited	2.97%	Punjab National Bank	4.59%
	Indian Oil Corporation Limited	2.95%	CRISIL Limited	4.58%
	Others	46.65%	Others	25.34%
	Cash & Cash equivalent	9.50%	Cash & Cash equivalent	7.45%
	Total	100.00%	Total	100.00%
	b) Sector Allocation		b) Sector Allocation	
	Sector/Industry Classification	% of NAV	Sector / Industry Classification	% To Total Assets
	Pharmaceuticals	16.75	Banks	73.83
	Consumer Non Durables	9.83	Finance	18.70
	Cash & Cash Equivalent:	9.50	Cash & Cash Equivalent:	7.47
	Petroleum Products	9.15	Grand Total	100.00
	Finance	8.51		
	Auto Ancillaries	7.37	1) Scheme's Portfolio Turnover ratio :- 0.17 times	
	Pesticides	6.29	2) The aggregate investment in the scheme under the following Categories :-	
	Chemicals	4.50	i) AMC's Board of Directors - NIL	
	Software	3.77	ii) Concerned scheme's Fund Manager(s) – NIL	
	Auto	3.72	iii) Other key managerial personnel – NIL	
Industrial Products	3.52	The latest monthly portfolio can be accessed at		
Banks	3.48	http://www.licmf.com/index.php/template/downloads/monthly_fact_sheet		
Construction Project	3.46			
Textile Products	3.17			
Services	2.60			
Cement	2.14			
Gas	1.08			
Telecom - Services	1.03			
Construction	0.13			
Grand Total	100.00			
1) Scheme's Portfolio Turnover ratio :- 0.56 times.				
2) The aggregate investment in the scheme under the following Categories :-				
i) AMC's Board of Directors - NIL				
ii) Concerned scheme's Fund Manager(s) – Amt. in lacs – 1.3				
iii) Other key managerial personnel – Amt. in lacs – 0.35				
The latest monthly portfolio can be accessed at				
http://www.licmf.com/index.php/template/downloads/monthly_fact_sheet				
i) Illustration of impact of expense ratio on scheme's returns :-				
"Suppose an investor invests Rs. 10000 in an equity oriented fund with a prevailing NAV of Rs. 12 then he will be allotted 833.33 units (10000/12). Say in one year the fund's underlying portfolio generates an return of 12% and scheme's Total Expenses Ratio is 2.5%.In this case, his NAV will increase to Rs. 13.14 i.e.9.5% (12% -2.5%) and not by 12%. The value of his units after one year would be Rs. 10950 (833.33 X 13.14)."				
	Regular Plan	Direct Plan		
Face Value of Scheme XY	1,000.00	1,000.00		
Allotment NAV	1,000.00	1,000.00		
Total Collections	150,000,000.00	50,000,000.00		
No of Unit	150,000.00	50,000.00		
Investment Income	30,821.92	10,273.97		
Assume @7.50% p.a				
Net Assets before expenses	150,030,821.92	50,010,273.97		
NAV Per Unit before Expenses	1,000.2055	1,000.2055		
Expenses 2.5% for Regular Plan and 2.0% for Direct Plan	10,276.79	2,740.48		
Net Assets after Expenses	150,020,545.13	50,007,533.50		
NAV Per Unit After Expenses	1000.137	1000.1507		
Return post Expenses	5.00%	5.50%		
Return prior Expenses	7.50%	7.50%		
Despatch of Repurchase Redemption request	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase			
Dividend Policy	Under the Dividend Option, the Fund expects to declare dividend on a regular basis subject to availability of distributable surplus, as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. Dividends, if declared, will be paid (subject to deduction of TDS, if any) to those unitholders whose names appear in the Register of Unitholders as on the Record Date. Dividend Warrants will be dispatched to the unitholders within 30 days of the declaration of the dividend. However, it must be clearly understood that the actual declaration of dividend and the frequency thereof will inter alia, depend on the availability of distributable profits as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. The decision of the Trustee in this regard shall be final. There is no assurance or guarantee to the unitholders as to the rate of dividend distribution or that dividends will be paid regularly. On payment of dividend, the NAV will fall to the extent of dividend amount and dividend tax (if applicable)			

Waiver of Load for Direct Application	Pursuant to SEBI Circular no SEBI/IMD/CIR No 4/16831/09 dated June 30 2009 there shall be no entry load for all mutual funds schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August1, 2009. Therefore procedure for waiver of load for direct application is no longer applicable.
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
Daily NAV Publication	The NAV will be declared on all business days and will be published at least in 2 daily newspapers in accordance with SEBI (MF) Regulations. NAV can also be viewed on www.icmf.com and www.amfindia.com investors can also call up at our toll free number 1-800-258-5678.
Applicable NAV	<p>In accordance with provisions of SEBI Circular No. CIR/IMD/DF/ 21/2012 dated September 13, 2012, SEBI circular No. CIR/ IMD/ DF/19/2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11 / 142521 / 08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/78450/06 dated October 11,2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p>FOR SUBSCRIPTIONS / PURCHASE INCLUDING SWITCH-IN OF UNITS#:</p> <p>I. Applicable NAV for Subscriptions / Purchase including switch-in of units for Liquid Scheme</p> <ul style="list-style-type: none"> • where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day of receipt of application; • where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the next business day; and • irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day on which the funds are available for utilization. <p>For allotment of units in respect of subscriptions / purchase including switch-in of units for Liquid Scheme/s, it shall be ensured that:</p> <p>(i) Application / switch-in request is received before the applicable cut-off time.</p> <p>(ii) Funds for the entire amount of subscription / purchase as per the application/switch-in request are credited to the bank account of the Liquid Scheme before the cut-off time. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or other wise, by the respective Liquid Scheme.</p> <p>II. Applicable NAV for Subscriptions / Purchase including switch-in of units for other schemes (for applications for an amount of less than Rs. 2 lacs under):</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. <p>In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p>III. Applicable NAV for Subscriptions / Purchase switch-in of units for other schemes (for an amount of Rs. 2 lacs and above):</p> <p>In respect of valid applications for purchase of units with amount equal to or more than Rs. 2 lacs, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization, shall be applicable.</p> <p>In respect of subscriptions/purchase/Switch-in application with amount equal to or more than Rs. 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:</p> <p>i. Application is received before the applicable cut-off time (i.e. 3.00 p.m.). ii. Funds for the entire amount of subscription / purchase /switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.). iii. The funds are available for utilization before the applicable cut-off time (i.e. 3.00 p.m.) without availing any credit facility whether intra-day or otherwise, by the respective scheme.</p> <p>FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</p> <p>I. Applicable NAV for Redemptions including switch-out of Units for Liquid Scheme i.e.</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m., the closing NAV of the day immediately preceding the next business day; • In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day. <p>II. Applicable NAV for Redemptions including switch-out of Units for other schemes:</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the respective Scheme Information Document.</p> <p># Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is Rs. 2 lacs and above.</p> <p>All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations,1996 or circulars issued there under from time to time). (b) Aggregation of transactions shall be applicable to all Schemes (excluding Liquid Schemes) offered under this Common KIM. (c) Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) and Systematic Transfer Plans (STP). (d) Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated. (e) Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application. (f) All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs. 2.00 lacs. (g) Only transactions in the same Scheme shall be clubbed. This will include transactions at plan / options level @i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc). (h) Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in the same folio of a minor will be considered for aggregation.</p> <p>However, in order to bring more clarity and to protect the interest of the investors, SEBI vide circular Ref. no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 stated that the following requirement shall be observed before imposing restriction on redemptions:</p> <p>a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <p>i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. The Asset Management should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision, shall not be allowed.</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 Asset Management 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: 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>	
For Investor Grievances please contact	<p>For enquires/complaints/service requests etc. the investors may contact: Phone:-022-66016000 or Send an e-mail to corp.office@licmf.com. LIC Mutual Fund Asset Management Limited Ms. Sonali Pandit, 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 Computershare Pvt. Ltd. Karvy Selenium Tower B Plot number 31 & 32 Financial District Nanakramguda Serilingampally Mandal Hyderabad - 500032 PH: 040 3321 5277 www.karvycomputershare.com</p>
Unitholder's Information	<p>Account Statements / Confirmation: On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email to the investors' registered email address not later than 5 (five) business days from the date of receipt of request. For those unitholder, who have provided an e-mail address, the AMC will send the communication by email. Unitholder who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. If any Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party Interception of the documents and contents of the documents becoming known to third parties.</p> <p>Annual Report : The Scheme wise annual report or an abridged summary thereof shall be sent to all Unitholders not later than four months from the date of closure of the relevant accounting year and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unitholders on request on payment of nominal fees, if any. The scheme wise annual report or an abridged summary thereof (the reports) shall be sent: (i) By e-mail only to the Unitholders whose e-mail address is available with LIC Mutual Fund; (ii) in physical whose email addresss is not available with LIC Mutual Fund and / or to those Unitholders who have opted / requested for the same. Accordingly, unitholders are requested to ensure that their folio(s) are updated with e-mail address, in case they wish to receive the reports electronically i.e. via e-mail. Also, in case the unitholders wish to receive physical copies of reports they may indicate as such, notwithstanding registration of e-mail address with LIC Mutual Fund. The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the LIC Mutual Fund. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Mutual Fund (www.licmf.com) and shall also be displayed on the website of AMFI. (www.amflindia.com).</p> <p>Half yearly Disclosures (Unaudited Financial Results / Portfolio): Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.licmf.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. The Mutual Fund / AMC shall before the expiry of one month from the close of each half year (i.e. 31st March and 30th September), publish its complete statement of the scheme portfolio in prescribed format as at end of such half year in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. Further, the monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.licmf.com) on or before tenth day of the succeeding month.</p> <p>Option to Hold Units in demat mode: Investors shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case of SIP, units will be allotted based on the applicable NAV as per provisions of Scheme Information Document and will be credited to demat account of the investors on weekly basis (upon realisation of funds). However, Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan and Switching facility offered by Mutual Fund shall be available for unitholders under the scheme in case the units are held/opted to be held in physical (non-demat) mode. Investors intending to hold units in electronic (demat) form will be required to have beneficiayi account with a Depositoiy Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records.</p> <p>If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects. Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account in case, the Unitholder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account The allotment of units in demat form shall be subject in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Further, the units held in electronic [demat] form will be transferable in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.</p>	

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

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

LIC Mutual Fund: Branch Offices

AHMEDABAD 'Jeevan Sadan', Opp Capital Commercial Centre, Asram Road, Ahmedabad-380006 (079 -26588301 / 65431989 /9375090006) **BANGALORE** --4, Canara building, Opp. Cash Pahrmary,2nd floor, Residency Road, BANGALORE - 560 025 (080-22210180 / 22295598 / 9845280964) **CHANDIGARH** -SCO 20-30,Jeevan Prakash Building, Ground Floor, Sector 17-B CHANDIGARH.PIN CODE: 160017 (0172-4622030 / 9888111190) **CHENNAI** - 15, Anna Salai, Next to V G P Building, Chennai-600002 (044 - 28411984 / 28555883 /9940178266) **COIMBATORE** - LIC Mutual Fund, C/O LIC Divisional Office, 'India Life Building', No:1543/44,Trichy Road, Coimbatore-641018 **DELHI** -Jeevan Prakash, 25, K G Marg, New Delhi-110001(011 - 23359190/23314396/64663650/ 9811464244) **ERNAKULAM**-11th floor, Jeevan Prakash, LIC Divisional Office, M G Road, Ernakulam -(0484 - 2367643/9895036554)-**HUBLI** -C/OLIC Branch Office No 1, Lamington Road, Beside HPO, Hubli-580020 (0836-4260523 /9880058223) **HYDERABAD** -House No.5-9-57,4th floor Jeevan Jyothi Bldg, Baseerbagh, Hyderabad-500029 (040 - 23244445 / 23210572 /8897656665) **INDORE** - U V Business Centre,1st floor,9/1-A, Tukoganj, Indore-452001 (0731 - 2520262 /9584028359) **JAIPUR**- 327-A,3rd floor, Ganapati Plaza, M I Road, Jaipur-1 (0141 - 5112620 /7023953465) **KANPUR**-Jeevan Vikas,16/98, M G Road Kanpur-208001(0512 - 2360240 / 3244949/ 7275430214) **KOLKATA**-Hindustan Bldg,Gr floor, 4, Chittaranjan Avenue,Kolkata-700072(033 - 22129455 /9474424374) **LUCKNOW**-Jeevan Bhavan-2, 7th floor, Naval Kishore Road, Hazratganj, Lucknow-226001 (0522-2231186/4045203 / 9651534267) **MUMBAI**-Gr Floor, Industrial Assurance Building, Opp Churchgate Station, Churchgate, Mumbai (022 - 22885971 / 22817163 /8898739368), 2nd Floor, Jeevan Chintamani, Near R.T.O., Eastern Express Highway, Thane - 400 604 (022-25804738), F-147,Haware Fantasia, Nano Wing, Sector 30 -A, Opp. Vashi Railway Station, Navi Mumbai 400 703 (022-27812522/27812566) . **NAGPUR**-Jeevan Seva Bldg, Mount Road, Sadar, Nagpur-440001 (0712-2542497/9422113800) **NASIK**-Shop No-02Ground floor, Rajeev Enclave, New Pandit Colony, Nashik-422002(0253 - 2579507/9222996155) **PUNE**-C/o LIC of India, 2nd floor, IT deptt, Jeevan Prakash, 6/7 Shivaji Nagar, University Road, Pune- 411005 (020-25537301/9325523480) **RAIPUR**-C-29/A, Sector 1,Beside City Center Mall, Devendra Nagar, Raipur-492001 (0771 - 2236780 /40511377/9937040031/ 9425535664) **RAJKOT**-Jeevan Prakash, LIC Office Building, Tagore Marg, Rajkot-360002 (0281-2461522 / 8690444022) **RANCHI**-2nd floor, Narsaria Tower, Opp. Lalpur P. S., Ranchi-834001(0651 - 2206372 / 8986771069)

LIC Mutual Fund : Karvy Offices

Agartala: Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala, Tripura -799001 (9862029365,-0381-2317519) **Agra**: 1St Floor," Deepak Wasan Plaza, Behind Holiday Inn","Opp Megdoot Furnitures, Sanjay Place", Agra,Uttar Pradesh - 282002 (9219057111, 9045161870, 9369918603) **Ahmedabad**: 201/202 Shail Complex,"Opp: Madhusudan House, B/H Girish Cold Drink","Off C G Road, Navrangpura", Ahmedabad,Gujarat-380006 (8140670181,9375127799,079-65445550,079-26402967) **Ajmer**:"S.No.1 & 2, 2nd Floor", Ajmer Tower, Kutchery Road, Ajmer, Rajasthan- 305001 (9982338657, 8769397108,0145-5120725,0145-2628055)**Akola**: "Yamuna Tarang Complex, Shop No 30","Ground Floor, N.H. No- 06, Murtizapur Road", Opp Radhakrishna Talkies, Akola, Maharashtra-444004 (9767930094, 9767930094, 0724-2451874) **Aligarh**: 1St Floor, Kumar Plaza, Aligarh, Uttar Pradesh-202001 (9897518566,-, 9369918604) **Allahabad**: "Rsa Towers, 2Nd Floor","Above Sony TV Showroom","57, S P Marg, Civil Lines", Allahabad, Uttar Pradesh-211001 (9621968292,-,9369918605) **Alleppy**: "X1V 127, Jp Towers", Mullackkal, Ksrct Bus Stand, Alleppy, Kerala -688011 (9746526280, 0477 2263055) **Alwar**: "101,Saurabh Tower", "Opp. Uit, Near Bhagat Singh Circle", Road No.2, Alwar, Rajasthan-301001 (9785791578, 9667486970, 0144-3291200, 0144-3291300) **Amaravathi**: "Shop No. 21, 2nd Floor", "Gulshan Tower", "Near Panchsheel Talkies, Jaistambh Square," Amaravathi, Maharashtra-444601 (9922039881, 9922039981, 0721-3291081, 0721-3291081) **Ambala**: "6349","Nicholson Road," Adjacent Kos Hospitalambala Cant, Ambala, Haryana-133001 (9416916266,-, 9315017301) **Amritsar**: 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar, Punjab - 143001 (9814439422, 9988273070, 0183-5053802) **Anand**: B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta , Anand, Gujarat-380001 (9824686552, 9662020623) **Ananthapur**: "#15/149, 1St Floor","S R Towers, Subash Road", Opp. To Lalitha Kala Parishad, Anantapur, Andhra Pradesh - 515001 (9908323683, 9966259531, 08554-244449) **Ankleshwar**: L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar, Gujarat - 393002 (02646 645326,, 02646 645326) **Ansoli**: 114/71 G T Road," Near Sony Centre, Bhanga Pachil",-, Ansoli, West Bengal -713303 (9002803986, 956312499, 0341-3266507) **Aurangabad**: Ramkunj Niwas , Railway Station Road, Near Osmanpura Circle, Aurangabad, Maharashtra- 431005(9604396113,9604396113,0240-2343414,0240-2343414) **Azamgarh**: 1St Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, Uttar Pradesh-276001 (8004781413,-,9307910001) **Malleshwaram, Bangalore**: No.337, Gf-3, Karuna Complex, Sampige Road, Opp: New Vegetable Market, Malleshwaram, Bangalore - 560 003; **Koramangala, Bangalore**: No. 408, CITA Bldg, 1 Floor, Next To Vodafone Office , Koramangala, Bangalore - 560 095; **Bangalore**: "59,"Skanda puttanna Road, Basavangudi, Bangalore, Karnataka- 560004 (9945814576,9611131412,080-26600785,080-26602852/9625) **Balasore**: M.S Das Street,"Gopalgaon," "Balasore,Orissa",Balasore,Orissa,7560 (01,9937273913,8598883282,06782-260503, **Bankura**: Ambika Market Complex (Ground Floor),"Nutanganj, Post & Dist Bankura",- ,Bankura, West Bengal-722101 (9434480586,8900337733,03242- 255964) **Bareilly**: "1St Floor, 165",Civil Linesopp.Hotel Bareilly Palace, Near Railway Station,Bareilly, Uttar Pradesh-243001 (9015316671,-,9369918607) **Barhampore (Wb)**: "Thakur Market Complex, Gorabazar",Post Berhampore Dist Murshidabad,72 No Nayasarak Road,Barhampore (Wb),West Bengal-742101 (9933345701,03482 274494) **Baroda**: "Sb-5, Mangaldeep Complex, "Opp. Masonic Hall","Productivity Road, Alkapuri, Baroda, Gujarat-390007 (8238065427,8866180491,0265-6640870,0265-6640871) **Begusarai**: Near Hotel Diamond Surbhi Complex,O.C Township Gate,Kapasiya Chowk,Begusarai,Bihar,851117,9534999935,-,9308793949 **Belgaum**: Cts No 3939/ A2 A1,Above Raymonds Show Room |Beside Harsha Appliances,Club Road, Belgaum ,Karnataka-590001(9611657824,8884503542, 0831 2402544) **Bellary**: "No. 1, Khb Colony","Gandhi Nagar",- ,Bellary,Karnataka -583103 (9742612169, 7204808722, 08392 - 254750) **Berhampur (Or)**: Opp -Divya Nandan Kalyan Mandap,"3rd Lane Dharam Nagar,"Near Lohiya Motor, Berhampur (Or),Orissa-760001(9937447449,9853333217,0680-2228106) **Betul**: "107,1st Floor, Hotel Utkarsh ","| J. H. College Road ,-Betul,Madhya Pradesh-460001(9981776781,9981776781,07141- 231301) **Bhagalpur**: 2nd Floor, "Chandralok Complex, Ghantaghar",Radha Rani Sinha Road,Bhagalpur,Bihar-812001 (9905788640,8092825227,9386256100) **Bharuch**: Shop No 147-148,Aditya Complex,Near Kasak Circle,Bharuch,Gujarat-392001 (9033936167,02642- 225022,02642-225022) **Bhatinda**: "20247-A 2Nd Floor,The Mall Road,Above Max New York Life Insurance, New Delhi,Punjab-151001 (7837121212,9988270340,0164-5006725) **Bhavnagar**: "Krushna Darshan Complex, Parimal Chowk","Office No. 306-307, 3Rd Floor",Above Jed Blue Show Room,Bhavnagar,Gujarat-364002(9624542735,,0278-3004116) **Bhilai**: "Shop No -1, First Floor","Plot No -1, Commercial Complex",Nehru Nagar- East,Bhilai, Chatisgarh-490020 (9300051444,9424106597,0788-2295999,0788-2295332) **Bhilwara**: Shop No. 27-28,"1St Floor, Heera Panna Market", Pur Road, Bhilwara, Rajasthan-311001 (9251817523,9928484514,01482-246362,01482-246364) **Bhopal**: Kay Kay Business Centre,"133, Zone I, Mp Nagar", Above City Bank, Bhopal,Madhya Pradesh-462011(9630030107,0755-4092711,0755-4092712,0755-4092715) **Bhubaneswar**: "A/181 , Back Side Of Shivam Honda Show Room", Saheed Nagar,-Bhubaneswar, Orissa-751007(9777457817,9777457817,0674-6534585) **Bikaner**: "70-71, 2nd Floor | Dr.Chahar Building "Panchsati Circle,Sadul Ganj, Bikaner, Rajasthan-334001 (8302133850,9928811774,0151- 2200014) **Bilaspur**: "Shop No-201 & 202, 1St Floor, "V R Plaza, Link Road, Bilaspur, C.G.-,Bilaspur, Chatisgarh-495001 (9302502220, 9685516691, 07752-404836, 9302502220 (Bhishm) **Bokaro** : "B-1, 1St Floor, City Centre","Sector- 4, "Near Sona Chandi Jewellers,Bokaro, Jharkhand-827004 (9431738862, 9430132980, 9204061959, 06542-233330/31) **Burdwan**: 63 Ct Road,Halder Complex 1St Floor,-,Burdwan,West Bengal-713101(9732145793,8145519142,0342-2665140) **Calicut**: lind Floor Soubhagya Shopping Complex,Arayidathpalam,Mavoor Road, Calicut,Kerala-673004(9846046903,9895407321,0495-4022480) **Chandigarh**: Sco 2423-2424,01st Floor,Sector 22-C,Chandigarh,Union Territory-160022(9876669990,9850088371,0172-5042279) **Chandrapur**: Rauts Raghuvanshi Complex ,"Shop No-1 , Office No-2, 1St Floor",Beside Azad Garden Main Road, Chandrapur, Maharashtra-442402 (9730829616,9730829616,07172-270262,07172-27584) **Chennai**: "F-11, Akshaya Plaza, 1st Floor","108, Adhithanar Salai","Egmore, Opp To Chief Metropolitan Court", Chennai, Tamil Nadu,-600002 (9444790825,8939033711,044-42028512,044-42028513) **T Nagar, Chennai**: G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600 017; **Adayar, Chennai**: New No 51, Gandhi Nagar, First Main Road, Adyar, Chennai - 600 020; **Annanagar, Chennai**: T 92, Ground Floor, 3rd Avenue Main Road, Annanagar, Chennai - 600 040; **Chinsura** : 'J C Ghosh Saranu, Bhanga Gara, "Chinsurah, Hooghly",- , Chinsurah,West Bengal-712101 (9804958032, 9831444407,033-26810164) **Cochin**: "Ali Arcade, 1St Floor,Kizhavana Road", Panampilly Nagar,Near Atlantis Junction,Ernakulam, Kerala-682036(9037765276, 8089580977, 0484 3000232,0484 3000231) **Coimbatore**: "3rd Floor, Jaya Enclave",1057 Avinashi Road,-,Coimbatore,Tamil Nadu-641018 (9841439400, 9894941715, 0422 - 4388011,0422 - 4388013/0422 - 4388451/0422 - 4388012/0422 - 4388014) **Cuttack**: "Po - Buxi Bazar, Cuttack","Opp Dargha Bazar Police station,Dargha Bazar,Cuttack,Or issa,753001,9438547866,9437317841,0-9238102118) **Darbhanga**: "Jaya Complex,2nd Floor","Above Furniture Planet,Donar",Chowk,Darbhanga,Bihar,846003, 9304001509,-,06272-220145 **Davangere**: "#15/9, 1st floor, Sobagu Complex",2nd Main Road (Avk College Road) P J Extension,-,Davangere,Karnataka-577002(9686246222,9880378880,0819-2258714) **Dehradun**: Kaulagarh Road, Near Sirmaur Margabove,Reliance Webworld,Dehradun,Uttaranchal-248001 (9897208863,-,9369918608) **Deoria**: 1St Floor,1St Floor,"Opp. Zila Panchayat, Civil Lines",Deoria,Uttar pradesh-274001(8052969750,-,7499496134) **Dewas**: 27 Rmo House,Station Road, Above Maa Chamunda Gaes Agency, Dewas, Madhya Pradesh-455001 (9425681359,9425681359,07272-426010,07272-426010) **Dhanbad**: 208 New Market 2Nd Floor, Bank More,-,Dhanbad,Jharkhand-826001,9334341459,9608989334,0326-6452027) **Dharwad**: "G, 7&8 Banashankari Avenue","Opp Nttf","P B Road",Dharwad,Karnat ka-580001(9060509013,-,0836-

2744207,0836-2744208) **Dhule:** "Ground Floor Ideal Laundry, Lane No 4,,"Khol Galli, Near Muthoot Finance,","Opp Bhavasara General Store,Dhule,Maharashtra-424001 (7709818911,02562-282823,02562-282823,02562-282823) **Dindigul:** "No : 9 Old No:4/B, New Agraharam,","Palani Road,","Dindigul,Tamil Nadu,624001,86955 72383,-,0451- 6451043) **Durgapur:** ,MWAV-16 BENGAL AMBUJA,2ND FLOOR CITY CENTRE,16 DT BURDWAN,Durgapur,West Bengal-713216,9832176004,9800218548,0343-6512111) **Eluru:** "D.No:23B-5-93/1,Savithri Complex,Edaravari Street,","Near Dr.Prabhavathi Hospital,R.R.Pet,","Eluru, Andhra Pradesh-534002 (9959152347,08812-227851,08812-227852/53/54) **Erode:** "No: 4, Veerappan Traders Complex,","KMY Salai, Sathy Road",Opp. Erode Bus Stand, Erode, Tamil Nadu-638003(95005 48042,0424- 4021212)**Faridabad:** "A-2B, 1st Floor", Nehru Groundnit, Faridabad, Haryana- 121001 (9990711750, 9310448851) **Ferozpur:** "The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab-152002(7696769181,9814215464,01632-241814) **Gandhidham:** 204 2Nd Floor, Bhagwati Chamber, Kutchkala Road,Gandhidham,Gujarat-382007 (9890671295,02836 651296) **Gandhinagar:** Plot No - 945/2,Sector - 7/C,Opp Pathika, Gandhinagar, Gujarat-382007(079-23244955,079-23244955,079 232 44955) **Gaya:** 1St Floor Lal Bhawan,"Tower Chowk", Near Kiran Cinema,Gaya,Bihar-823001(9234646675,9852090691,0631-2220071) **Ghaziabad:** "1St Floor-7,,"Lohia Nagar,-,Ghaziabad,Uttar Pradesh-201001 (9910556029,-,9310448804) **Ghaziipur:** 2Nd Floor,Shubhra Hotel Complex, Mahaubagh, Ghaziipur, Uttar Pradesh,233001, 9616123936,-,7499496131) **Gonda:** Shri Market,Sahabgunj,Station Road,Gonda,Uttar Pradesh-271001(9721198488,-,7499496127)**Gorakhpur:** Above V.I.P. Houseadjacent,A.D. Girls College, Bank Road, Gorakhpur, Uttar Pradesh-273001(9792940256, 9792940256, 9369918610) **Gulbarga:** Cts No 2913 1St Floor, "Asian Towers, Jagath Station Main Road", Next To Adithya Hotel,Gulbarga,Karnataka-585105(9844148066,9972898664,0847-2310040) **Guntur:** "D No 6-10-27, Srinilayam", Arundelpet, 10/1,Guntur, Andhra Pradesh-522002(9985932781,9885427877,0863-2339094) **Gurgaon:** "Shop No.18, Ground Floor, Sector - 14",Opp. Akd Tower,Near Huda Office,Gurgaon,Haryana-122001(9210484530,-,9310448806) **Guwahati:** 54 Sagarika Bhawan 2Nd Floor,"R G Barooah Road, Aidc", Near Baskin Robbins,Guwahati,Assam-781024(9706058003,-,8811036746) **Gwalior:** "2nd Floor, Rajeev Plaza,","Jayendra Ganj, Lashkar",- ,Gwalior, Madhya Pradesh-474009 (9754515909, 9300004262) **Haldwani:** Above Kapilaz, Sweet House, "Opp LIC Building, Pilikothli",Haldwani,Uttaranchal-263139(9012475475,-,9369918611) **Haridwar:** "8, Govind Puri, Opp. LIC - 2", Above Vijay Bank,"Main Road, Ranipur More",Haridwar, Uttaranchal-249401(9412926693,-,9369918612) **Hassan:** St Anthony'S Complex, Ground Floor, H.N. Pura Road, Hassan , Karnataka-573201(9743929779,-,08172 262065) **Hissar:** "Sco-71, 1st Floor",Red Square Market,-,Hissar,Haryana,125001,9991887653,-,9315017303, **Hoshiarpur:** "1St Floor, The Mall Tower " ,Opp Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab-146001(9478353822,9569690721,01882-500143) **Hubli:** "22nd & 23rd, 3Rd Floor ", Eureka Junction,Travellers Bungalow , Hubli, Karnataka- 580029 (9916119294, 9845394004, 0836-2252444) **Hyderabad:** "8-2-596, Avenue 4, Karvy Plaza",Street No 1, Banjara Hills,Hyderabad, Andhra Pradesh-500034 (9885608800,040-44677075/ 44677076/44677077/ 44677348) **Indore:** "2nd floor, 203-205 Balaji Corporates",-,"Above ICICI bank, 19/1 New Palasia", "NearCurewell Hospital, Janjeerwala Square Indore",Indore,Madhya Pradesh-452001(9977713382,9977713382, 0731-4266828, 0731-4218902) **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk,Opp Shyam Market,Jabalpur,Madhya Pradesh-482002,9827576885,9303580103,0761-3204376) **Jaipur:** S16/A IIIrd Floor,Land Mark Building Opp Jai Club,Mahaver Marg C Scheme, Jaipur, Rajasthan-302001(9829122154,9509556136/9636804612,0141-4167714,0141 - 4167715/17) **Jalandhar:** Arora Prime Tower, Lowe Ground Floor, Office No 3 Plot No 28, Jalandhar, Punjab- 144001 9780951080,9988077368, 0181-5094410) **Jalgaon:** 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon, Maharashtra-425001(9421521406,7875803473,0257-2226761) **Jalpaiguri:** D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri, West Bengal-735101 (9832485813,9832421761,03561-222136) **Jammu:** 5 A/D Extension 2,Near Panama Chowk Petrol Pump, Panama Chowk,Jammu, Jammu & Kashmir-180012 (9796406060,9018355968,0191- 2458820,01912458818) **Jamnagar:** 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bungalow, Jamnagar, Gujarat-361001(9725444799,0288-2558887) **Jamshedpur:** "2 Nd Floor, R R SQUARE", "SB SHOP AREA, NEAR RELIANCE FOOT PRINT & HOTEL- BS PARKPLAZA",MAIN ROAD, ", Jamshedpur, Jharkhand-831001 (9798544088,9934314986,0657-6655000,0657-6655003/6655004/6655005/-6655006/6655007) **Jaunpur:** "R N Complex, 1-1-9-G",In Front Of Pathak Honda, Ummarpur, Jaunpur, Uttar Pradesh, 222002, 9793931873, 9369918613) **Jhansi:** 371/01," Narayan Plaza,Gwalior Road", Near Jeevan Shah Chauraha, Jhansi,Uttar Pradesh-284001, 9651362328,-, 9369918614) **Jodhpur:** "203, Modi Arcade", Chopansi Road, Jodhpur, Rajasthan-342001 (8003738266, 9251269552, 0291-6454590) **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh, Gujarat-362001,9824686601, 0285-2652220, 0285-2652220) **Kannur:** "2 Nd Floor, Prabhat Complex", Fort Road, Nr. Icici Bank, Kannur, Kerala-670001 (9895462756, 9744856894, 0497-2764190) **Kanpur:** : "15/46, B, Ground Floor",Opp : Muir Mills,Civil Lines,Kanpur, Uttar Pradesh-208001 (9839122381,9305443189/9336521104,9369918615/6,) **Karaikudi:** "No. 2,Gopi Arcade",,"100 Feet Road,","- ,Karaikudi, Tamil Nadu-630001, 99422 08943,-, 04565-237192) **Karimnagar:** "H.No.4-2-130/131, Above Union Bank",,"Jafri Road,","Rajeev Chowk, Karimnagar, Andhra Pradesh-505001 (9849963242,-,0878-2261779, 0878-2244773/ 75 / 79) **Karur:** "18/369, Char Chaman", Kunjipura Road, Behind Miglani Hospital, Karnal, Haryana-132001(9813607015,9068784639; 8396852122, 0184-2252524) **Karur:** "No.6, old No.1304", "Thiru-vi-ka Road,","Near G.R.Kalyan Mahal",,"Karur,Tamil Nadu-639001,04324-241755) **Kharagpur:** "180 Malancha Road,","- ,Beside Axis Bank Ltd.",Kharagpur,West Beng al-721304(9679755405,8945613150,03222-253380) **Kolhapur:** "605/1/4 E Ward, Shahupuri 2Nd Lane",Laxmi Niwas,Near Sultane Chambers, Kolhapur,Maharashtra-416001(9960549938,9423596399,0231 2653656) **Kolkata:** 166 A Rashbihari Avenue 2nd Floor,-,Opp- Fortish Hospital,Kolkata,West Bengal-700029(9007005094,9007005092,"033-40611135/36; 033-24659263/9267, 24635432, 24669450, 24196462) **Kollam:** Sree Vigneswara Bhavan,Shastri Junction,Kadapakada,Kollam,Kerala-691001(9744791380,9567614617,0474-2747055) **Korba:** "1st Floor, City Centre",97 IRCC, "Transport Nagar, Korba, Chatisgarh-495677 (8878213577,9300155683) **Kota:** "29,1st Floor", Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan-324007 (9887159177, 7737345592, 0744-5100964, 0744-5100964) **Kottayam:** 1St Floor Csiascension Square,Railway Station Road, Collectorate P O, Kottayam,Kerala-686002(9744250107,0481-2300868) **Kurnool:** "Shop No.43, 1st Floor, S V Complex",Railway Station Road, Near Sbi Main Branch,Kurnool,Andhra Pradesh-518004 (9000068556, 9704058506, 08158-228550) **Lucknow:** 24, Prem Nagar, Ashok Marg,Lucknow, Uttar Pradesh-226001 (8604398488,9792350554,9369918600) **Ludhiana:** Sco - 136 ,1St Floor Above Airtel Showroom ,Feroze Gandhi Market, Ludhiana,Punjab-141001(9888880614,7355273067,0161-4648747) **Madurai:** "Rakesh towers, 30-C, 1st floo r", "Bye pass Road,","Opp Nagappa motors",,"Madurai, Tamil Nadu-625010, 9047081666, 9894341505, 0452-2605856) **Malappuram:** "First Floor,Cholakkal Building", Near U P School,Up Hil,Malappuram,Kerala-676505, 9746378606,, 0483-2731480) **Malda:** "Sahis Tuli, Under Ward No.6,","No.1 Govt Colony,","English Bazar Municipality, Malda, West Bengal-732101 (9232766505, 9733063825, 03512-223763) **Mandi:** 149/11 ,School Bazaar ,,"Mandi ,Uttar Pradesh-175001(9459938186,-,9318873501) **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore,Karnata ka-575003(9731154145,7760874571,0824-2496289) **Margao:** 2Nd Floor ,Dalal Commercial Complex, Pajifond,Margao ,Goa-403601(9011285712,-,0832-2731823) **Mathura:** "Ambey Crown, Iind Floor",In Front Of Bsa College,"Gaushala Road,","Mathura, Uttar Pradesh-281001(8923228412,-,9369918618) **Meerut:** 1St Floor,Medi Centreopp Icici Bank,Hapur Road Near Bachha Park, Meerut,Uttar Pradesh-250002(9760485123,-,9369918619) **Mehsana:** Ul/47 Apollo Enclave,Opp Simandhar Temple,Modhera Cross Road, Mehsana,Gujarat-384002, 9824902519,-,02762- 242950) **Mirzapur:** Above HDFC Bank,"Dankenganj",,UP,Mirzapur,Uttar Pradesh-231001, 9305132535,-,7499946133) **Moga:** "1St Floor,Dutt Road",Mandir Wali Gali,"Civil Lines, Barat Ghar " ,Moga,Punjab-142001(9780756983, 9478108905,01636-230792) **Moradabad:** Om Arcade, Parker Road, "Above Syndicate Bank, Chowk Tari Khana", Moradabad, Uttar Prade sh-244001(9027346471,9027443364/9058791115,9369918620) **Morena:** Moti Palace,Near Ramjanki Mandir, Near Ramjanki Mandir, Morena, Madhya Pradesh-476001 (9981384447, 7489361265) **Mumbai:** "24/B, Raja Bahadur Compound",Ambalal Doshi Marg",Behind Bse Bldg, Fort, Maharashtra-400001 -,9004089492,022-66235353,022-66235333) **Andheri :** 6 & 7, Andheri Industrial Estate,Veera Desai Road, Andheri (west) , Mumbai-400 053; **Borivali:** Ground Floor, Himanshu Bldg,Sodawala Cross Lane, Chandawarkar Road,Borivali, Mumbai-400 091; **Chembur:** Shop No 4, Ground Floor, Shram Safiya Bldg,N G Acharya Marg,Chembur, Mumbai-400 071; **Muzaffarpur:** 1 St Floor,Uma Market, Thana Gumtimoti Jheel, Muzaffarpur,Bihar-842001(9693584015,-,9386256101) **Mysore:** "L-350, Silver Tower",Ashoka Road, Opp.Clock Tower, Mysore, Karnataka-570001(9902919671,9964123030,0821-2438006) **Nadiad:** 104/105,Near Paras Cinema,City Point Nadiad,Nadiad,Gujarat-387001 (9898635495, 0268-2563245) **Nagercoil:** 3A, South Car Street,Parsans Complex,Nagercoil,Tamil Nadu-629001(04652 -233552) **Nagpur:** Plot No 2/1 House No 102/1,Mata Mandir Road,"Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth", Nagpur, Maharashtra-440010 9764719485, 9371160726,0712- 2533040, 0712-2533040) **Namakkal:** "105/2, Arun Towers",Paramathi Street,-,Namakkal,Tamil Nadu,637001,88836 92376,-,04286- 234801) **Nanded:** Shop No.4 ,,"Santakripa Market, G G Road", Opp. Bank Of India, Nanded, Maharashtra-431601 (8793560595, 9890713616, 02462-237885) **Nasik:** "F-1, Suyojit Sankul", Sharanpur Road, Nasik, Maharashtra-422002,8237756668,9890918183,0253-6611395) **Navsari:** 1/1 Chinmay Arcade,Opp Sattapir Rd,Tower Rd, Navsari, Gujarat-396445(9429532985,"02637-280367,02637-280367) **Nellore:** "16-2-230, Room No : 27, 2Nd Floor",Keizen Heights,"Gandhi Nagar , Pogathota",Nellore,Andhra Pradesh,524001, 9948352011,-,0861-2349940)**New Delhi:** 305 New Delhi House ,27 Barakhamba Road ,New Delhi ,New Delhi -110001,9910053511,9910887035,011-43681700,011-43681704) **Nizamabad:** H No:5-6-430,A Bove Bank Of Baroda First Floor,"Beside HDFC Bank, Hyderabad Road", Nizamabad, Andhra Pradesh-503003,9951888991,-,08462-224366) **Noida:** "307 Jaipuria Plazad 68 A, 2Nd Floor",Opp Delhi Public School,Sector 26,Noida,Uttar Prade sh-201301,9873448325,-,9310448805) **Palghat:** No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O. Road, Palakkad, Kerala-678001 (9895968533, 9037411783,491 6061110) **Panipat:** "1St Floor",Krishna Tower,"Above Amertex,G.T. Road, Panipat,Haryana-132103(8570019906,-,9315017304) **Panjim:** "City Business Centre",Coelho Pereira Building,"Room No 18,19 & 20,Dada Vaidya Road, " ,Panjim,Goa-403001 (9923261177,7798300457,0832-2426873,0832-2426874)**Pathankot:** "1St Floor, 9 A ",Improvement Trust Building ,Patel Chowk ,Pathankot,Punjab-145001,9646034222,9988164770,0186-5080188) **Patiala:** Sco 27 D ,Chotti Baradari , Near Car Bazaar,Patiala,Punjab-147001 (9872262284, 9041837150,0175-5004349) **Patna:** "3A, 3rd Floor Anand Tower",Exhibition Road,Opp ICICI Bank, Patna,Bihar-800001 (7781023134, 9708108821,0612-6453098, 7781023134) **Pollachi:** "146/4,Ramanathan Building ",1st Floor New Scheme Road ,,"Pollachi,Tamil Nadu-642002(99521 72658,-,04259- 235111,235122, 235133)**Pondicherry:** No:7,"Thiayaraja Street",,-,Pondicherry,Pondicherry -605001(0413 2220640) **Proddatur:** "Shop No:4, Araveti Complex",Mydukur Road,Beside Syndicate Bank, Proddatur, Andhra Pradesh-16360(9966717997,08564 - 242898)**Pudukottai:** "Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road",Old Tirumayam Salai,"Near Anna Statue, Jublie Arts",Pudukottai,Tamil Nadu-622001(9865974743,04322 - 2200501)**Pune:** "Office # 16, Ground Floor ",Shrinath Plaza,Near Dyaneshwar Paduka Chowk ,"F C Road, Pune",Maharashtra-411005 (9833067872, 9975494895, 020-25533795, 020-255339957) **Raipur:** "Shop No. 31, Third Floor",,"Millenium Plaza, Above Indian House,","Behind Indian Coffee House",Raipur,Chatisgarh-492001 (9406065221, 8305209298,0771-4052620) **Rajahmundry:** "D.No.6-1-4, Rangachary Street",T.Nagar, Near Axis Bank Street,Rajahmundry, Andhra Pradesh- 533101(9642572477, 7207287911, 0883-2434468,0883-2434470) **Rajapalayam:**

"Sri Ganapathy Complex, 14B/5/18," "T P Mills Road," Virudhungan Dist, Rajapalayam, Tamil Nadu-626117(9944908694,04563 - 232952)**Rajkot:** "104, Siddhi Vinyak Com. Opp Ramkrishna Ashram", Dr Yagnik Road, Rajkot, Gujarat at-360001(7359916635,9925619731,2816545888) **Ranchi:** Room No 3073RdFloor,CommerceTower,Beside Mahabir Tower, Ranchi, Jharkhand-834001 (9431371731,9835977889,0651- 2331320) **Ratlam:** "1 Nagpal Bhawan , Free Ganj Road ,Do Batti ,Near Nokia Care ,Ratlam, Madhya Pradesh-457001(9770285511,9303967657,07412-402007)Renukoot: Shop No. 18,Near Complex Birla Market,-,Renukoot,Uttar Pradesh-231217(8948816968,-,7499495854) **Rewa:** "1st Floor, Angoori Building",Besides Allahabad Bank,"Trans University Road, Civil Lines",Rewa, Madhya Pradesh-485001(8818851641,-,7489755878) **Rohtak:** 1St Floor,Ashoka Plaza,Delhi Road,Rohtak,Haryana-124001(8950414951,-,9315017305) **Roorkee:** "Shree Ashadeep Complex, 16",Civil Lines,Near Income Tax Office,Roorkee,Uttaranchal-247667(9927416205,-,9369918621) **Rourkela:** "1St Floor Sandhu Complex","Kachery Road, Uditnagar", Rourekla, Orissa-769012(9776284625,9861120354,0661-2500005) **Sagar:** Above Poshak Garments,5 Civil Lines,Infront Of Income Tax Office,Sagar,Madhya Pradesh-470002 9826674321, 9752879556,07582-402404) **Saharanpur:** 18 Mission Market,Court Road,-,Saharanpur,Uttar Pradesh-247001(9634590304,-,9369918622)**Salem:** No:40,Brindavan Road,"Fairlands, Near Perumal Koil",Salem,Tamil Nadu-636016,(95240 70720,0427-4020300) **Sambalpur:** Ground Floor Quality Massion, Infront of bazaar kolkata, Nayapara, Sambalpur, Orissa-768001(9861785131,9861114141,0663-2522105); **Satna:** "1St Floor, Gopal Complex", Near Bus Stand,Rewa Road,Satna, Madhya Pradesh-485001(9329965570,9300004263) **Shaktinagar:** "1St/A-375", V V Colony,Dist Sonebhadra,Shaktinagar,Uttar Pradesh-231222(7890355728,-,7499496129) **Shillong:** Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School, Shillong, Meghalaya-793001 (9774226437,-,0364 2506106) **Shimla :** Triveni Building,By Pas ChowkKhallani,-,Shimla,Himachal Prade sh-171002(9805375551,-,9318644501) **Shimoga:** Sri Matra Naika Complex,"1St Floor, Above Shimoga Diagnostic Centre","Llr Road, Durgigudi", Shimoga, Karnataka-577201 (9741308883, 9448681710, 08182-228799, 08182-227485) **Shivpuri:** 1St Floor, "M.P.R.P. Building, Near Bank Of India, Shivpuri, Madhya Pradesh-473551 (9407562999,-, 9303028921) **Sikar:** "First Floor, Super Tower ",Behind Ram Mandir Near Taparya Bagichi ,Sikar, Rajasthan-332001 (9549776841, 01572-250398) **Silchar:** "N.N. Dutta Road,Chowchakra Complex, Premtala, Silchar, Assam-788001 (9435173219, 9678901126,03842 261714) **Siliguri:** Nanak Complex,Sevoke Road,-, Siliguri, West Bengal-734001 (9832521945, 9832510008, 0353-2526393) **Sitapur:** 12/12-A Sura Complex,Arya Nagar Opp,Mal Godam,Sitapur,Uttar Pradesh-261001(9598369111,9369918623) **Sivakasi:** 363,Thiruthangal Road,Opp: TNEB,Sivakasi,Tamil Nadu-626123,80562 14131,-,04562 228816) **Solan:** Sahni Bhawan,Adjacent Anand Cinema Complex,The Mall,Solan,Himachal Pradesh-173212(9817248190,-,9318991871) **Solapur:** Block No 06,"Vaman Nagar, Opp D-Mart",Jule Solapur,Solapur, Maharashtra-413004(9960646865,0217-2300021,0217-2300318)**Sonepat:** 205 R Model Town,Above Central Bank Of India,-,Sonepat,Haryana-131001 (9813821843,-, 9315457164) **Sri Ganganagar:** 35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar,-, Sri Ganganagar,Rajasthan-335001(9602969753,9462400664,0154-2470177) **Srikakulam:** D.No-4-1- 28/1,Venkateswara Colony,Near Income Tax Office, Srikakulam,Andhra Pradesh-532001(9885590552,9248009412,08942-225382, 08942-225362) **Sultanpur:** Rama Shankar Complex,Civil Lines,Faizabad Road, Sultanpur, Uttar Pradesh-228001 (9580614908,-,9369918624) **Surat:** G-5 Empire State Building,Nr Udhna Darwaja, Ring Road, Surat,Gujar at-395002(9687697224,9978442596,0261-3042170,0261-3042170)**Thanjavur:** "No. 70, Nalliah Complex","Srinivasam Pillai Road,Tanjore,Tamil Nadu-613001,98945 33238,-,04362-275415) **Thodupuzha:** "First Floor, Pulimoottil Pioneer",Pala Road,-,Thodupuzha,Kerala-685584,0486-2211209,04862 - 325051)**Tirunelveli:** "55/18, Jeney Building",S N Road,Near Aravind Eye Hospital,Tirunelveli,Tamil Nadu-627001(9788845514,-,0462 2335137)**Tirupathi:** "D no: 203, II nd Floor","PADMAVATHI NILAYAM ,NOKIA CARE UPSTAIRS,Tilak Road ",Tirupathi,Andhra Prade sh-517501(9885995544,9032957583,0877-6544567)**Tirupur:** "First floor, 244 A",Kamaraj Road,Opp to Cotton market complex,Tirupur,Tamil Nadu-641604,0421-2214221)**Tiruvalla:** "2Nd Floor,Erinjery Complex",Ramanchira,Opp Axis Bank,Thiruvalla,Kerala-689107(9747529499,0469-3205676)**Trichur:** "2nd Floor,Brothers Complex","Naikkannal Junction,Shornur Road",Near Dhanalakshmi Bank H O,Thrissur,Kerala-680001(8606877204,9747982535,0487-3246231)**Trichy:** "60, Sri Krishna Arcade","Thennur High Road",- ,Trichy,Tamil Nadu- 20017 (9597055087,0431- 4020227) **Trivandrum:** 2Nd Floor,Akshaya Tower,Sasthamangalam,Trivandrum,Kerala-695010(9995820575,9567607573 0471-2725728) **Tuticorin:** "4 - B, A34 - A37","Mangalmal Mani Nagar",- ,Opp. Rajaji Park, Palayamkottai Road",- ,Tuticorin, Tamil Nadu-628003 (0461-2334603) **Udaipur:** 201-202,Madhav Chambers,"Opp G P O , Chetak Circle ",Udaipur,Rajasthan-313001(9636506469, 9001830400, 0294-2429370) **Ujjain:** 101 Aashta Tower,13/1 Dhanwantri Marg,Freeganj,Ujjain,Madhya Pradesh-456010 (9302373625, 9039507556,0734-4250007,0734-4250008)**Valsad:** "Shop No 2 , Phiroza Corner",Opp Next Show Room,Tithal Road,Valsad,Gujarat-396001(9879166808, 9725539945 ,02632 -258481) **Vapi:** "Shop No-12, Ground Floor",Sheetal Appatment, Near K P Tower,Vapi,Gujarat-396195(922801 2909,9978877183,9228012909) **Varanasi:** D-64/1321St Floor, Anant Complex, Sagra, Varanashi, Uttar Pradesh-221010(9389938800, 9807228126,9369918626) **Vellore:** "1, M N R Arcade",Officers Line, Krishna Nagar,Vellore,Tamil Nadu-632001(9952389697,0416 2215007) **Vijayanagaram:** "Soubhagya, 19-6-1/3","2Nd Floor, Near Fort Branch",Opp: Three Temples, Vizianagaram,Andhra Pradesh-535002(9014392427, 9014392427,08922-236962)**Vijayawada:** 39-10-7,Opp : Municipal Water Tank,Labbipet,Vijayawada,Andhra Pradesh-520010(0866-2475126) **Visakhapatnam:** Door No: 48-8-7,"Dwaraka Diamond, Ground Floor",Srinagar, Visakhapatnam, Andhra Pradesh-530016(9000088322,0891-2714125) **Warangal:** "5-6-95, 1 St Floor",- ,Opp:B.Ed Collage, Lashkar Bazar",- ,Chandra Complex, Hanmakonda",- ,Warangal, Andhra Pradesh-506001 (0870-2501664) **Yamuna Nagar:** Jagdhari Road,Above Uco Bank,Near D.A.V. Girls College, Yamuna Nagar, Haryana-135001(9813627107, 9315017306).



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Mutual Fund Investments Are Subject To Market Risks, Read All Scheme Related Document Carefully.