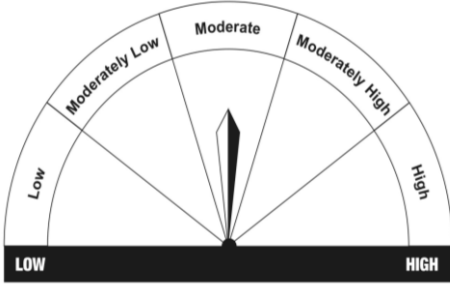




KEY INFORMATION MEMORANDUM LIC MF SHORT TERM DEBT FUND

**An Open Ended Short Term Debt scheme investing in instruments with
Macaulay duration between 1 year and 3 years (Please refer Page No.33)
Continuous Offer of Units at NAV based price**

This product is suitable for investors who are seeking*	
<ul style="list-style-type: none"> Generation of reasonable returns over short to medium term. Investment in Debt securities and money market instruments. Moderate 	 <p style="text-align: center; font-size: small;">Investors understand that their principal will be at moderate risk</p>

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

New Fund Offer Opens on: 11/01/2019
New Fund Offer Closes on: 25/01/2019
Scheme Reopens on :04/02/2019

Sponsors:	Trustee:	Investment Management:
Life Insurance Corporation of India (LIC) Registered Office: Yogakshema Building, Jeevan Bima Marg, Nariman Point, Mumbai - 400 021.	LIC Mutual Fund Trustee Private Limited Registered Office: 4th Floor, Industrial Assurance Building Opp. Churchgate Station, Mumbai - 400 020. CINNO : U65992MH2003PTC139955	LIC Mutual Fund Asset Management Limited Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400 020. CIN NO : U67190MH1994PLC077858

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

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

The Scheme particulars have been prepared in accordance with Securities & Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date & filed with Securities & 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 31/12/2018.

Name of the Scheme	LIC MF Short Term Debt Fund			
Category of Scheme	Short Term Debt Fund			
Type of Scheme	An Open Ended Short Term Debt scheme investing in instruments with Macaulay duration between 1 year and 3 years (Please refer Page No.33)			
Investment Objective	The primary investment objective of the scheme is to generate returns commensurate with risk from a portfolio constituted of Debt securities and/or Money Market instruments. However, there can be no assurance that the investment objective of the scheme will be achieved.			
Asset Allocation Pattern for the Scheme:	LIC MF SHORT TERM DEBT FUND			
	Instruments	Indicative allocations (% of total assets)		
		Minimum	Maximum	
		Risk Profile		
			High/Medium/Low	
	Debt * & Money Market Securities	0	100	Low to Medium
<p>* Debt Securities may include securitized debts up to 50% of the net assets. The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 1 year – 3 years The cumulative gross exposure through debt securities, money market securities/ instruments and derivatives will not exceed 100% of the net assets of the Scheme. The Scheme will engage in short selling of securities and securities lending and borrowing. Stock lending Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Mutual Fund may engage in stock lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period. The Investment Manager will apply the following limits, should it desire to engage in Stock Lending: 1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party. The Scheme will participate 10% in repo of money market and corporate debt securities. The Scheme may invest in derivatives upto 100% of net assets. Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions: (i) "Short Term" for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days. (ii) Such short term deposits shall be held in the name of the Scheme</p>				

	<p>(iii) The Scheme shall not park more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.</p> <p>(iv) The Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.</p> <p>(v) The Trustee shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme.</p> <p>(vi) AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.</p> <p>The Scheme shall not invest in foreign debt securities.</p> <p>In the event of any deviations, the Investment Manager shall rebalance the portfolio within 30 days from the date of said deviation. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Schemes. Such changes in the investment pattern will be for a short term and for defensive considerations and the intention being at all times to seek to protect the interests of the Unit Holders.</p>
Risk Profile	<p>The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the SID carefully for details on risk factors before investment.</p>
Plan and Option	<p>Regular Plan and Direct Plan. (The Regular and Direct plan will be having a common portfolio)</p> <p>1) Dividend Dividend Payout Dividend Reinvestment</p> <p>2) Growth</p>

Treatment of applications under "Direct" / "Regular" Plans	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
	1	Not mentioned	Not mentioned	Direct Plan
	2	Not mentioned	Direct	Direct Plan
	3	Not mentioned	Regular	Direct Plan
	4	Mentioned	Direct	Direct Plan
	5	Direct	Not Mentioned	Direct Plan
	6	Direct	Regular	Direct Plan
	7	Mentioned	Regular	Regular Plan
	8	Mentioned	Not Mentioned	Regular Plan
	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.			
Direct Plan	As per SEBI circular no. CIR/IMD/DF/21/2012 dated 13/09/2012 there will be separate NAV			
Applicable NAV (after the scheme opens for repurchase and sale):	<p>Investors can purchase / sell the units at the applicable sale /repurchase price calculated as follows:</p> $\text{NAV} = \frac{\text{Market or Value of Scheme's Investments} + \text{Current Assets including accrued Income} - \text{Current Liabilities and Provisions including accrued expenses}}{\text{No. of Units outstanding under Scheme/ Option}}$ <p>The NAV shall be calculated up to four decimal places. However the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Option. The NAVs of the Growth Option and the Dividend Option will be different after the declaration of the first dividend.</p> <p>The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 business days from the date of allotment. Subsequently, the NAVs will be calculated for all the Calendar Days.</p> <p>The NAV of the Scheme will be calculated up to 4 decimals.</p>			
Minimum Application Amount during	INR 5,000/- and in multiples of INR 1/- thereafter.			
Minimum redemption amount	INR 500/- and in multiples of INR 1/- thereafter.			

Minimum Application Amount on ongoing basis (for subsequent purchase under an existing folio)	INR 500/- and in multiples of INR 1/- thereafter.
Dispatch of Repurchase (Redemption) Request:	The Units of the Scheme are proposed to be listed on stock exchanges. The Scheme offers Units for subscription and redemption at NAV based prices on all Business Days on an ongoing basis, commencing not later than five business days from the date of allotment. Under normal circumstances the AMC shall dispatch the Redemption proceeds within 10 Business Days from date of receipt of request of valid redemption request of Unit holder.
Benchmark Index:	Crisil Short Term Bond Fund Index
Dividend Policy	<p>The Trustee will endeavour to declare dividend under the Dividend Option, subject to availability of distributable surplus calculated in accordance with the Regulations.</p> <p>Effect of Dividends: The investors should note that the Fund does not assure or guarantee declaration of dividends under the Dividend Option. The actual declaration of dividend and the rate of dividend will interalia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unitholders as to the rate of Dividend nor that the dividend will be paid regularly. It must also be distinctly understood that when dividends are declared, the net assets attributable to unitholders in the respective Option will stand reduced to the extent of the dividend payout and applicable statutory levies, if any.</p> <p>Even though the asset portfolio will be common, the NAVs of the growth option and dividend option in the Scheme will be distinctly different after declaration of the first dividend to the extent of distributed income, applicable tax and statutory levy, if any, and expenses relating to the distribution of the dividends.</p>
Fund Manager	Shri. Marzban Irani
Name of the Trustee Company	LIC Mutual Fund Trustee Private Limited
Performance of the Scheme	This is a new Scheme being launched and hence, there is no performance track record.
Expenses of the Scheme:	

(i) Load Structure	<p>Entry Load – Nil</p> <p>In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase /additional purchase / switch-in/ SIP/ STP transactions. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investor’s assessment of various factors including the service rendered by the Distributor.</p> <p>Exit Load – Nil</p>																	
(ii) Recurring Expenses	<table border="1" data-bbox="485 390 1232 659"> <thead> <tr> <th data-bbox="485 390 813 506">Slab</th> <th data-bbox="821 390 1040 506">As a % of daily net assets as per Regulation 52 (6) (c)</th> <th data-bbox="1049 390 1232 506">Additional TER as per Regulation 52 (6A) (b)</th> </tr> </thead> <tbody> <tr> <td data-bbox="485 516 813 541">On the first Rs.100 Crores</td> <td data-bbox="821 516 1040 541">2.25%</td> <td data-bbox="1049 516 1232 541">0.30%</td> </tr> <tr> <td data-bbox="485 552 813 577">On the next Rs.300 Crores</td> <td data-bbox="821 552 1040 577">2.00%</td> <td data-bbox="1049 552 1232 577">0.30%</td> </tr> <tr> <td data-bbox="485 588 813 613">On the next Rs.300 Crores</td> <td data-bbox="821 588 1040 613">1.75%</td> <td data-bbox="1049 588 1232 613">0.30%</td> </tr> <tr> <td data-bbox="485 623 813 648">On the balance of the assets</td> <td data-bbox="821 623 1040 648">1.50%</td> <td data-bbox="1049 623 1232 648">0.30%</td> </tr> </tbody> </table> <p data-bbox="485 690 1419 779">^In addition to expenses as permissible under Regulation 52 (6) (c), the Asset Management may charge the following to the concerned scheme of the Fund under Regulation 52 (6A):</p> <p data-bbox="485 816 1487 900">a. Additional expenses upto 0.30 per cent of daily net assets of the concerned schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:</p> <p data-bbox="485 911 1487 995">(i) 30 per cent of gross new inflows in the concerned scheme, or; (ii) 15 per cent of the average assets under management (year to date) of the concerned scheme, whichever is higher.</p> <p data-bbox="485 1033 1487 1117">Provided that if inflows from such cities is less than the higher of (i) or (ii) mentioned above, such expenses on daily net assets of the concerned scheme shall be charged on proportionate basis.</p> <p data-bbox="485 1127 1487 1245">The additional expenses charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. The additional expense charged to the scheme on account of inflows from such cities shall be credited back to the concerned scheme in case such inflows are redeemed within a period of one year from the date of investment.</p> <p data-bbox="485 1276 1487 1394">1) Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05% of the value of trades in case of derivatives transactions.</p> <p data-bbox="485 1404 1487 1493">2) Top 30 cities means top 30 cities based on Association of Mutual Funds in India (AMFI) Data on “AUM by Geography – Consolidated Data for Mutual Fund Industry as at the end of the previous financial year.</p>			Slab	As a % of daily net assets as per Regulation 52 (6) (c)	Additional TER as per Regulation 52 (6A) (b)	On the first Rs.100 Crores	2.25%	0.30%	On the next Rs.300 Crores	2.00%	0.30%	On the next Rs.300 Crores	1.75%	0.30%	On the balance of the assets	1.50%	0.30%
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On the balance of the assets	1.50%	0.30%																

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

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

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

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

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

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

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

Estimated total expenses as a % of daily net assets of the Schemes		
Nature of Expense	Regular	Direct Plan
Investment Management and Advisory Fees	Upto 2.25%	Upto 2.00%
Trustee fee*		
Audit fees		
Custodian fees		
RTA Fees		
Marketing & Selling expense incl. agent commission		
Cost related to investor communications	Upto 2.25%	
Cost of fund transfer from location to location		
Cost of providing account statements and dividend redemption cheques and warrants		
Costs of statutory Advertisements		
Cost towards investor education & awareness (at		
Brokerage & transaction cost over and above 0.12% and 0.05% on value of trades for cash and derivative		
GST on expenses other than investment and advisory		
GST on brokerage and transaction cost	Upto 2.25%	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)		
Additional expenses for gross new inflows from specified cities	Upto 0.30%	Upto 0.30%

*The Trusteeship fees as per the provisions of the Trust Deed are subject to a maximum of 0.02% of the average net Trust Funds per annum. It has been decided by the Trustee to charge the Trusteeship Fees in proportion to the net assets of each of the Schemes of the Mutual Fund. The Trustee reserves the right to change the method of allocation of Trusteeship fees among various Schemes, from time to time.

** Mutual funds /Asset Managements may charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER as prescribed in regulation 52 of the Regulations.

\$ The nature of expenses can be any permissible expenses including management fees.

The Overall Fees Upto 2.25% For Regular Plan And 2% For Direct Pan Would Be Fungible As Per Current SEBI Regulation.

The above indicative expenses would be applicable to respective plans as mentioned in the above table.

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Schemes will bear directly or indirectly.

Expense Structure for Direct Plan - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996.

However, Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses.

The mutual fund would update the current expense ratios on its website (viz. <http://www.licmf.com>) at least three working days prior to the effective date of the change.

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

	DEBT SCHEME	
	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	100,000,000.00	100,000,000.00
No of Unit	100,000.00	100,000.00
Investment Income Assume @7.50% p.a	20,547.95	20,547.95
Net Assets before expenses	100,020,547.95	100,020,547.95
NAV Per Unit before Expenses	1,000.2055	1,000.2055
Expenses (2.25% for Regular Plan and 1.75% for Direct Plan)	6,166.03	4,795.74
Net Assets after Expenses	100,014,381.91	100,015,752.21
NAV Per Unit After Expenses	1,000.1438	1,000.1575
Return post Expenses	5.25%	5.75%
Return prior Expenses	7.50%	7.50%

Waiver of Load for Direct Applications

Pursuant to SEBI Circular no SEBI/IMD/CIR No 4/16831/09 dated June 30 2009 there shall be no entry load for all mutual funds schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August1, 2009. Therefore procedure for waiver of load for direct application is no longer applicable.

Tax Treatment for Investors (Unit Holders)

Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

Daily NAV Publication:	The Asset Management will calculate and disclose the first NAVs of the scheme not later than 5 Business days from the date of allotment. NAVs will be calculated up to four decimal places. The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website (www.amfiindia.com) by 9.00 p.m. on the day of declaration of the NAV and also on Asset Management's website. Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.	
For Investor Grievances please contact	<p>For enquires/complaints/service requests etc. the investors may contact: Phone:-022-66016000 or Send an e-mail to service_licmf@karvy.com</p> <p>LIC Mutual Fund Asset Management Limited Ms. Sonali Pandit, AGM (RTA- Operations) 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai – 400 020. EMAIL: service@licmf.com</p> <p>For verification of investor's identity, the service representatives may require personal information of the investor in order to protect confidentiality of information. The Asset Management will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly.</p>	<p>M/s. Karvy Fintech Private Limited</p> <p>Karvy Selenium Tower B Plot number 31 & 32 Financial District Nanakramguda Serilingampally Mandal, Hyderabad - 500032 PH: 040 3321 5277 www.karvyfintech.com</p>
Unit holders' Information:	<p>Allotment / Refund: The AMC shall allot units / refund money within 5 Business Day from the closure of the NFO.</p> <p>Account Statements An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unitholder's registered e-mail address and/or mobile number. A Consolidated Account Statement (CAS) shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.</p> <p>The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.</p>	

A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/e-mail.

For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

Annual Report: The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year).

Scheme wise annual report shall be displayed on the website of the AMC (www.licmf.com) and Association of Mutual Funds in India (www.amfiindia.com) In case of unitholders whose email addresses are available with the Mutual Fund, the scheme annual reports or abridged summary would be sent only by email. Unitholders whose email addresses are not available with the Mutual Fund shall be sent physical copies of scheme annual reports or abridged summary by post/courier

The AMC shall provide a physical copy of scheme annual report or abridged summary without charging any cost, upon receipt of a specific request from the unitholders, irrespective of registration of their email addresses. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. The AMC shall publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website (www.licmf.com) and on the website of AMFI (www.amfiindia.com).

Half Yearly Unaudited Financial Results:

Mutual Fund / Asset Management shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.licmf.com).

Half Yearly/ Monthly Portfolio Disclosure: The AMC, shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website www.licmf.com and on the website of AMFI www.amfiindia.com within 10 days from the close of each month/half year respectively.

In case of unitholders whose email addresses are registered with LIC Mutual Fund the AMC shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.

The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website www.licmf.com and on the website of AMFI (www.amfiindia.com). The AMC shall provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder

Unit holders' Information:	<p>Transaction Charges: In accordance with SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct the Transaction Charges on purchase / subscription of INR 10,000/- and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent who have opted to receive the transaction charges based on the type of product) as under:</p> <p>First Time Mutual Fund Investor: Transaction charge of INR 150/- for subscription of INR 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the first time investor. The balance of the subscription amount shall be invested.</p> <p>Investor other than First Time Mutual Fund Investor: Transaction charge of INR 100/- per subscription of INR 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested.</p> <p>Transaction charges shall not be deducted for: _ Purchases /subscriptions for an amount less than INR 10,000/-; - Transaction other than purchases/ subscriptions relating to new inflows such as Switches, etc.</p> <p>No transaction charges will be deducted for any purchase/ subscription made directly with the Fund (i.e. not through any distributor/ agent).</p>
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COMPARISON WITH THE EXISTING SCHEMES OF THE MUTUAL FUND:

Scheme Name	Investment Objectives/	Asset Allocation Pattern	AUM as on 30/11/2018 (Rs. in Crs)		No. of Folios as on 30/11/2018	
			Direct	Regular	Direct	Regular
LIC MF Multi Cap Fund	<p>Investment Objective: An open ended pure Growth scheme seeking to provide capital growth by investing mainly in mix of equity instruments. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth However there can be no assurance that the investment</p>	<ul style="list-style-type: none"> Equity and equity related instruments - 65%-100% - Medium to High Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-35%- Low to Medium 	18.35	248.70	1325	82171

	objective of the scheme will be achieved.					
LIC MF Bond Fund	Investment Objective: LIC MF Bond fund is an open-ended debt scheme which will endeavor to generate an attractive return for its investors by investing in a portfolio is between 4 years and 7 years. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Debt - 60% -100% - Low to Medium • Money Market - 0%-40% - Low • Units issued by REITs & InvIT - 0% -10% - Medium to High 	79.31	207.15	199	5126
LIC MF Large Cap Fund	Investment Objective: To achieve long term capital appreciation by investing in a diversified portfolio predominantly consisting of equity and equity related securities of Large Cap companies including derivatives. However, there can be no assurance that the investment objective of the Scheme will be achieved.	<ul style="list-style-type: none"> • Equity and equity related instruments - 80%-100%- Medium to High • Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-20% -Low to Medium 	35.92	212.33	2588	35613
LIC MF Infrastructure Fund	Investment Objective: The investment objective of the scheme is to generate long-term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Equity and equity related instruments of companies engaged either directly or indirectly in the infrastructure sector – 80% -100%- Medium to High • Debt and Money Market - 0% - 20% - Low to Medium 	3.43	49.70	522	14093
LIC MF Index Fund- Nifty Plan	Investment Objective: The main investment objective of the fund is to generate returns commensurate with the performance of the index Nifty based on the plans by investing in the respective index stocks subject to	<ul style="list-style-type: none"> • Equity / Equity Futures 95%-100% in Nifty 50. - High • Money Market Instruments and Cash - 0-5% - Low 	9.67	10.26	455	2159

	tracking errors. However, there is no assurance that the investment objective of the Schemes will be realized.					
LIC MF Index Fund Sensex Plan	Investment Objective: The main investment objective of the fund is to generate returns commensurate with the performance of the index S&P BSE Sensex based on the plans by investing in the respective index stocks subject to tracking errors. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Equity / Equity Futures - 95%-100% in Sensex. - High • Money Market Instruments and Cash - 0-5% - Low 	6.75	11.91	520	2721
LIC MF Equity Hybrid Fund	Investment Objective: An open ended balanced scheme which seeks to provide regular returns and capital appreciation according to the selection of plan by investing in equities and debt. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Equity / Equity Related Instruments -65%-80%- Medium to High • Debt / Money mkt. - 20%-35% - Low to Medium • Units issued by REITs and InviT - 0%-10% - Medium to High 	67.61	268.13	900	14713
LIC MF Tax Plan	Investment Objective: To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Equity and equity related instruments - 80% - 100% - Medium to High • Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-20% - Low to Medium 	9.43	180.76	1772	22811
LIC MF Liquid Fund	Investment Objective: An open ended scheme which seeks to generate reasonable returns with low risk and high liquidity through judicious mix of investment in money market instruments and quality debt instruments. However, there is no	<ul style="list-style-type: none"> • Debt and Money Market Securities with maturity of upto 91 days only - upto100% - Low 	7478.04	1526.80	2188	6381

	assurance that the investment objective of the Schemes will be realized.					
LIC MF Savings Fund	<p>Investment Objective: The investment objective of the Scheme is to generate income by investing in a portfolio of quality short term debt securities. However, there is no assurance that the investment objective of the Schemes will be realized.</p>	<ul style="list-style-type: none"> • Debt/Money Market (Debt includes securitized debt & govt. securities) - Up to 100% - Low to Medium • Units issued by REITs & InvIT - 0%-10%- Medium to High 	640.17	772.84	3172	36821
LIC MF Government Securities Fund	<p>Investment Objective: The primary objective of the scheme is to generate credit risk free and reasonable returns for its investors through investments in sovereign securities issued by the central and /or state Government and /or any security unconditionally guaranteed by the central/ state government for repayment of Principal and interest and/or reverse repos in such securities as and when permitted by RBI. However, there is no assurance that the investment objective of the Schemes will be realized.</p>	<ul style="list-style-type: none"> • G-Sec Instruments - 80%-100% - Moderate • Debt/Money Market - 0%-20% - Low to Medium 	7.74	26.58	104	496
LIC MF Banking & PSU Debt Fund	<p>Investment Objective: The primary investment objective of the Scheme is to seek to generate income and capital appreciation by primarily investing in a portfolio of high quality debt and money market securities that are issued by banks, public sector undertakings, public financial institutions and Municipal Bonds. There is no assurance that the investment objective of the Scheme will be realized.</p>	<ul style="list-style-type: none"> • Minimum Investment in debt instruments of banks, Public sector Undertakings, Public Financial Institutions and Municipal Bonds. - 80% - 100% - Low to Medium • Other debt and money market securities - 0%-20% - Low to Medium • Units issued by REITs & InvIT - 0% -10% - Medium to High 	52.29	127.37	400	8351

LIC MF Debt Hybrid Fund	<p>Investment objective: The investment objective of the Scheme is to generate regular income by investing mainly in a portfolio of quality debt securities and money market instruments. It also seeks to generate capital appreciation by investing some percentage in a mix of equity instruments. However, there is no assurance that the investment objective of the Schemes will be realized.</p>	<ul style="list-style-type: none"> • Debt/Money Market – 75% -90% - Low to medium • Equity – 10%-25%- Medium to High • Units issued by REITs & InvIT – 0% -10% - Medium to High 	4.98	76.36	148	7620
LIC MF Children's Gift fund	<p>Investment Objective: The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities. However there can be no assurance that the investment objective of the scheme will be achieved.</p>	<ul style="list-style-type: none"> • Equity & Equity related instruments - 65% - 90% - High • Debt / Money Market - 10%-35% - Low to Medium • Units issued by REITs and InviT - 0%-10% - Medium to High 	0.71	13.66	102	4189
LIC MF Banking & Financial Services Fund	<p>Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that in invested substantially in equity and equity related securities of companies engaged in banking and financial services sector. However, there is no assurance that the investment objective of the Schemes will be realized.</p>	<ul style="list-style-type: none"> • Equity and Equity related securities of Banking and Financial Services Companies - 80% - 100% - High • Debt & Money market instruments. - 0%-20% - Low to Medium 	7.75	49.96	1131	8188

LIC MF ULIS	Investment Objective: The investment Objective of the LIC MF Unit Linked Insurance Scheme (LIC MF ULIS) is to generate long-term capital appreciation through growth in NAV and reinvestment of income distributed on units of the scheme. The scheme offers Tax rebate on investment u/s 80C of Income Tax Act as well as a life cover and a free accident insurance cover.	<ul style="list-style-type: none"> • Equity and Equity related instruments- 65-80% - Medium to High • Debt & Money Market Instruments - 20-35% - Low to Medium • 	6.07	260.30	715	21756
LIC MF G-Sec Long Term ETF	Investment Objective: The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 8-13 yr G-Sec Index, subject to tracking errors. However there is no assurance that the investment objective of the scheme will be achieved.	<ul style="list-style-type: none"> • Securities comprising of underlying benchmark Index - 95-100% - Low • Other Debt and Money market instruments - 0-5% - Low 	0.00	73.01	0	318
LIC MF Large & Midcap Fund	Investment Objective: To generate long term capital appreciation by investing substantially in a portfolio of equity and equity linked instruments of large cap and midcap companies.	<ul style="list-style-type: none"> • Equity & Equity related instruments of large cap companies , Mid Cap Companies – 70%-100% - High • Debt & Money market instruments. (including investments in securitized debt) – 0%-30% - Low to Medium 	51.87	327.95	3420	44820
LIC MF ETF Nifty 50	Investment Objective: The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 50 Index, subject to tracking errors. However there is no assurance that the objective of the scheme will be achieved.	<ul style="list-style-type: none"> • Securities covered by the Nifty 50 – 95 to 100% - Medium to High • Cash and cash equivalent /Money Market instruments including Triparty Repo (with maturity not exceeding 91 days)- 0 to 5% - Low 	0.00	485.59	0	294

LIC MF ETF Sensex	Investment Objective: The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the S&P BSE SENSEX by holding S&P BSE SENSEX stocks in same proportion, subject to tracking errors. However there is no assurance that the objective of the scheme will be achieved.	<ul style="list-style-type: none"> • Securities covered by the S & P BSE Sensex – 95 to 100% - Medium to high • Cash and cash equivalent /Money Market instruments including Triparty Repo (with maturity not exceeding 91 days)- 0 to 5%- Low 	0.00	362.36	0	132
LIC MF ETF Nifty 100	Investment Objective: The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 100 INDEX, subject to tracking errors. However there is no assurance that the objective of the scheme will be achieved.	<ul style="list-style-type: none"> • Securities covered by the Nifty 100 – 95 to 100% - Medium to High • Cash and cash equivalent /Money Market instruments including Triparty Repo (with maturity not exceeding 91 days)- 0 to 5% - Low 	0.00	304.11	0	512

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

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

LIC Mutual Fund: Branch Offices

AHMEDABAD 'Jeevan Sadan', Opp Capital Commercial Centre, Asram Road, Ahmedabad-380006 (079 -26588301 / 40380568), **BANGALORE** --4, Canara building, Opp. Cash Pahrnacy,2nd floor, Residency Road, BANGALORE – 560 025 (080-22210180 / 22295598), **BHUBANESHWAR** – Plot No.2B & 2C , Ground Floor, Behind Ram Mandir, Unit -3, Kharavel Nagar, Bhubaneswar 751001, Odisha. Tel.:9439455522.,**CHANDIGARH** -SCO 20-30,Jeevan Prakash Building, Ground Floor,Sector 17-B CHANDIGARH.PIN CODE: 160017 (0172-4622030) **CHENNAI** - 15, Anna Salai, Next to V G P Building, Chennai-600002 (044 - 28411984 / 28555883) **COIMBATORE** - LIC Mutual Fund., C/O LIC Divisional Office, 'India Life Building', No:1543/44,Trichy Road, Coimbatore-641018 Tel.: 0422-4393014; **Ernakulam**: 11th Floor, Jeevan Prakash, M.G. Road, Ernakulam, Kochi 682011. Tel.: 0484-2367643; **Ghatkopar**: LIC Mutual Fund Asset Management Limited, Office No. 19, Ground Floor, Zest Business Centre, MG Road, Near Doshi Nursing Home, Ghatkopar East, Mumbai, Maharashtra - 400 077; **Guwahati**: LIC Mutual Fund Asset Management Limited, Jeevan Prakash Building, Ground Floor, S. S. Road, Fancy Bazar, Guwahati - 781 001; **HYDERABAD** -House No.5-9-57,4th floor Jeevan Jyothi Bldg, Baseerbagh, Hyderabad-500029 (040 - 23244445 / 23210572) **INDORE** - U V Business Centre,1st floor,9/1-A, Tukoganj, Indore-452001 (0731 – 2520262) **JAIPUR**- 327-A,3rd floor, Ganapati Plaza, M I Road, Jaipur-1 (0141 – 5112620 /7023953465) **Jaipur**: LIC Divisional Office-1 Campus, Ground Floor, Jeevan Nidhi-II (Investment Building), Bhawani Singh Road, Ambedkar Circle, Jaipur 302005. Tel.: 0141-2743620.; **KANPUR**-Jeevan Vikas,16/98, M G Road Kanpur-208001(0512 - 2360240 / 3244949/) **KOLKATA**- Hindustan Bldg,Gr floor, 4, Chittaranjan Avenue,Kolkata-700072(033 – 22129455) **LUCKNOW**-Jeevan Bhavan-2, 7th floor, Naval Kishore Road,Hazratganj, Lucknow-226001 (0522-2231186/4045203 /) **MUMBAI**-Gr Floor,Industrial Assurance Building,Opp Churchgate Station, Churchgate, Mumbai (022 - 22885971 / 55719750) , ; **NAGPUR**-Jeevan Seva Bldg,Mount Road,Sadar, Nagpur-440001 (0712-2542497) **NASIK**-Shop No-02Ground floor, Rajeev Enclave,New Pandit Colony, Nashik-422002(0253 – 2579507) ; **New Delhi**: 7th Floor, Jeevan Prakash, 25 K.G. Marg, New Delhi 110001. Tel.: 011-23359190/23314396; **Patna**: LIC Mutual Fund Asset Management Limited, Office No. 4A, 4th Floor, Anand Towers, Exhibition Road, P.S. Gandhi Maidan, Dist. Patna – 800001; **PUNE**-C/o LIC of India, 2nd floor, IT deptt, Jeevan Prakash, 6/7 Shivaji Nagar, University Road, Pune- 411005 (020-25537301) **RAIPUR**-C-29/A, Sector 1,Beside City Center Mall, Devendra Nagar, Raipur-492001 (0771 - 2236780 /4051137) **RAJKOT**-Jeevan Prakash,LIC Office Building, Tagore Marg, Rajkot-360002 (0281-2461522)

LIC Mutual Fund : Karvy Offices

Adyar : New No 51,, Gandhi Nagar, , First Main Road,, Adyar,Chennai -600 020 (Ms. Shanmugavali); **Agartala** : Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala -799001 (0381-2317519); **Agra** : 1St Floor, Deepak Wasan Plaza, Behind Holiday Inn, ,Sanjay Place, Agra -282002 (7518801801); **Ahmedabad** : 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad -380006 (9081903021); **Ajmer** : 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer -305001 (0145-5120725); **Akola** : Yamuna Tarang Complex, Shop No 30,, Ground Floor, N.H. No- 06, Murtizapur Road, Opp Radhakrishna Talkies, Akola -444004 (0724-2451874); **Aligarh** : 1St Floor, Kumar Plaza, Ramghat Road, Aligarh -202001 (7518801802); **Allahabad** : Rsa Towers, 2Nd Floor, Above Sony Tv Showroom,, 57, S P Marg, Civil Lines, Allahabad -211001 (7518801803); **Alleppy** : 1st Floor, Jp Towers, Mullackal, Ksrtc Bus Stand, Alleppy -688011 (0477 2263055); **Alwar** : 101, Saurabh Tower , Opp. Uit , Near Bhagat Singh Circle, Road No.2, Alwar -301001 (0144-2335550 / 0144-2335551); **Amaravathi** : Shop No. 21, 2nd Floor, Gulshan Tower,, Near Panchsheel Talkies, Jaistambh Square,, Amaravathi -444601 (0721 2569198); **Ambala** : 6349,, Nicholson Road,, Adjacent Kos Hospitalambala Cant, Ambala -133001 (7518801804); **Amritsar** : 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar -143001 (0183-5053802); **Anand** : B-42 Vaibhav

Commercial Center, Nr Tvs Down Town Show Room , Grid Char Rasta , Anand -380001 (9081903038); **Ananthapur** : #15/149,1St Floor, S R Towers,Subash Road, Opp. To Lalitha Kala Parishad, Anantapur -515001 (08554-244449); **Andheri** : 6 & 7, 131 Andheri Industrial Estate, -, Veera Desai Road, Andheri (west) ,Mumbai -400 053 (Yashashree); **Annanagar** : T 92, GROUND FLOOR,, 3RD AVENUE MAIN ROAD,, -, ANNANAGAR,Chennai -600 040 (Ms.Vijaya Lakshmi); **Ankleshwar** : L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar -393002 (9081903037); **Asansol** : 114/71 G T Road, BHANGA PANCHIL NEAR NOKIA CARE, -, Asansol -713303 (0341-2220077); **Aurangabad** : Ramkunj Niwas , Railway Station Road, Near Osmanpura Circle, Aurangabad -431005 (0240-2343414); **Azamgarh** : 1St Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh -276001 (7518801805); **Balasure** : M.S Das Street, Gopalgaon, , Balasure,Orissa, Balasure -756001 (06782-260503); **Bangalore** : 59, , Skanda puttanna Road, Basavanagudi, Bangalore -560004 (080-26602852); **Bankura** : Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura,, -, Bankura -722101 (03242-255964); **Bareilly** : 1ST FLOOR,REAR SIDE,A -SQUARE BUILDING, 154-A CIVIL LINES,OPP.D. M. RESIDENCE, STATION ROAD ,BAREILLY, Bareilly -243001 (7518801806); **Barhampore** (Wb) : Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb) -742101 (0348- 2274494); **Baroda** : 203, Corner point,, Jetalpur Road,, Baroda, Gujarat, Baroda -390007 (0265-2353506); **Begusarai** : Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai -851117 (7518801807); **Belgaum** : Cts No 3939/ A2 A1, Above Raymonds Show Room |Beside Harsha Appliances, Club Road, Belgaum -590001 (0831 2402544); **Bellary** : Shree Gayathri Towers, #4, 1st Floor, K.H.B.Colony,, Gopaldaswamy Mudaliar Road,, Gandhi Nagar-Bellary -583103 (08392 - 254750); **Berhampur** (Or) : Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar,, Near Lohiya Motor, Berhampur (Or) -760001 (0680-2228106); **Betul** : 107,1St Floor, Hotel Utkarsh , |J. H. College Road , -, Betul -460001 (07141 -231301); **Bhagalpur** : 2Nd Floor, Chandralok Complex,Ghantaghar, Radha Rani Sinha Road, Bhagalpur -812001 (7518801808); **Bharuch** : Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch -392001 (9081903042); **Bhatinda** : #2047-A 2Nd Floor, The Mall Road, Above Max New York Life Insurance , Bhatinda -151001 (0164- 5006725); **Bhavnagar** : 303, STERLING POINT,, WAGHAWADI ROAD,, -, Bhavnagar -364001 (278-3003149); **Bhilai** : Shop No -1, First Floor Plot No -1,, Commercial Complex Nehru Nagar - East, -, Bhilai -490020 (0788-2289499 / 2295332); **Bhilwara** : Shop No. 27-28, 1St Floor, Heera Panna Market, Pur Road, Bhilwara -311001 (01482-246362 / 246364); **Bhopal** : Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal -462011 (0755-4092712,0755-4092715); **Bhubaneswar** : A/181 , Back Side Of Shivam Honda Show Room, Saheed Nagar, -, Bhubaneswar -751007 (0674-2548981); **Bikaner** : 70-71, 2Nd Floor | Dr.Chahar Building , Panchsati Circle, Sadul Ganj , Bikaner -334003 (0151-2200014); **Bilaspur** : Shop No -225,226 & 227,2nd Floor, Narayan Plaza, Link Road, -, Bilaspur -495001 (07752-470070); **Borivali** : Gomati Smuti,Ground Floor, Jambli Gully,, Near Railway Station, , Borivali, Mumbai -400 092 (Namrata Kambli); **Bokaro** : B-1, 1St Floor, City Centre,, Sector- 4, , Near Sona Chandi Jewellers, Bokaro -827004 (7542979444); **Burdwan** : 63 Gt Road, Halder Complex 1St Floor, -, Burdwan -713101 (0342-2665140); **Calicut** : 2nd Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut -673004 (0495-4022480); **Chandigarh** : Sco- 2423-2424, , Above Mirchi Restaurent, New Aroma Hotel, First Floor, Sector 22-C,, Chandigarh -160022 (0172-5101342); **Chandrapur** : Shop No-6 Office No-2, 1St Floor Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur -442402 (07172-270262); **Chembur** : Shop No 4 , Ground Floor, Shram Saflya Bldg, -, N G Acharya Marg, Chembur, Mumbai -400 071 (RAKESH KARGUTKAR); **Chennai** : F-11, Akshaya Plaza, 1St Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai -600002 (044-42028512); **Chinsura** : J C Ghosh Saranu,Bhanga Gara,, Chinsurah, Hooghly, -, Chinsurah -712101 (033-26810164); **Cochin** : Ali Arcade, 1St Floor,Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm -682036 (0484 -4025059); **Coimbatore** : 3rd Floor, Jaya Enclave, 1057 Avinashi Road, -, Coimbatore -641018 (0422 - 4388011); **Cuttack** : Opp Dargha Bazar Police station, Dargha Bazar, Po - Buxi Bazar,, -, Cuttack -753001 (0671-220 30 77); **Darbhanga** : Jaya Complex,2Nd Floor, Above Furniture Planet,Donar, Chowk, Darbhanga -846003 (7518801809); **Davangere** : D.No 376/2, 4th Main, 8th Cross,, P J Extension, Opp Byadgishettar School, -, Davangere -577002 (0819-2258714); **Dehradun** : Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun -248001 (7518801810); **Deoria** : 1St Floor, Shanti niketan, Opp. Zila Panchayat, Civil Lines, Deoria -274001 (7518801811); **Dewas** : 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas -455001 (07272-426010); **Dhanbad** : 208 New Market 2Nd Floor, Bank More, -, Dhanbad -826001 (9264445981); **Dharwad** : 307/9-A 1st Floor, Nagarkar

Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad -580001 (0836- 2744207); **Dhule** : Ground Floor Ideal Laundry, Lane No 4,, Khol Galli, Near Muthoot Finance,, Opp Bhavasar General Store,, Dhule -424001 (02562-282823); **Dindigul** : No : 9 Old No:4/B, New Agraharam,, Palani Road,, -, Dindigul -624001 (0451- 2436177); **Durgapur** : MWAV-16 BENGAL AMBUJA, 2ND FLOOR CITY CENTRE, Distt. BURDWAN, Durgapur-16 , Durgapur -713216 (0343-6512111); **Eluru** : DNO-23A-7-72/73,K K S PLAZA, MUNUKUTLA VARI STREET, OPP ANDHRA HOSPITALS,, R R PETA,, Eluru -534002 (08812-227851 / 52 / 53 / 54); **Erode** : No: 4, Veerappan Traders Complex,, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode -638003 (0424-4021212); **Faridabad** : A-2B, 3rd Floor, Neelam Bata Road, Peer ki Mazar,, Nehru Groundnit, Faridabad -121001 (7518801812); **Ferozpur** : The Mall Road, Chawla Bulding, 1st Floor,, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur -152002 (01632-241814); **Gandhidham** : Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12. Opp. CG High School, , Near HDFC Bank, Gandhidham -370201 (9081903027); **Gandhinagar** : 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar -382011 (079 23244955); **Gaya** : 54 Lal Kothi Compound, , Shree Krishna Road, , 2nd Floor, North Side, Near Royal Surya Hotel, , Gaya -823001 (0631-2220065); **Ghaziabad** : 1St Floor C-7,, -, Lohia Nagar, Ghaziabad -201001 (7518801813); **Ghaziipur** : 2Nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghaziipur -233001 (7518801814); **Gonda** : Shri Market, Sahabgunj, Station Road, Gonda -271001 (7518801815); **Gorakhpur** : Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakpur -273001 (7518801816); **Gulbarga** : Cts No 2913 1St Floor, Asian Towers , Jagath Station Main Road, Next To Adithya Hotel, Gulbarga -585105 (8088934338); **Guntur** : D No 6-10-27,Srinilayam, Arundelpet, 10/1, Guntur -522002 (0863-2339094); **Gurgaon** : Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon -122001 (7518801817); **Guwahati** : 1st Floor, Bajrangbali Building,, Near Bora Service Station, GS Road,, -, Guwahati -781007 (8811036746); **Gwalior** : 2nd Floor, Rajeev Plaza,, Jayendra Ganj, Lashkar, -, Gwalior -474009 (7518801818); **Haldwani** : Above Kapilaz, Sweet House, Opp Lic Building ,Pilikothe, KALADHUNGI ROAD, Haldwani -263139 (7518801819); **Haridwar** : 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar -249401 (7518801820); **Hassan** : SAS no-212, Ground Floor,Sampige Road 1st cross, Near Hotel Souther Star, K R Puram, Hassan -573201 (08172 262065); **Hissar** : Sco 71,, 1st Floor,, Red Square Market, , Hissar -125001 (7518801821); **Hoshiarpur** : 1St Floor, The Mall Tower , Opp Kapila Hospital , Sutheri Road , Hoshiarpur -146001 (01882-500143); **Hubli** : CTC No.483/A1/A2, Ground Floor ,Shri Ram Palza , Behind Kotak Mahindra Bank ,Club Road , Hubli -580029 (0836-2252444); **Hyderabad** : KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad -500034 (040-44857874 / 75 / 76); **Hyderabad**(Gachibowli) : KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad -500032 (Aqbal Anis); **Indore** : 2nd floor, 203-205 Balaji Corporate House, Above ICICI bank, 19/1 New Palasia, NearCurewell Hospital, Janjeerwala Square Indore, Indore -452001 (0731-4266828/4218902); **Jabalpur** : 3Rd floor , R.R. Tower.5, Lajpatkunj, near Tayabali petrol pump , Jabalpur -482001 (0761-4923301); **Jaipur** : S16/A IIIrd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur -302001 (01414167715/17); **Jalandhar** : 1st Floor,Shanti Towers , SCO No. 37, PUDA Complex, , Opposite Tehsil Complex, Jalandhar -144001 (0181-5094410); **Jalgaon** : 269, Jaee Vishwa, 1 St Floor, Baliram Peth, Above United Bank Of India , Near Kishor Agencies,, Jalgaon. -425001 (9421521406); **Jalpaiguri** : D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri -735101 (03561-222136); **Jammu** : Gupta's Tower, 2nd Floor, CB-12, Rail Head complex,, Jammu -180012 (0191-2458820 / 2458818); **Jamnagar** : 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar -361001 (0288 3065810); **Jamshedpur** : 2ND FLOOR, R R SQUARE, SB SHOP AREA,NEAR RELIANCE FOOT PRINT & HOTEL- BS PARK PLAZA, MAIN ROAD, BISTUPUR, Jamshedpur -831001 (0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007); **Jaunpur** : R N Complex, 1-1-9-G, In Front Of Pathak Honda, Ummarpur, Jaunpur -222002 (7518801822); **Jhansi** : 371/01, Narayan Plaza,Gwalior Road, Near Jeevan Shah Chauraha, Jhansi -284001 (7518801823); **Jodhpur** : 203, Modi Arcade, Chopasni Road , -, Jodhpur -342001 (7737014590); **Junagadh** : 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh -362001 (0285-2652220); **Kanpur** : 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur -208001 (7518801824); **Karaikudi** : No. 2,Gopi Arcade, 100 Feet Road,, -, Karaikudi -630001 (04565-237192); **Karimnagar** : D.No:2-10-1298,2nd floor, Rathnam Arcade, Jyothi Nagar, Karimnagar -505001 (0878-2244773); **Karnal** : 18/369,Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal -132001 (0184-2252524); **Karur** : No.6, old No.1304, Thiru-vi-ka Road,, Near G.R.Kalyan Mahal,, Karur -639001 (04324-241755); **Kharagpur** : 180 Malancha Road,, -, Beside Axis Bank

Ltd., Kharagpur -721304 (03222-253380); **Kolhapur** : 605/1/4 E Ward, Shahupuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur -416001 (0231 2653656); **Kolkata** : Apeejay House (Beside Park Hotel), C Block,3rd Floor, 15 Park Street, , Kolkata -700016 (033 66285900); **Koramangala** : Aaryaa Center,Ist FLOOR, Municipal No: 01;MIG KHB colony, 1 A cross, 5th block,opp: Post Office, Koramangala, Bangalore -560 095 (Ms.Srilakshmi); **Kollam** : Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam -691001 (474-2747055); **Korba** : 1st Floor, City Centre, 97 IRCC, Transport Nagar,, Korba -495677 (7518801826); **Kota** : Plot No. 259, 1st Floor,, Near Lala Lajpat Rai Circle, Shopping Centre, Kota -324007 (0744-5100964); **Kottayam** : 1St Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam -686002 (0481-2300868/2302420); **Kurnool** : Shop No.43, 1St Floor, S V Complex, Railway Station Road, Near Sbi Main Branch, Kurnool -518004 (08518-228550); **Lucknow** : Ist Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow -226001 (7518801830); **Ludhiana** : Sco - 136 , 1St Floor Above Airtel Showroom , Feroze Gandhi Market , Ludhiana -141001 (0161-4648747); **Madurai** : Rakesh towers, 30-C, Ist floor,, Bye pass Road,, Opp Nagappa motors,, Madurai -625010 (0452-2605856); **Malappuram** : First Floor, Peekays Arcade, Down Hill, , Malappuram -676505 (0483-2731480); **Malda** : Sahis Tuli, Under Ward No.6,, No.1 Govt Colony,, English Bazar Municipality,, Malda -732101 (03512-223763); **Mandi** : 149/11 , School Bazaar , Near uco bank,Opp. Hari Mandir, Mandi -175001 (7518801833); **Malleswaram** : NO.337, GF-3, KARUNA COMPLEX, SAMPIGE ROAD, OPP: NEW VEGETABLE MARKET, MALLESHWARAM, Bangalore -560 003 (Ms. Mala); **Mangalore** : Mahendra Arcade Opp Court Road, Karangal Padi, -, Mangalore -575003 (0824-2496289); **Margoa** : 2Nd Floor, Dalal Commercial Complex, Pajifond, Margao -403601 (0832-2731823); **Mathura** : Ambey Crown, 2nd Floor, In Front Of Bsa College, Gaushala Road, , Mathura -281001 (7518801834); **Meerut** : 1St Floor, Medi Centreopp Icici Bank, Hapur Road Near Bachha Park, Meerut -250002 (7518801835); **Mehsana** : Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana -384002 (02762-242950); **Mirzapur** : Abhay Mandir, Above HDFC Bank,, Dankin Gunj, Mirzapur -231001 (7518801836); **Moga** : 1St Floor,Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar , Moga -142001 (01636 - 230792); **Moradabad** : Om Arcade, Parker Road, Above Syndicate Bank,Chowk Tari Khana, Moradabad -244001 (7518801837); **Morena** : Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena -476001 (7518801838); **Mumbai** : 24/B, Raja Bahadur Compound, Ambalal Doshi Marg,, Behind Bse Bldg, Fort -400001 (022-66235353); **Muzaffarpur** : First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch,, Company Bagh,, Muzaffarpur -842001 (7518801839); **Mysore** : L-350,Silver Tower,, Ashoka Road, Opp.Clock Tower , Mysore -570001 (0821-2438006); **Nadiad** : 104/105, Near Paras Cinema, City Point Nadiad, Nadiad -387001 (0268-2563245); **Nagerkoil** : HNO 45,, 1st Floor, East Car Street, , Nagercoil -629001 (04652 - 233552); **Nagpur** : Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth, Nagpur -440010 (0712-2533040); **Namakkal** : 105/2, Arun Towers,, Paramathi Road, -, Namakkal -637001 (04286- 234801); **Nanded** : Shop No.4 , Santakripa Market, G G Road, Opp.Bank Of India, Nanded -431601 (02462-237885); **Nasik** : S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik -422002 (0253-6608999); **Navsari** : 103 , 1ST FLOORE LANDMARK MALL, NEAR SAYAJI LIBRARY ,, Navsari Gujarat,, Navsari -396445 (9081903040); **Nellore** : 16-2-158, 3rd floor, Mogarala Complex, Sunday Market Lane, Pogathota,, Nellore -524001 (0861 2349940); **New Delhi** : 305 New Delhi House , 27 Barakhamba Road , -, New Delhi -110001 (011- 43681700); **Nizamabad** : H No:5-6-430, Above Bank Of Baroda First Floor, Beside Hdfc Bank,Hyderabad Road, Nizamabad -503003 (08462-224366); **Noida** : 405,4th Floor,Vishal Chamber, Plot No.1,Sector-18, , Noida -201301 (7518801840); **Palghat** : No: 20 & 21 , Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad -678001 (9895968533); **Panipat** : JAVA Complex, 1st Floor , , Above Vijaya Bank,, G T Road , Panipat -132103 (7518801841); **Panjim** : Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim -403001 (0832-2426874); **Pathankot** : 2nd Floor, Sahni Arcade Complex, Adj.Indra colony Gate Railway Road, Pathankot, Pathankot -145001 (0186-5080188); **Patiala** : Sco 27 D , Chotti Baradari , Near Car Bazaar , Patiala -147001 (0175-5004349); **Patna** : 3A, 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna -800001 (0612-4323066); **Pollachi** : 146/4,Ramanathan Building, 1st Floor New Scheme Road , -, Pollachi -642002 (04259- 235111); **Pondicherry** : Building No:7, 1st Floor,, Thiayagaraja Street, , -, Pondicherry -605001 (0413 2220640); **Proddatur** : D.NO: 4/625, BHAIRAVI COMPLEX, BHAIRAVI COMPLEX, UPSTAIRS KARUR VYSYA BANK, GANDHI ROAD , Proddatur -516360 (08564 - 242898); **Pudukottai** : Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road,, Old Tirumayam Salai, Near Anna Statue, Jublie Arts,, Pudukottai -622001 (04322 - 220050); **Pune** : Mozaic Bldg, CTS No.1216/1, Final,

Plot No.576/1 TP, Scheme No.1, , F C Road, Bhamburda, , Shivaji Nagar, Pune -411004 (020-66496700 / 66496701); **Raipur** : OFFICE NO S-13, SECOND FLOOR, REHEJA TOWER, FAFADIH CHOWK, JAIL ROAD, Raipur -492001 (0771-4912611); **Rajahmundry** : D.No.6-1-4,Rangachary Street,, T.Nagar, Near Axis Bank Street, Rajahmundry -533101 (0883-2434468/70); **Rajapalayam** : Sri Ganapathy Complex, 14B/5/18,, T P Mills Road,, Virudhungan Dist, Rajapalayam -626117 (04563 - 232952); **Rajkot** : 302, Metro Plaza, , Near Moti Tanki Chowk, Rajkot, Rajkot, Gujarat, -360001 (9081903025); **Ranchi** : Room No 307 3Rd Floor, Commerce Tower , Beside Mahabir Tower , Ranchi -834001 (0651-2331320); **Ratlam** : 1 Nagpal Bhawan , Free Ganj Road , Do Batti , Near Nokia Care , Ratlam -457001 (07412-320398); **Renukoot** : Radhika Bhavan , Opp. Padmini Hotel,Murdhwa, Renukoot , Renukoot -231217 (7518801842); **Rewa** : Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa -485001 (7518801843); **Rohtak** : 1st Floor, , Ashoka Plaza, , Delhi Road, , Rohtak -124001 (7518801844); **Roorkee** : Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee -247667 (7518801845); **Rourkela** : 1St Floor Sandhu Complex,, Kachery Road, Uditnagar, -, Rourekla -769012 (0661-2500005); **Sagar** : II floor ,Above shiva kanch mandir,, 5 civil lines,, Sagar, Sagar -470002 (07582-402404); **Saharanpur** : 18 Mission Market, Court Road, -, Saharanpur -247001 (7518801846); **Salem** : NO 3/250, Brindavan Road, 6th Cross,Perumal kovil back side, Fairland's, Salem -636016 (0427-4020300); **Sambalpur** : Koshal Builder Complex, , -, Near Goal Bazaar Petrol pump, , Sambalpur -768001 (0663-2533437); **Satna** : 1St Floor , Gopal Complex, Near Bus Stand, Rewa Road, Satna -485001 (7518801847); **Secunderabad** : Crystal Plaza 2nd Floor , , Manday Lane, Near Sunshine Hospital,, P G Road, , Secunderabad -500 003 (P Nageswara Rao); **Shillong** : Annex Mani Bhawan , Lower Thana Road , Near R K M Lp School , Shillong -793001 (0364 - 2506106); **Shimla** : Triveni Building, By Pas Chowk Khallini, -, Shimla -171002 (7518801849); **Shimoga** : Sri Matra Naika Complex, 1St Floor, Above Shimoga Diagnostic Centre,, Llr Road, Durgigudi,, Shimoga -577201 (08182-228799); **Shivpuri** : 1St Floor, M.P.R.P. Building,, Near Bank Of India, Shivpuri -473551 (7518801850); **Sikar** : First Floor,Super Tower , Behind Ram Mandir Near Taparya Bagichi, -, Sikar -332001 (01572-250398); **Silchar** : N.N. Dutta Road,, Chowchakra Complex, Premtala, Silchar -788001 (3842261714); **Siliguri** : Nanak Complex, Sevoke Road, -, Siliguri -734001 (0353-2522579); **Sitapur** : 12/12-A Sura Complex, Arya Nagar Opp, Mal Godam, Sitapur -261001 (7518801851); **Sivakasi** : 363, Thiruthangal Road, Opp: TNEB, Sivakasi -626123 (04562 228816); **Solan** : Sahnai Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan -173212 (7518801852); **Solapur** : Block No 06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur -413004 (0217-2300021 / 2300318); **Sonepat** : 205 R Model Town, Above Central Bank Of India, -, Sonepat -131001 (7518801853); **Sri Ganganagar** : 35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar, -, Sri Ganganagar -335001 (0154-2470177); **Srikakulam** : D No 4-4-97, First Floor, Behind Sri Vijayaganapathi Temple,, Pedda relli veedhi, , Palakonda Road ,, Srikakulam -532001 (8942229925); **Sultanpur** : 1077/3, Civil Lines Opp Bus Stand , Civil Lines, -, Sultanpur -228001 (7518801854); **Surat** : Office no: -516, 5th Floor, Empire State building, , Near Udhna Darwaja, Ring Road, Surat -395002 (9081903041); **Thane** : FLAT NO. 201, 2ND FLOOR,, "MATRU CHHAYA" BLDG.,, ABOVE REJEWEL JEWELLERY SHOWROOM,OPP. BEDEKAR HOSPITAL, NEAR GAODEVI GROUND, Mumbai -400 602 (Jay Singh); **T Nagar** : G1, Ground Floor,, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai -600 017 (Radhakrishnan); **Thanjavur** : No. 70, Nalliah Complex, Srinivasam Pillai Road,, -, Tanjore -613001 (04362-275415); **Thodupuzha** : First Floor, Pulimoottil Pioneer, Pala Road, -, Thodupuzha -685584 (04862-211209); **Tirunelveli** : 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli -627001 (0462 2335137); **Tirupathi** : H.No:10-13-425, 1st Floor , Tilak Road, , Opp: Sridevi Complex , , Tirupathi -517501 (9885995544 / 0877-2255797); **Tirupur** : First floor, 244 A, Above Selvakumar Dept stores, Palladam Road, Opp to Cotton market complex, Tirupur -641604 (0421-2214221); **Tiruvalla** : 2Nd Floor,Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla -689107 (0469-2603303); **Trichur** : 2Nd Floor,Brothers Complex, Naikkanal Junction,Shornur Road, Near Dhanalakshmi Bank H O, Thrissur -680001 (0487- 6999987); **Trichy** : 60, Sri Krishna Arcade, Thennur High Road,, -, Trichy -620017 (0431-4020227); **Trivandrum** : 2Nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum -695010 (0471 - 2725728); **Tuticorin** : 4 - B, A34 - A37,, Mangalmal Mani Nagar,, Opp. Rajaji Park, Palayamkottai Road,, Tuticorin -628003 (0461-2334603); **Udaipur** : 201-202, Madhav Chambers, Opp G P O , Chetak Circle, Udaipur -313001 (0294 2429370); **Ujjain** : 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain -456010 (0734-4250007 / 08); **Valsad** : Shop No 2 , Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad -396001 (02632-258481); **Vapi** : Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi -396195 (9081903028); **Varanasi** : D-64/1321St Floor,

Anant Complex, Sagra, Varanashi -221010 (7518801855); **Vellore** : No. 6, NEXUS Towers, , 2nd Floor, Officer's Line,, Above Peter England & Bata Showroom opp. To Voorhees School, Vellore -632001 (0416 2215007); **Vijayanagaram** : Soubhagya, 19-6-1/3, 2Nd Floor, Near Fort Branch, Opp: Three Temples, Vizianagaram -535002 (08922-236965); **Vijayawada** : 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada -520010 (0866-6604032/39/40); **Visakhapatnam** : Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam -530016 (0891-2714125); **Warangal** : 5-6-95, 1 St Floor, Opp: B.Ed Collage,Lashkar Bazar, Chandra Complex,Hanmakonda,, Warangal -506001 (0870-2441513); **Yamuna Nagar** : Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar -135001 (7518801857)



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