



## SCHEME INFORMATION DOCUMENT



### LIC NOMURA MF Floating Rate Fund Short Term Plan (An open ended Income Scheme) Offer of Units at NAV based price

#### This product is suitable for investors who are seeking\*:

- Regular income for short term.
- Investment in floating rate instrument swapped for floating rate returns
- Low risk.   **(BLUE)**

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

Note: Risk may be represented as:

	<b>(BLUE)</b> investors understand that their principal will be at low risk		<b>(YELLOW)</b> investors understand that their principal will be at medium risk		<b>(BROWN)</b> investors understand that their principal will be at high risk
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<b>Name of the Mutual Fund</b>	LIC NOMURA Mutual Fund
<b>Name of the Asset Management Company</b>	LIC NOMURA Mutual Fund Asset Management Company Ltd
<b>Name of the Trustee Company</b>	LIC NOMURA Mutual Fund Trustee Company Pvt. Ltd
<b>Addresses, Website of the entities</b>	LIC NOMURA Mutual Fund Asset Management Company Ltd. Industrial Assurance Building 4 <sup>th</sup> Floor Opp. Churchgate Station Mumbai – 400 020.

[www.licnomuramf.com](http://www.licnomuramf.com), [corp.office@licnomuramf.com](mailto:corp.office@licnomuramf.com)

The particulars of the scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, [herein after referred to as SEBI (MF) Regulations] as amended till date, and filled with SEBI, along with Due Diligence Certificate from AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of LIC NOMURA Mutual Fund, Tax and Legal issues and general information on [www.licnomuramf.com](http://www.licnomuramf.com)

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

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

This Scheme Information Document is dated 31<sup>st</sup> March 2013.

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## SCHEME HIGHLIGHTS

<b>NAME OF THE SCHEME</b>	LIC Nomura MF Floating Rate Fund Short Term Plan
<b>INVESTMENT OBJECTIVE</b>	The investment objective of the Scheme is to generate consistent return by investing mainly in a floating rate instruments / fixed rate instruments swapped for floating rate return so as to minimize the interest rate risk for the investor.
<b>LOADS</b>	<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> <p>For further details on Load Structure, refer to the section on "Load Structure" in this document.</p>
<b>BENCHMARK</b>	CRISIL Liquid Fund Index
<b>OPTIONS</b>	The Scheme has two options viz. Dividend and Growth. Under Dividend Option, the investor can choose either dividend payout or dividend reinvestment.
<b>PLAN</b>	Regular Plan and Direct Plan (The Regular and direct plan will be maintained in a common portfolio)
<b>OFFER PRICE</b>	Face value of Rs.10/- per unit offered at Net Asset value (NAV) related price on an ongoing basis
<b>MINIMUM INVESTMENT</b>	Rs. 5000/- and thereafter in multiples of Rs. 500/-.
<b>TRANSPARENCY/ NAV DISCLOSURE</b>	<p>The AMC will calculate the NAVs for all the Business Days. The NAV of the Scheme shall be published at least in two daily newspapers for all Business Days (along with sale and repurchase prices). The Asset Management Company ("AMC") shall update the NAVs on its website (<a href="http://www.licnomuramf.com">www.licnomuramf.com</a>) and on the website of Association of Mutual Funds in India ("AMFI") (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 9.00 p.m. every Business Day. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>The AMC will disclose the portfolio of the Scheme within one month from the close of each half year (i.e. 31st March and 30th September) either by sending a</p>

	<p>complete statement to all the Unit holders or by publishing the same by way of advertisement in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. The portfolio statement will also be displayed on the website of the AMC.</p> <p>The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year.</p>
<b>LIQUIDITY</b>	LIC NOMURA MF Floating Rate Fund - STP provides investors with easy liquidity where investors can redeem their investments at Area office / business centres and other authorised centres.
<b>REPATRIATION</b>	Repatriation benefits will be available subject to applicable conditions.
<b>ELIGIBLE FOR INVESTMENT</b>	<p>Indian resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis Hindu Undivided Family (HUF) through Karta of the HUF; Minor through parent / legal guardian;</p> <p>Partnership Firms and Limited Liability Partnerships (LLPs), Proprietorship in the name of the sole proprietor;</p> <p>Companies, Bodies Corporate, Public Sector Undertakings (PSUs), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860;</p> <p>Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions</p> <p>Insurance Companies registered with IRDA, Mutual Funds registered with SEBI;</p> <p>Religious and Charitable Trusts, or endowments of private trusts (subject to receipt of necessary approvals as required) and private trusts authorised to invest in mutual fund schemes under their trust deeds;</p> <p>Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis;</p> <p>Foreign Institutional Investors (FIIs), subaccounts registered with SEBI Qualified Foreign Investors (QFI), and any Foreign institutional investors/Individual Investors by whatever name called and permissible under the Indian Regulations and their on repatriation basis.</p> <p>(Details mentioned in section 'Who can invest' under 'Units and Offer'.</p>

**Investors are advised to read the Scheme Information Document carefully before investing.**

## **I INTRODUCTION**

### **A. RISK FACTORS**

#### **STANDARD RISK FACTORS:**

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.
- LIC NOMURA MF FLOATING RATE FUND SHORT TERM PLAN is the name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs 2 Crore made by it towards setting up the Fund.
- The LIC NOMURA MF FLOATING RATE FUND SHORT TERM scheme is not a guaranteed or assured return scheme.

#### **RISK FACTORS SPECIFIC TO SCHEME:**

- The scheme is an open-ended income scheme.
- 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 Scheme proposes to invest mainly in floating rate instruments. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities.
- The Scheme may also invest in overseas financial assets subject to necessary approvals from the concerned regulatory authorities in India within the investment objectives of the scheme. To the extent that the assets of the Scheme are invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.
- All debt securities are exposed to interest rate risks, credit risks and reinvestment risk.
- The scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance unitholders interest. In case the scheme utilizes any derivatives under the regulations, the scheme may, in certain situations, be exposed to instrument specific risks. For details please refer to the para on Derivatives.

- Liquidity of scheme's investment may be inherently restricted by trading volumes and settlement periods. The inability to sell the money market or debt securities held in the scheme's portfolio due to the absence of a well developed and liquid secondary market for such securities may result, at times in losses to the scheme, in case of subsequent decline in the value of such securities.
- The prices of securities may be affected by the time taken by the Fund for redemption of units, which could be significant in the event of receipt of a very large number of redemption requests or very large value of redemption requests. The liquidity of the assets may be affected by other factors such as general market conditions, political events, bank holidays and civil strife. In view of this, the Trustee has the right in its sole discretion to limit redemption (including suspension of redemption) under certain circumstances. Please refer to the para "Suspension of Redemption/Repurchase of units" for details. Redemption due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise.
- Income / growth appreciation indicated herein this document are subject to tax laws in force for the time being. The tax benefits described herein this Scheme Information Document are as available under the present taxation laws with no guarantee whatsoever on the period for which they may be prevalent, and are available subject to conditions. The information given is included for general purpose only and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. In view of the individual nature of tax consequences, each Unit holder is advised to consult his/ her own tax advisor.
- Investors in the Scheme are not being offered any guaranteed returns. The Fund/AMC is also not assuring or guaranteeing that it will be able to make regular dividend distributions to its Unitholders, though, it has every intention to manage the portfolio so as to make such payments to the Unitholders. Dividend payments will be dependent on the returns achieved by the AMC through active management of the portfolio. Further, it should be noted that the actual distribution of dividends and frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of Trustees.
- As per SEBI Circular SEBI/IMD/CIR No. 10/22701/03 dated December 13, 2003, the scheme / plan shall have minimum 20 investors and no single investor shall account for more than 25% of the corpus of the scheme on quarterly basis. In case of non fulfillment with either of the above two conditions in a three months time period or at the end of succeeding calendar quarter, whichever is earlier, from the close of the IPO of open ended schemes or on an ongoing basis of each calendar quarter, the schemes/plans shall be wound up by following the guidelines prescribed by SEBI and the investors' money would be redeemed at applicable NAV.
- Government policy regarding implementation of international treaties like WTO etc. could affect the fortunes of many of the related companies where the scheme may invest.
- Imposition of tariff / non - tariff barriers and restrictions on labour by countries in the target markets may impact corporate earnings.

- A number of companies in the technology sector generate revenues in foreign currencies and may have investments or expenses also denominated in foreign currencies. Changes in exchange rates may, therefore, have a positive or negative impact on companies in the said sector.
- **Risk associated with investment in derivative instruments:** The Scheme may invest in derivative instruments. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party. The cost of hedge can be higher than adverse impact of market movements. An exposure to derivatives in excess of the hedging requirements can lead to losses. An exposure to derivatives can also limit the profits from a genuine investment transaction. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks.
- **Risk associated with investment in debt securities:** All debt securities are exposed to interest rate risks, credit risks and reinvestment risk. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern e.g. corporate bonds carry a higher amount of risk than government securities. Further even among corporate bonds, bond which AAA rated are comparatively less risky than bonds which are AA rated.
- Liquidity of scheme's investment may be inherently restricted by trading volumes and settlement periods. The inability to sell the money market or debt securities held in the scheme's portfolio due to the absence of a well developed and liquid secondary market for such securities may result, at times in losses to the scheme, in case of subsequent decline in the value of such securities.
- **Risk associated with floating rate securities:** The fund may invest in floating rate instruments. These instruments' coupon will be reset periodically in line with the benchmark index movement. The changes in the prevailing rates of interest will affect the value of the Plan's holdings and thus the value of the Plan's Units. The fund could be exposed to the interest rate risk (i) to the extent of time gap in resetting of the benchmark rates, and (ii) to the extent the benchmark index fails to capture the interest rate movement. Though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. markup) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments. If the floating rate asset is created by swapping the fixed return to a floating rate return then there may be an additional risk of counter-party who will pay floating rate return and receive fixed rate return. Due to the evolving nature of the floating rate market, there may be an increased degree of liquidity risk in the portfolio from time to time.
- **Risk associated with overseas financial assets:** The Scheme may also invest in overseas financial assets subject to necessary approvals from the concerned regulatory authorities in India within the investment objectives of the scheme. To the extent that the assets of the Scheme are invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.-2h

- **Risk factors related to securitised debt:** Different types of Securitised Debts in which the scheme would invest carry different levels and types of risks. Accordingly the scheme's risk may increase or decrease depending upon its investments in Securitised Debts e.g. AAA securitised bonds will have low Credit Risk than a AA securitised bond. Credit Risk on Securitised Bonds may also depend upon the Originator, if the bonds are issued with Recourse to Originator. A bond with Recourse will have a lower Credit Risk than a bond without Recourse. Underlying assets in Securitised Debt may be the receivables from Auto Finance, Credit Cards, Home Loans or any such receipts. Credit risk relating to these types of receivables depends upon various factors including macro-economic factors of these industries and economies. To be more specific, factors like nature and adequacy of property mortgaged against these borrowings, loan agreement, mortgage deed in case of Home Loan, adequacy of documentation in case of Auto Finance and Home Loan, capacity of borrower to meet its obligation on borrowings in case of Credit Cards and intentions of the borrower to influence the risks relating to the assets (borrowings) underlying the Securitised Debts. Holders of Securitised Assets may have Low Credit Risk with Diversified Retail Base on Underlying Assets, especially when Securitised Assets are created by High Credit Rated Tranches. Risk profiles of Planned Amortization Class Tranches (PAC), Principal Only Class Tranches (PO) and Interest Only Class Tranches (IO) will also differ, depending upon the interest rate movement and Speed of Pre-payments. A change in market interest rates/prepayments may not change the absolute amount of receivables for the investors, but affects the reinvestment of the periodic cashflows that the investor receives in the securitised paper.

**OTHERS:**

- All the points mentioned in the Standard Observations have been included in this Scheme Information Document.
- This Scheme Information Document contains no deviations from, and neither have any subjective interpretations been applied to, the provisions of any regulations. All contents in this Scheme Information Document have been checked and are factually correct.
- No person is authorized to give any information or to make any representation not consistent with this Scheme Information Document in connection with the issue of units of LIC NOMURA MF Floating Rate fund.
- Any information or representation contained herein this document must not be relied upon as having been authorized by the Mutual fund or the Investment manager.

**B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

The Scheme/Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/Plan(s). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavor to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value



on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

**C. SPECIAL CONSIDERATIONS - NIL**

**D. DEFINITIONS/ABBREVIATIONS USED**

<b>Applicable NAV</b>	The NAV applicable for purchase or redemption or Switching of Units based on the time of the Business Day on which the application is time stamped.
<b>Applicant</b>	Applicant means a person who applies for allotment of units of LIC Nomura MF Floating Rate Fund Short Term Plan in pursuance of this Offer Document.
<b>Application Supported by Blocked Amount or ASBA</b>	ASBA is an application containing an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB, for subscribing to an issue.
<b>Asset Management Company or Investment Manager or AMC</b>	LIC Nomura Asset Management Company Limited incorporated under the provisions of the Companies Act, 1956 and approved by Securities and Exchange Board of India to act as the Investment Manager to the Scheme(s) of LIC Nomura Mutual Fund.
<b>ARN Holder / AMFI Registered Distributors</b>	Intermediary registered with AMFI to carry out the business of selling and distribution of mutual fund units and having AMFI Registration Number (ARN) allotted by AMFI.
<b>Book Closure</b>	The time during which the Asset Management Company would temporarily suspend sale, redemption and switching of Units
<b>Business Day</b>	<p>A day other than:</p> <ul style="list-style-type: none"> <li>(i) Saturday and Sunday;</li> <li>(ii) A day on which the banks in Mumbai and /or RBI are closed for business /clearing;</li> <li>(iii) A day on which the National Stock Exchange of India Limited and/or the Bombay Stock Exchange Limited are closed;</li> <li>(iv) A day which is a public and /or bank Holiday at an Investor Service Centre/Official Point of Acceptance where the application is received;</li> <li>(v) A day on which Sale / Redemption / Switching of Units is suspended by the AMC;</li> <li>(vi) A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time.</li> </ul> <p>Further, the day(s) on which the money markets are closed / not accessible, shall not be treated as Business Day(s).</p> <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Customer Service Centres /Official Points of Acceptance of the Mutual Fund or its Registrar.</p>
<b>Business Hours</b>	Presently 9.30 a.m. to 5.00 p.m. on any Business Day or such other time as may be applicable from time to time.
<b>Collecting Bank</b>	Branches of Banks authorized to receive application(s) for units, as mentioned in this document.

<b>Custodian</b>	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996. Currently we have Stock Holding Corporation of India Ltd. and HDFC Bank as our custodians
<b>Cut off time</b>	In respect of subscriptions and redemptions received by the Scheme, it means the outer limit of timings within a particular day/ Business Day which are relevant for determination of the NAV/ related prices to be applied for a transaction.
<b>Day</b>	Any day (including Saturday, Sunday and holiday) as per the English Calendar including a Non-business Day, unless otherwise specified.
<b>Debt Instruments</b>	Government securities, corporate debentures, bonds, promissory notes, money market instruments, pass-through certificates, asset backed securities/securitised debt and other possible similar securities.
<b>Depository</b>	A Depository as defined in the Depositories Act, 1996 and includes National Securities Depository Limited (NSDL) and Central Depository Services Limited (CDSL).
<b>Depository Participant or DP</b>	Depository Participant (DP) is an agent of the Depository who acts like an intermediary between the Depository and the investors. DP is an entity who is registered with SEBI to offer depository-related services.
<b>Derivative</b>	Derivative includes (i) a security derived from a debt instrument, share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security; (ii) a contract which derives its value from the prices, or index of prices, or underlying securities.
<b>Dividend</b>	Income distributed by the Mutual Fund on the Units of scheme, where applicable.
<b>Direct Plan</b>	Direct plan is a separate plan for investors who purchase/subscribe units in Schemes directly i.e. investments not routed through a distributor.
<b>Electronic Fund Transfer/ EFT</b>	Electronic Fund Transfer includes all the means of electronic transfer like Direct Credit / Debit, National Electronic Clearing System (NECS), RTGS, NEFT, Wire Transfer or such like modes may be introduced by relevant authorities from time to time.
<b>Equity Related Instruments</b>	Equity Related Instruments includes convertible bonds and debentures, convertible preference shares, warrants carrying the right to obtain.
<b>Entry Load</b>	Entry Load means a one-time charge that the investor pays at the time of entry into the scheme. Presently, entry load cannot be charged by mutual fund schemes.
<b>Exit Load</b>	A charge paid by the investor at the time of exit from the scheme.
<b>Fixed Income Securities</b>	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, PSUs, Public Companies, Private Companies, Bodies Corporate, Special Purpose Vehicles (incorporated or otherwise) and any other entities, which yield at fixed rate by way of interest, premium, discount or a combination of any of them.

<b>Floating Rate Debt Instruments</b>	Floating rate debt instruments are debt securities issued by Central and / or State Government, corporates or PSUs with interest rates that are reset periodically. The periodicity of the interest reset could be daily, monthly, quarterly, half yearly, annually or any other periodicity that may be mutually agreed with the issuer and the Fund. The interest on the instruments could also be in the nature of fixed basis points over the benchmark gilt yields
<b>Foreign Institutional Investor (FII)</b>	Foreign Institutional Investor, registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.
<b>Foreign Securities</b>	ADRs / GDRs/ equity / debt securities of overseas companies listed on the recognized stock exchanges overseas or other securities as may be specified and permitted by SEBI and/or RBI from time to time.
<b>Gilts or Government Securities</b>	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended from time to time.
<b>GOI</b>	Government of India
<b>Holiday</b>	Holiday means the day(s) on which the banks (including the Reserve Bank of India) are closed for business or clearing in Mumbai or their functioning is affected due to a strike / bandh call made at any part of the country or due to any other reason and on the day(s) on which the stock exchanges are closed.
<b>Investment Management Agreement</b>	The agreement between LIC Nomura Mutual Fund Trustee Company Private Limited and LIC Nomura Asset Management Company Limited, as amended from time to time
<b>Investor</b>	Any resident (person resident in India under the Foreign Exchange Management Act) or non-resident person (a person who is not a resident of India) whether an individual or not (legal entity), who is eligible to subscribe for Units under the laws of his/her/its/their state/country of incorporation, establishment, citizenship, residence or domicile and who has made an application for subscribing for Units under the Scheme.
<b>Investor Service Centres / Customer Service Centres or CSCs</b>	CSCs, as designated from time to time by the AMC, whether of the Registrar or AMC's own branches, being official points of acceptance, authorized to receive application forms for Purchase/Redemption /Switch and other service requests/queries from
<b>Money Market Instruments</b>	Money Market Instruments as defined in Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time. Generally, Money Market Instruments includes commercial papers, commercial bills, and treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, CBLO, certificate of deposit and any other like instruments as specified by the Reserve Bank of India from time to time.
<b>Mutual Fund or the Fund</b>	Entity registered with SEBI as a Mutual Fund under SEBI (MF) Regulations, 1996
<b>Net Asset Value or NAV</b>	Net Asset Value per Unit of the Scheme (including options thereunder), calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI (MF) Regulations from time to time.
<b>Non-resident Indian or NRI</b>	A Non-Resident Indian or a Person of Indian Origin residing outside India.
<b>Offer Document</b>	This Scheme Information Document (SID) and Statement of Additional Information (SAI) (collectively).

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

<b>Short Selling</b>	Short selling means selling a stock which the seller does not own at the time of trade.
<b>Sponsor</b>	Life Insurance Corporation of India
<b>Switch</b>	Redemption of a unit in any scheme (including the Options therein) of the Mutual Fund against purchase / allotment of a unit in another scheme (including the Options therein) of the Mutual Fund, subject to completion of Lock-in Period, if any, of the units of the scheme(s) from where the units are being switched.
<b>Stock Lending</b>	Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio.
<b>Systematic Investment Plan / SIP</b>	Facility given to the Unit holders to invest specified fixed sums in the Scheme on periodic basis by giving a single instruction.
<b>Systematic Transfer Plan / STP</b>	Facility given to the Unit holders to transfer sums on periodic basis from one scheme to another scheme launched by the Mutual Fund from time to time by giving a single instruction.
<b>Systematic Withdrawal Plan / SWP</b>	Facility given to the Unit holders to withdraw amounts from the Scheme on periodic basis by giving a single instruction.
<b>Trust Deed</b>	The Trust Deed made between the Sponsor and LIC Nomura Mutual Fund Trustee Company Private Limited, as amended from time to time, thereby establishing an irrevocable trust, called LIC Nomura Mutual Fund.
<b>Trustee or Trustee Company</b>	LIC Nomura Mutual Fund Trustee Company Pvt. Ltd incorporated under the provisions of the Companies Act, 1956 and act as the Trustee to the Schemes of the Mutual Fund.
<b>Unit</b>	The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme.
<b>Unit holder</b>	A person holding Unit(s) in the Scheme offered under this Document.

### Abbreviations:

AMC	LIC Nomura Asset Management Company Limited	NFO	New Fund Offer
AMFI	Association of Mutual Funds in India	NRI	Non-Resident Indian
ASBA	Application Supported by Blocked Amount.	NEFT	National Electronic Funds Transfer
AWOCA	Automatic Withdrawal of Capital Appreciation	NRE	Non Resident External
BSE	Bombay Stock Exchange Limited	NSE	National Stock Exchange
BSE StAR MF	BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds	NRO	Non Resident Ordinary
CDSL	Central Depository Services (India) Limited	NSDL	National Securities Depository Limited
CBLO	Collateralised Borrowing and Lending Obligation	OIS	Overnight Indexed Swap

CSC/ ISC	Customer Service Centre / Investor Service Centre	PAN	Permanent Account Number
CDSC	Contingent Deferred Sales Charge	PIO	Person of Indian Origin
CVL	CDSL Ventures Limited	PMLA	Prevention of Money Laundering Act, 2002
ECS	Electronic Clearing System	POS	Points of Service
EFT	Electronic Funds Transfer	PSU	Public Sector Undertaking
FCNR	Foreign Currency Non Resident	RBI	Reserve Bank of India
FI	Financial Institution	RTGS	Real Time Gross Settlement
FII	Foreign Institutional Investor	SAI	Statement of Additional Information
FIMMDA	Fixed Income Money Market & Derivatives Dealers Association	SEBI	Securities and Exchange Board of India
G-Sec	Government Securities	SID	Scheme Information Document
HUF	Hindu Undivided Family	SIP	Systematic Investment Plan
IMA	Investment Management Agreement	SPV	Special Purpose Vehicle
KARVY	Karvy Computer Share Pvt. Ltd.	SWP	Systematic Withdrawal Plan
KYC	Know Your Customer	STP	Systematic Transfer Plan
MFSS	Mutual Fund Service System	STT	Securities Transaction Tax
MIBOR	Mumbai Inter-bank Offer Rate	T-Bills	Treasury Bills
NAV	Net Asset Value		

#### **E. DUE DILIGENCE CERTIFICATE**

##### **LIC NOMURA MF FLOATING RATE FUND**

It is confirmed that:

- I. The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (MF) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc. issued by the government and any other competent authority in this behalf, have been duly complied with.

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

IV. All intermediaries named in the Scheme Information Document Statement of Additional Information are registered with SEBI and till date such registration is valid.

sd/-

Date: 31/03/2013

Name: B.K. Unhelkar

Place: Mumbai

Designation: Compliance Officer

## II. INFORMATION ABOUT THE SCHEME

### A. TYPE OF THE SCHEME

An Open-ended income scheme with no assured returns.

### B. INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate consistent return by investing mainly in a floating rate instruments / fixed rate instruments swapped for floating rate return so as to minimize the interest rate risk for the investor.

### C. ASSET ALLOCATION

**Under normal circumstances, it is anticipated that the asset allocation would be as under:**

Investments	Indicative Allocation (%) of corpus)	Risk Profile	Avg. Maturity Profile
Floating rate or fixed rate instruments swapped for floating rate of debt or money market such as Corporate bonds, Gilts, CP, CD, call money market or any other instruments as permitted by SEBI from time to time.	65 to 100%	Low to Medium	App. 18 months
Fixed rate debt or money market instruments Corporate bonds, Gilts, CP, CD, call money market or any other instruments as permitted by SEBI from time to time.	0 to 35%	Low To Medium	App. 18 months
Securitized Debt excluding foreign securitized debt	0 to 35%	Low To Medium	App. 18 months

**\*Debt securities may include securitized debt up to 35% of the total net assets.**

A. Mark to market component of the fund on a weekly average basis is less than 10%

Mark to Market component would mean the valuation of an asset (e.g. marketable securities, derivatives and other financial contracts) using a traded price or a derived price from the corresponding yield curve.

B. Maximum re-pricing tenor of 1 year reckoned as under:-

- i. For a fixed rate asset, the remaining tenor of 1 year or less.
- ii. For a floating rate asset, the interest-reset frequency is less 1 year or less.
- iii. For a fixed rate/floating rate where the principal is paid in a staggered and/or on mortising basis (e.g. securitized papers), the average maturity of such an asset is 1 year or less.
- iv. For a portfolio using Rate swaps,
  - a. the composite floating rate asset(underlying fixed rate asset and interest rate swap, paying fixed and receiving floating) has interest reset frequency up to 1 year.
  - b. If the interest rate Swaps (receiving fixed and paying floating), have been used to convert a floating rate asset into a fixed rate asset, the fixed legs of the interest Rate Swap having remaining tenor up to 1 year.
- v. For a portfolio using Forward Rate Agreements,. the summation of the beginning and end dates of the period covered is 1 year or less.

If there are positions in Interest Rate Futures and Bond Futures, the re-pricing risk is 1 year or less.

#### **D. SCHEME INVESTMENT**

The Scheme proposes to invest in a mix of fixed income securities including securitised debt, asset backed securities, corporate debentures, bonds and money market instruments with the aim of generating long term capital appreciation.

The Fund proposes to continuously monitor the potential to arrive at an optimum asset allocation between the asset classes.

The Scheme may invest in money markets instruments including call money market, or any other alternative permitted by Reserve Bank of India in lieu of Call money, term/notice money market and repos in order to meet the liquidity requirements or to meet the defensive nature the portfolio.

The Scheme may also invest in Govt. Securities, which may be those supported by the ability to borrow from the treasury; those with sovereign or state guarantee or those supported by the state govt. or the govt. of India in some other way.

The Fund may invest, subject to necessary approvals, in ADR's / GDR's of Indian Companies listed overseas. The Fund will employ necessary measures to manage foreign exchange movements arising out of such investments. The Fund may also invest in overseas securities with the approval of RBI/SEBI, subject to such guidelines as may be issued by RBI/SEBI.

The Fund may also use trading in derivatives for the purpose of hedging and portfolio balancing in accordance with SEBI regulations.



**Changes in investment pattern:**

Depending upon the market conditions, market opportunities available, the political and economic factors and subject to the Regulations, the percentage investments of the fund may vary at times, based on the perception of the Fund Manager within the overall investment objective of the scheme.

**Investment of subscription money:**

Pending deployment of funds of the scheme in securities in terms of investment objectives of the scheme, the AMC can invest the funds of the scheme in money market instruments. The income earned on such investments will be merged with the income of the scheme.

**E. INVESTMENT STRATEGIES****Approach to investment in debt:**

The investment in debt securities will usually be in instruments, which have been assigned as investment grade ratings by a recognized credit rating agency. In case a debt instrument is not rated, prior approval of Board of directors will be obtained for such investments. The Maturity profile of debt instruments will be selected in line with the outlook for the market. The investment strategy would emphasize investments in securities that give consistent returns at low levels of risks.

If the Scheme decides to invest in Securitised Debt and or Asset backed securities it is the intention of the investment manager that such investments will not normally exceed 30% of the corpus of the Scheme.

**Trading in derivatives:**

The Scheme may use derivatives with respect to debt in accordance with SEBI regulations in an attempt to protect the portfolio values and unit holder interest. The AMC in appropriate circumstances may use futures, options and other derivatives subject to applicable regulations and counter party risk assessment as and when they become permissible in the Indian markets subject to necessary authorisation.

In addition subject to applicable regulations and counter party risk assessment the scheme may also borrow or lend stock.

The value of the derivative contracts outstanding will be limited to 20% of the net assets of the Scheme.

**Debt Market Derivatives:**

The deregulation of interest rates has resulted in presenting an assortment of risks to market participants. To provide an effective hedge against interest rate risks on account of lending or borrowings made at fixed/variable rates of interest, RBI has allowed the use of such instruments as the Interest Rate swaps (IRS) and Forward Rate Agreements (FRAs).

**IRS:** An IRS is an off balance sheet contract between two counterparties to exchange a stream of payments on specified dates based on a notional principal.

Presently the most common form of IRS in the domestic market is the Overnight Index Swap (OIS), wherein a fixed rate is exchanged with the floating leg linked to the MIBOR (Mumbai Interbank offered rate/ the call money rate). The tenure of the OIS ranges from 2 to 365 days.

**E.g.:** The scheme may park its funds in the call money market from time to time. The scheme thus becomes a lender in the market. Say Y - a corporate is a borrower in the call money market. Suppose the Fund manager of the scheme has a view that overnight rates may fall, while Y expects volatility and is looking to hedge or lock into a fixed rate. Now the scheme is a fixed rate receiver and Y is the floating rate receiver. Consider a 3 day OIS at 8.25% for a notional principal of Rs. 1 Crore between the two.

Now the scheme would receive a fixed rate from Y on the notional principal of Rs. 1 Crore@8.25% for 3 days = Rs. 6780/-.

The scheme in turn would have to pay Y the floating rate of interest on the same principal of Rs. 1 Crore which is calculated as follows:

DAY	MIBOR (%)	PRINCIPAL (Rs.)	INTEREST (Rs.)	AMOUNT (Rs.)
1	8.00	10000000	2192	10002192
2	8.25	10002192	2261	10004453
3	7.75	10004453	2124	10006577
<b>TOTAL</b>			<b>6577</b>	

As shown in the table the scheme will be required to pay Y a sum of Rs. 6577/-.

Instead of exchanging the gross amounts Y will pay the scheme the difference amount i.e. 6780-6577= Rs. 203.

Thus at the end of the swap the scheme has earned a fixed rate while Y has been able to fix the cost of its funds irrespective of the movements in the market.

**FRA**(forward rate agreement): A FRA is a cash settled agreement where 2 parties (the buyer and the seller) agree to exchange interest payments for a notional principal amount for a specified period on a settlement date. A FRA is quoted by the forward month in which it matures, for e.g. A 3x6 FRA is a contract maturing 6 months from now and starting 3 months from now.

**E.g.:** Suppose the scheme has exposure to 91 day T Bills and the Fund manager takes a view that the yields are going to fall, then using FRAs he can lock into the available rates. Assume that on the last day of a given month the spot 91 day T Bill rate is 9.50% and the 3x6 FRA is quoted at 9.40%/9.60 %. Assuming a notional principal of 10 Crore the scheme now receives fixed 9.40% (and pays the 91 day T bill rate 3 months from now) on the 3x6 FRA for a notional principal of

RS. 10 crore. On the settlement date the scheme receives the fixed rate from the swap market maker and pays the floating rate.

Assuming the fund manager's view is correct and the 91day T-Bill cut off, 3 months from now is 9.25% then the scheme receives - Rs.2343562 and pays Rs.2306164. The difference Rs.37397 is to be discounted to settlement at a mutually negotiated rate based on the credit of the counter-party.

Assuming a discounted rate of 10% the actual cash settlement =  $37397 / (1 + 10\%)^{91/365}$  = Rs. 36488/-

#### **RISKS:**

Though these instruments are effective in removal of the interest rate risk they are still subject to

1. **Credit Risk:** Counterparty risks i.e. default or delay in payment settlement by counter party. This is usually negligible , as there is no exchange of principal amounts in a derivative transaction.
2. **Liquidity Risk:** Liquidity risk, which is the ease with which a swap can be unwound or reversed.
3. **Market Risk:** Market movements may adversely affect the pricing and settlement of derivatives.

The overall portfolio structuring will be aimed at controlling risk at a moderate level. Both very aggressive and very defensive postures would be avoided under normal market conditions. The risk would also be minimized through broad diversification of portfolio within the framework of the investment objectives of the scheme.

#### **Investment by LIC NOMURA MF Floating Rate Fund in Other Schemes Managed By the AMC:**

LIC NOMURA MF Floating Rate Fund may invest its funds with other schemes managed by LIC NOMURA MF AMC subject to regulations 44(1) of the SEBI Regulations 1996 and the AMC shall not charge any investment management fee for such investments.

#### **PORTFOLIO TURNOVER:**

Generally the AMC's Fund management encourages a low portfolio turnover rate. A high portfolio turnover may result in an increase in transaction, brokerage costs. However a high portfolio turnover may also be representative of the arising trading opportunities to enhance the total return of the portfolio.

#### **F. FUNDAMENTAL ATTRIBUTES**

**(i) TYPE OF A SCHEME:** An Open-ended income scheme with no assured returns.

**(ii) INVESTMENT OBJECTIVE**

The investment objective of the Scheme is to generate consistent return by investing mainly in a floating rate instruments / fixed rate instruments swapped for floating rate return so as to minimize the interest rate risk for the investor.

**(iii) TERMS OF ISSUE**

**LIQUIDITY** – Repurchases are allowed on all business days on an ongoing basis from the date of allotment.

**LISTING** - The units of the scheme are not listed on any Stock Exchange. However, an option is provided to hold units either in physical or in demat form at NSE platform. Accordingly, the subscriber shall receive the allotment of units in their demat account provided by them in the application form, if he opts to hold units in demat form.

**TRANSFERABILITY OF UNITS:** Units of the schemes held in demat form shall be freely transferable, in order to facilitate transferability of units held in one demat account to another demat account, pursuant to SEBI Circular ref. CIR/IMD/DF/10/2010 dated August 18, 2010.

## **SUMMARY OF EXPENSES AND FINANCIAL INFORMATION**

The expense structure of the Scheme, the different fees and their percentage an investor is likely to bear on purchase or sale of units of the Scheme directly or indirectly are as follows:

### **EXPENSES OF THE SCHEME**

#### **a) UNITHOLDER TRANSACTION EXPENSES**

- i) Sales/Entry Load on purchases/Reinvestment of Dividends:** Nil
- ii) Repurchase / Redemption / Exit Load:** Nil
- iii) CDSC :** Nil

#### **b) SWITCHOVER /EXCHANGE FEE (as % of the NAV):** Nil

The Fund reserves the right to introduce, revise, and review the entry / exit load described above from time to time within the permissible limits prescribed by SEBI. The revised load will be applicable to the Unit holders prospectively.

- \* Any load / fee charged will be within the admissible limits under the SEBI (MF) Regulations in force at that time.
- \* All loads including CDSC for each scheme shall be maintained in a separate account and may be utilized by the AMC towards meeting the selling and distribution expenses.

The following measures may be utilized by the Fund to avoid investor complaints about investment in the scheme without knowing the loads.

- \* The addendum detailing the changes in load structure may be attached to Scheme Information Documents and abridged Scheme Information Documents. The addendum detailing the changes may be circulated to all distributors / brokers so that the same can be attached to all Scheme Information Documents and abridged Scheme Information Documents already in stock. The addendum may be sent along with the newsletter to the unit holders immediately after the changes.
- \* Arrangements may be made to display the changes/modifications in the Scheme Information Document in the form of a notice in all the investor service centers and distributors/brokers office.
- \* The introduction of the exit load /CDSC along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the stamped application form.

and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.

- Any other measures the fund may feel necessary.

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

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

#### G. BENCHMARK

The Scheme being an open ended income scheme, it will broadly track the **CRISIL Liquid Fund Index** based on the specified asset allocation pattern herein.

#### H. FUND MANAGER

NAME	AGE	QUALIFICATION	EXPERIENCE	OTHER SCHEMES HANDLED
Mr. Killol Pandya	37 Years	<ul style="list-style-type: none"> <li>• MMS (Finance), K.J. Somaiya Institute of Management Studies and Research, Mumbai</li> <li>DPCM, ICFAI</li> <li>B.Com, N.M College of Commerce and Economics, Mumbai.</li> </ul>	<ul style="list-style-type: none"> <li>• Head - Fixed Income, Daiwa Asset Management (India) Pvt. Ltd, April 2008- March 2013.</li> <li>• Fund Manager, SBI Mutual Fund, Jun 2003- Apr 2008.</li> <li>• Dealer - Fixed Income Division, IL&amp;FS Investsmart Limited, Aug 2000 - Jun 2003.</li> <li>• Associate Dealer, Darashaw &amp; Co. Ltd, May 1999 - Aug 2000</li> <li>• Presently Senior Debt Fund Manager- LIC Nomura MF AMC Ltd</li> </ul>	<ul style="list-style-type: none"> <li>• LIC Nomura MF Interval Fund Quarterly Plan- Series 2</li> <li>• LIC Nomura MF Liquid Fund</li> <li>• LIC Nomura MF Savings Plus Fund</li> <li>• LIC Nomura MF Floating Rate Fund Short Term Plan</li> <li>• LIC Nomura MF Income Plus Fund</li> <li>• LIC Nomura MF Interval Fund Quarterly Plan- Series 1</li> <li>• LIC Nomura MF Interval Fund Monthly Plan- Series 1</li> </ul>

## I. INVESTMENT RESTRICTIONS

Pursuant to the Securities and Exchange Board of India (Mutual Funds) Regulations 1996 [Regulations 44(1)], the following investment and other limitations are presently applicable to the scheme: -

- 1) Not more than 15% of the schemes NAV shall be invested in debt instruments issued by a single issuer rated not below investment grade by an authorized credit rating agency. Such an investment limit may be raised to 20% of the scheme's NAV provided that the specific approval of the Board of Trustee and Board of AMC shall be taken for investment. These limits shall not apply for investments in Government securities and money market instruments.
- 2) Not more than 10% of the scheme's NAV shall be invested in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the scheme's NAV provided that the specific approval of the AMC and Trustee Board shall be taken for investment.
- 3) No loans for any purpose will be advanced by the scheme for any purpose. Lending of securities will be in accordance with the stock-lending scheme of SEBI.
- 4) Transfers of investments from one scheme to another in the mutual fund shall be allowed only if: -
  - i) Such transfers are done at the prevailing market price for quoted instruments on spot basis.
  - ii) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- 5) The investment manager may, from time to time invest its own funds in the scheme at its discretion. However, the investment manager shall not be entitled to charge any fees on its investments in the scheme.
- 6) A scheme may invest in another scheme under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all schemes under the same management company shall not exceed 5% of the net asset assets of the mutual fund.
- 7) The Mutual Fund may borrow to meet liquidity needs, for the purpose of repurchase, redemption of units or payment of interest or dividend to the unit holders and such borrowings shall not exceed 20% of the net assets of the scheme and duration of the borrowing shall not exceed 6 months.
- 8) The Mutual Fund's schemes shall not invest in any unlisted securities of the group/associate company of the sponsor and in any privately placed security issued by associate or group company of the sponsor. LIC Nomura Mutual Fund will also ensure that the aggregate investment by any scheme in the listed securities of the group companies of the sponsor shall not exceed 25% of the net assets of the scheme.

- 9) The sale and purchase of securities shall take place on the basis of deliveries and in all cases of purchases the Mutual fund shall take delivery of relative securities and in all cases of sale deliver the securities and shall in no case put itself in a position whereby it has to make a short sale or carry forward transactions or engage in badla. However the Mutual fund may enter into derivative transactions in a recognized stock exchange for the purpose of hedging or portfolio balancing in accordance with the guidelines issued by the board.
- 10) The Mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the scheme, wherever investments are intended to be of a long-term nature.
- 11) Pending deployment of funds of the scheme in securities in terms of the investment objectives of the scheme the mutual fund can invest the funds of the scheme in short term deposits of scheduled commercial banks.
- 12) The Trustee of the Mutual Fund may alter these limitations from time to time to the extent the SEBI regulations change so as to permit the scheme to make its investments in the full spectrum of permitted investments for the Mutual Fund in order to achieve its investment objectives. All investments of the Scheme will be made in accordance with the SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

Pursuant to SEBI Circular Ref. CIR/IMD/DF/21/2012 dated September 13, 2012 and Notification No. LAD-NRO/GN/2012-13/17/21502 dated September 26, 2012 for SEBI (Mutual Funds) (Second Amendment Regulations) following are the prudential limits and disclosures on portfolio concentration risk in debt-oriented mutual fund schemes:

1. The total exposure of debt schemes of mutual funds in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the scheme.

However, the scheme(s) may have an an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme by way of increase in exposure to Housing Finance Companies (HFCs) only.

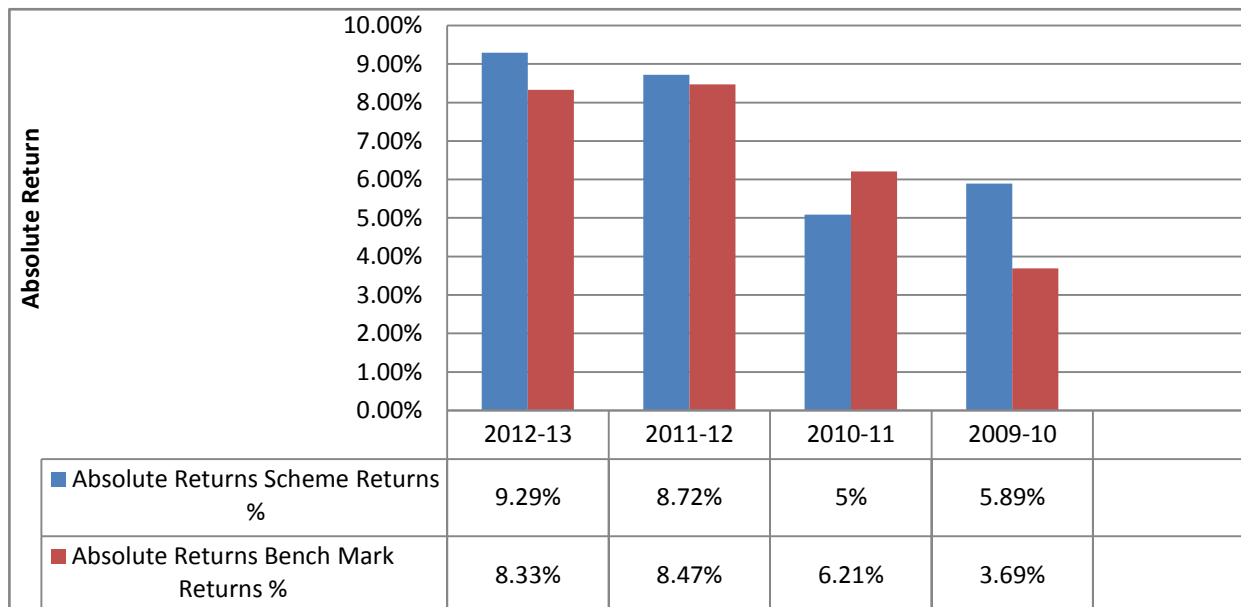
Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 30% of the net assets of the scheme.

2. Existing schemes shall comply with the aforementioned requirement within a period of one year from September 13, 2012. During this one year, total exposure of existing debt schemes of mutual funds in a particular sector should not increase from the levels existing (if above 30%) on September 13, 2012.

## J.SCHEME PERFORMANCE

Compounded Annualised Returns	Scheme Returns %	Bench Mark Returns %
Returns for the last 1 year	7.94%	8.17%
Returns for the last 3 years	7.31%	7.62%
Returns for the last 5 years	7.44%	7.06%
Returns since inception	7.21%	6.46%

Absolute Returns for each financial year for the last 5 years



## III. UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

### A. NEW FUND OFFER (NFO)

**Not relevant as the scheme has already been launched**

### B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for subscriptions / redemptions after the closure of the NFO period</p>	<p>Being an open ended scheme, units will be offered at NAV based price on any business day</p>
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes / plans of the Mutual Fund) by investors.</p>	<p>At the applicable NAV subject to prevailing entry loads.</p>



<p>This is the price you need to pay for purchase / switch-in.</p> <p>Example: If the applicable NAV is Rs. 10/-, entry load is 2% then the sales price will be:</p> <p style="text-align: center;"><b>Rs.10*(1+0.02) = Rs. 10.20</b></p>	
<p>Ongoing price of redemption (sale) / switch-outs (to other schemes / plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemption / switch-outs.</p> <p>Example: If the applicable NAV is Rs. 10/-, exit load is 2% then the redemption price will be:</p> <p style="text-align: center;"><b>Rs.10*(1-0.02) = Rs. 9.80</b></p>	<p>At the applicable NAV subject to prevailing exit loads.</p>
<p>Cut off timing for subscriptions/redemptions/switches.</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p><b>Applications for amount less than Rs.2 lakh</b></p> <p>(i) For Purchases including switch-ins: In respect of valid applications received upto 3.00 p.m. during the Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3.00 p.m. on the Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the next Business Day shall be applicable However, in respect of valid applications, with outstation cheques/demand drafts not payable at par at the Official Point(s) of Acceptance where the application is received, closing NAV of the day on which the cheque/demand draft is credited shall be applicable.</p> <p><b>Applications for amount equal to or greater than Rs.2 lakh</b></p> <p>(i) For Purchases: In respect of valid applications received for an amount equal to or more than Rs.2 lakh upto 3.00 p.m. during the Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Plan(s) under the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable; In respect of valid applications received for an amount equal to or more than Rs.2 lakh after 3.00 p.m. during the Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Plan(s) under the Scheme before the cut-off time of the next Business Day i.e. available for utilization before</p>

the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.

Irrespective of the time of receipt of application for an amount equal to or more than Rs.2 lakh during the Business Day at the Official Point(s) of Acceptance, where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Plan(s) under the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day- the closing NAV of such subsequent Business Day shall be applicable.

**(ii) For Switch-ins:**

For determining the applicable NAV, the following shall be ensured:

Application for switch-in is received before the applicable cut-off time during the Business Day.

Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective Plan(s) under the Scheme before the cut-off time.

The funds are available for utilization before the cut-off time.

Further, the Applicable NAV in respect of Unitholders under the Dividend Option will be as under:

In respect of valid purchase/switch-in applications received till 3.00 p.m. on the Business Day, the ex - dividend NAV\*\* of the day of receipt of application will be applicable and the eligible investors will be entitled for dividends declared, if any, on the next Record Date by the Trustee.

\*\* In respect of applications for an amount equal to or more than Rs.2 lakh, the Applicable NAV shall be subject to the provisions of SEBI Circulars No.Cir/IMD/DF/21/2012 dated September 13, 2012 and No.Cir/IMD/DF/19/2010 dated November 26, 2010, as may be amended from time to time, on uniform cut-off timings for applicability of NAV.

All multiple applications for investment at the Unit holders' PAN and holding pattern level in the Scheme (irrespective of the plan/option/sub-option) received on the same Business Day, will be aggregated to ascertain whether the total amount equals to Rs.2 lakh or more and to determine the applicable Net Asset Value.

**For Redemptions including switch-outs:**

In respect of valid applications received upto 3.00 p.m. during the Business Day by the Fund, same day's closing NAV shall be applicable. In respect of valid applications received after 3.00 p.m. during the Business Day by the Fund, the closing NAV of the next Business Day shall be applicable.

Further, the applicable NAV in respect of Unitholders under the Dividend Option will as under:

In respect of valid redemptions/switch-out requests received till 3.00 p.m during the Business Day, the ex-dividend NAV of the day of receipt of application will be applicable and the investors will be eligible to receive the dividends declared.

Transactions through online facilities/electronic modes: The time of transaction done through various online facilities/ electronic modes offered by the AMC, for the

	<p>purpose of determining the applicability of NAV, would be the time when the request for purchase/sale/switch of units is received in the servers of AMC/RTA. The AMC has the right to amend cut off times subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme.</p> <p><b>Stock Exchange transactions:</b> An investor can buy/sell Units on a continuous basis on the National Stock Exchange of India Ltd. or any other recognized Stock Exchange(s) on which the Units will be listed during the trading hours on all trading days like any other publicly traded stock at prices which may be at a discount/premium to the NAV of the Plans under the Scheme.</p> <p>Investors can submit the application forms for purchase or redemption or switch at any of the Official Points of Acceptance, details of which are mentioned at the end of this SID</p> <p><b>Investors are requested to note that an Application Form accompanied by a payment instrument issued from a bank account other than that of the Applicant /Investor will not be accepted except in certain circumstances.</b></p>
<p>Where can the applications for purchase / redemption switches be submitted?</p>	<p><b>Domestic investors</b> - Duly filled in applications forms for subscriptions (along with local cheques/DD payable at the authorized centres only)/redemptions/switches should be submitted at the authorized collection centres. Payment by cash may not be accepted.</p> <p><b>NRI's on a fully repatriable basis-</b> In case of NRIs, payment may be made by means of a Draft in Indian Rupees purchased abroad or by cheque/DD drawn on Non resident (External) /FCNR Accounts, payable at the authorized centres only. Payments may also be made through Demand drafts or other instruments permitted under the Foreign Exchange Management Act.</p> <p><b>NRI's on a non-repatriable basis-</b> NRIs can invest by cheques/DD's drawn out of Non resident (Ordinary) Accounts. Presently area offices of LIC NOMURA MFAMC and Chief Agent / Marketing Associate centres are collection centres for the Scheme. The AMC may at its sole discretion change its authorised centres at a later date.</p>

	<p><b>Note:</b></p> <p><b>The application form no. should be noted on the reverse of all cheques and bank drafts accompanying the application form.</b></p>
Minimum amount for purchase/redemption/switches	Rs.5,000/- and in multiples of Rs.500/- thereafter.
Minimum balance to be maintained and consequences of non-maintenance	<b>The Mutual Fund may close an investor's account whenever, for any reasons, the number of units falls below the minimum balance of 5000 and the investor fails to invest sufficient amount to bring the number of units to 500, within 30 days from the date of notice sent by LIC Nomura Mutual Fund.</b>
Special Products available	Systematic Investment Plan (SIP) / Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) / Automatic withdrawal of capital appreciation (AWOCA)
<p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile</p>	<p>The following persons are eligible to apply for subscription to the units of the Scheme (subject to, wherever relevant, subscription to units of the Scheme being permitted under the respective constitutions and relevant statutory regulations):</p> <ol style="list-style-type: none"> <li>1. Indian resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;</li> <li>2. Hindu Undivided Family (HUF) through Karta of the HUF;</li> <li>3. Minor through parent / legal guardian;</li> <li>4. Partnership Firms and Limited Liability Partnerships (LLPs);</li> <li>5. Proprietorship in the name of the sole proprietor;</li> <li>6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860;</li> <li>7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>8. Insurance Companies registered with IRDA</li> <li>9. Mutual Funds registered with SEBI;</li> <li>10. Religious and Charitable Trusts, or endowments of private trusts (subject to receipt of necessary approvals as required) and private trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>11. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis;</li> <li>12. Foreign Institutional Investors (FIIs), subaccounts registered with SEBI Qualified Foreign Investors (QFI), and any Foreign</li> </ol>

	<p>institutional investors/Individual Investors by whatever name called and permissible under the Indian Regulations and their on repatriation basis;</p> <ol style="list-style-type: none"> <li>13. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</li> <li>14. Scientific and Industrial Research Organizations;</li> <li>15. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI;</li> <li>16. Provident Funds, Pension Funds, Gratuity Funds and Superannuation Funds to the extent they are permitted;</li> <li>17. Other schemes of LIC Nomura Mutual Fund subject to the conditions and limits prescribed by SEBI (MF) Regulations;</li> <li>18. Trustee, AMC or Sponsor or their associates may subscribe to units under the Scheme;</li> <li>19. Such other individuals /institutions/ corporate bodies etc., as may be decided by the AMC from time to time, so long as, wherever applicable, subject to their respective constitutions and relevant statutory regulations.</li> </ol> <p>The list given above is indicative and the applicable laws, if any, as amended from time to time shall supersede the list.</p> <p>Note:</p> <ol style="list-style-type: none"> <li>1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid Regulations.</li> <li>2. It is expressly understood that at the time of investment, the investor/unit holder has the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/ incomplete or for any other reason in the Trustee's sole discretion.</li> <li>3. Dishonoured cheques are liable not to be presented again for collection, and the</li> </ol>
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	<p>accompanying application forms are liable to be rejected.</p> <ol style="list-style-type: none"> <li>4. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme.</li> <li>5. For subscription in the Scheme, it is mandatory for investors to make certain disclosures like bank details etc. and provide certain documents like PAN copy etc. (for details please refer SAI) without which the application is liable to be rejected.</li> <li>6. Subject to the SEBI (MF) Regulations, any application for units of this Scheme may be accepted or rejected in the sole and absolute discretion of the Trustee/AMC. The Trustee /AMC may inter-alia reject any application for the purchase of units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its unitholders to accept such an application.</li> </ol>
Who cannot invest	<p>The following persons are not eligible to invest in the Scheme:</p> <ul style="list-style-type: none"> <li>• Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FII or sub account of FII or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority.</li> <li>• Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</li> <li>• NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</li> <li>• Such other persons as may be specified by AMC/Regulatory Authorities from time to time.</li> </ul>
<b>Cash Investment in Mutual Fund Schemes</b>	<ol style="list-style-type: none"> <li>1. In partial modification to SEBI Circular no. MFD/CIR/15/19133/2002 dated September 30, 2002</li> </ol>

	<p>and in order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, cash transactions in mutual funds to the extent of ` 20,000/- per investor, per mutual fund, per financial year shall be allowed subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place.</p> <p>2. Repayment in the form of redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.</p> <p>3. The Mutual Fund / AMC is in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on our website <a href="http://www.licnomuramf.com">www.licnomuramf.com</a> as well as at the Investor Service Centers, once the facility is made available to the investors.</p>
<p>Where can you submit the filled up applications.</p>	<p>M/s. Karvy Computershare Private Limited, Unit: LIC Nomura Mutual Fund, House No- 8-2-596, Avenue 4, Street No.1, Banjara Hills, Hyderabad- 500034</p> <p>Submission of forms for subscription and redemption during ongoing sale / redemption can be made at the Sales Offices of the AMC or Official Points of Acceptance of the R &amp; T Agent.</p>
<p>Accounts statements</p>	<p><b>For normal transactions (other than SIP/STP) during ongoing sales and repurchases:</b></p> <p>The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted within 5 business days from the date of receipts of request from the unit holders.</p> <p>For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.</p> <p>The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T. The account statement shall be dispatched to the unit holder within 5 business days from the date of receipt of</p>

	<p>request from the unit holder.</p> <p><b>For SIP/STP transactions:</b></p> <p>Account statement for SIP and STP will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.</p> <p>A soft copy of the Account statement shall be mailed to the investors under SIP / STP to their e-mail address on a monthly basis, if so mandated.</p> <p>However, the first account statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.</p> <p>In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.</p> <p><b>Annual Account Statement:</b> The Mutual funds shall provide the account statement to the unitholders who have not transacted during the last six months prior to the date of generation of account statements. The account statement shall reflect the latest closing balance and value of the units prior to the account statement.</p> <p>The account statements in such cases may be generated and issued along with the portfolio statement or Annual report of the scheme.</p> <p>Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.</p>
Dividend	<p><b>Depending upon the earnings, returns in the shape of dividend will be declared subject to availability of distributable surplus. The dividend income will be reinvested in the scheme units at the prevailing Selling Price. However declaration of Dividend and /or issue of Bonus units to the unit holder will be on the basis of income earned and other factors including the taxation angle and at the absolute discretion of the Trustees. The dividend warrants shall be dispatched to the</b></p>



	unitholders within 30 days of the date of declaration of the dividend.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Delay in payment of redemption / repurchase proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Consolidated Account Statement	<p>Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, consolidated account statement for each calendar month, effective from October 1, 2011, shall be issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month.</p> <p>Further, a consolidated account statement every half yearly (September/ March) shall be issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <p>Common investor across fund houses shall be identified by their permanent account number for the purposes of sending consolidated account statement.</p> <p>The units to the applicant whose application has been accepted shall continue to be allotted and also confirmation specifying the number of units allotted shall continue to be sent to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the initial subscription list and/or from the date of receipt of the request from the unitholders.</p> <p>Explanation:- the word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment,</p>

	<p>systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p>
<p>Know your Customer (KYC) procedure</p>	<ol style="list-style-type: none"> <li>1. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective investment Schemes, etc. New investors are therefore requested to use the common KYC Application forms and carry out the KYC process including the In-Person Verification (IPV) with any SEBI registered intermediaries including Mutual Funds. The KYC application forms are also available on our website <a href="http://www.licnomuramf.com">www.licnomuramf.com</a></li> <li>2. The Mutual Fund shall perform the initial KYC of its new investors and may under take enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA) Registrar &amp; Transfer Agent (RTA) of the Mutual fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund confirming the details thereof.</li> <li>3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.</li> <li>4. It is mandatory for intermediaries including mutual Funds to carry out the In-Person Verification (IPV) of the new investors from the Effective Date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. LIC Nomura MF Asset Management company Limited and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual fund investors. Further, in case of any</li> </ol>

	<p>applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV on the KYC Application Form) performed by the scheduled commercial banks.</p> <p>Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.</p>
Option to hold in Demat form	<p>As per SEBI Circular Ref CIR/IMD/DF/9/2011 dated May 19, 2011, the investors are provided an option with effect from October 1, 2011 to receive allotment of Mutual Fund units in their demat account while subscribing to any open ended/close ended/interval scheme ( except for daily/weekly/fortnightly dividend options under all schemes), and accordingly , an option to the investors to mention demat account details in the subscription form, in case they desire to hold units in demat form , is also provided.</p> <p>Further, as a compliance to SEBI's letter ref IMD/30962 /2011 dated 29<sup>th</sup> September 2011 to Association of Mutual Funds in India ( AMFI) and the guidelines issued by AMFI subsequently vide letter ref 35P/MEM-COR/35/11-12 dated 23<sup>rd</sup> December 2011, the investors are provided an option with effect from January 01, 2012 to receive allotment of Mutual Fund units in their demat account while subscribing to any open ended/close ended/interval scheme (daily/weekly/fortnightly dividend options under all schemes) also for SIP ( Systematic Investment Plan) transactions, however, the units will be allotted based on the applicable NAV as per Scheme Information Document and will be credited to investors Demat Account on weekly basis on realisation of funds.</p>

### C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with our unit balance.</p>	<p>The Mutual Fund shall declare the Net Asset value of the scheme on every business day on AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 9:00 p.m. and also on our website at <a href="http://www.licnomuramf.com">www.licnomuramf.com</a></p>
Monthly Portfolio Disclosures	<p>Mutual funds/AMCs will disclose portfolio (along with ISIN) as on the last day of the month for all their schemes on their respective website on or before the tenth day of the succeeding month in a user-friendly and downloadable format (preferably in a spreadsheet) in the format as that of half-yearly portfolio disclosures.</p>

<p>Half yearly disclosures: Portfolio / Financial results</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>The mutual fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.</p> <p>The mutual fund may opt to send the portfolio to all unit holders in lieu of the advertisement (if applicable).</p>
<p>Half yearly results</p>	<p>The Trustees and the AMC shall, at the close of each half year, i.e. 31st March &amp; 30th September, publish the unaudited Half yearly financial results of the schemes in one English daily newspaper and in a local vernacular newspaper before the expiry of 1 month.</p> <p>In addition the portfolio can also be obtained upon specific request at the authorized centres of the Fund and on its web site 'www.licnomuramf.com'.</p>
<p>Annual Report</p>	<p>The scheme-wise Annual Report of the Mutual Fund or an abridged summary thereof shall be published as soon as may be but not later than 6 months from the date of closure of the relevant accounts year as per the Eleventh schedule of the regulations.</p> <p>An Abridged scheme-wise annual report and the portfolio shall be mailed to all Unit holders not later than 6 months from the date of closure of the relevant accounting year and the full annual report shall be available for inspection at the corporate office of LIC Nomura Mutual Fund and a copy shall be made available the Unit holders on request on payment of nominal fees, if any.</p>
<p>Associate Transactions</p>	<p>Please refer to Statement of Additional Information (SAI)</p>
<p>Taxation</p>	<p><b>For further details on taxation please refer to the clause of taxation in the SAI.</b></p>

<p>Mailing of Annual report or abridged Summary</p>	<p>SEBI has advised the AMC/Mutual Fund to adhere to the provisions of Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, pertaining to the mailing of annual report and/or abridged summary thereof. Accordingly, the Scheme wise annual report or an abridged summary hereinafter shall be sent by AMC/Mutual Fund as under:</p> <p>(i) by e-mail to the Unit holders whose e-mail address is available with the Fund,  (ii) in physical form to the Unit holders whose email address is not available with the Fund and/or to those Unit holders who have opted / requested for the same.</p> <p>The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC. A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund.</p> <p>All other terms and conditions of the Scheme Information Document(s)/ Statement of Additional Information/Key Information Memorandum(s) will remain unchanged.</p> <p>This addendum shall form an integral part of the Scheme Information Document(s)/ Statement of Additional Information/ Key Information Memorandum(s) of the Scheme(s) of LIC Nomura Mutual Fund as amended from time to time.</p>
<p>Investor services</p>	<p><b>Ms. ARLEENE D'SOUZA</b>  <b>Asst. General Manager</b>  <b>Investor Services</b>  <b>LIC NOMURA Mutual Fund Asset Management Company Pvt Ltd.</b>  4TH FLOOR, INDUSTRIAL ASSURANCE BUILDING,  OPP. CHURCHGATE STATION, MUMBAI – 400 020.  <b>TELEPHONE NO. - 022 22812038</b>  <b>EMAIL: <a href="mailto:redressal@licnomuramf.com">redressal@licnomuramf.com</a></b></p>

#### D. COMPUTATION OF NAV

The Net Asset Value (NAV) per unit will be computed by dividing the net assets of the Scheme by the number of units outstanding on the valuation date.

The Fund will value its investments according to the valuation norms, as specified in Eighth Schedule of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

The Net Assets Value (NAV) per unit under the Scheme/Option shall be calculated as follows:

$$\text{NAV} = \frac{\text{Market or Fair Value of Scheme's Investments} + \text{Current Assets including accrued Income} - \text{Current Liabilities and Provisions including accrued expenses}}{\text{No. of Units outstanding under Scheme/ Option}}$$

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.

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.

The NAV of the Scheme will be calculated upto 4 decimals..

#### **Rounding off policy for NAV:**

To ensure uniformity, the Mutual Fund shall round off NAVs up to two decimal places. However, the Mutual Fund can round off the NAVs up to more than two decimal places, if it so desires.

For this Scheme, NAV will be declared upto two decimal places & the second decimal will be rounded off to the next higher digit if the third decimal is or more than 5 i.e., if the NAV is 10.137 it will be rounded off to 10.14.

#### **IV. FEES AND EXPENSES**

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

##### **A. NEW FUND OFFER (NFO) EXPENSES: Nil**

##### **B. ANNUAL SCHEME RECURRING EXPENSES: (as a % of average weekly net assets)**

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

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

Maximum limit of recurring expenses under Regulation 52 are as under:

Slab Rates	Debt Schemes	Additional TER as per Regulation 52 (6A) (c)^	Additional TER as per Regulation 52 (6A)
	As a % of daily net assets as per Regulation 52 (6)		
On the first INR 100 Crores	2.25%	0.20%	0.30%
On the next INR 300 Crores	2.00%	0.20%	0.30%
On the next INR.300 Crores	1.75%	0.20%	0.30%

On the balance of the assets	1.50%	0.20%	0.30%
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^In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may charge the following to the concerned scheme of the Fund under Regulation 52 (6A):

- a. Additional expenses upto 0.30 per cent of daily net assets of the concerned schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
  - (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.

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

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

- b. 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
- c. Additional expenses incurred towards different permissible heads, not exceeding 0.20 percent of daily net assets of the concerned scheme.

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

- a. Service Tax on investment and advisory fees: AMC may charge service tax 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. Service Tax on expenses other than investment and advisory fees: AMC may charge service tax 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. Service Tax on brokerage and transaction cost: The service tax 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).

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. Any payment towards brokerage and transaction cost, over and above the said 12 bps cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (MF) Regulations. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors.

The AMC 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 AMC. 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 AMC. 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 Plan	Direct Plan
Investment Management and Advisory Fees	Upto	

Trustee fee*	2.25%	
Audit fees		
Custodian fees		
RTA Fees		
Marketing & Selling expense incl. agent commission		
Cost related to investor communications		
Cost of fund transfer from location to location		
Cost of providing account statements and dividend redemption cheques and warrants		Upto 2.00%
Costs of statutory Advertisements		
Cost towards investor education & awareness (at least 2 bps)		
Brokerage & transaction cost over and above 12 bps cash.		
Service tax on expenses other than investment and advisory fees**		
Service tax on brokerage and transaction cost		
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b>	<b>Upto 2.25%</b>	<b>Upto 2.00%</b>
Additional expenses under regulation 52 (6A) (c)\$	Upto 0.20%	Upto 0.20%
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 /AMCs may charge service tax 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 2.5% 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.

**For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.**

### C. TRANSACTION CHARGES

SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs.10,000/- and above, vide its Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011.



In accordance with said circular, the AMC/Mutual Fund shall deduct the Transaction Charges on purchase / subscription 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) as under:

(i) First Time Mutual Fund Investor (across Mutual Funds):

Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance shall be invested.

(ii) Investor other than First Time Mutual Fund Investor:

Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance shall be invested.

However, transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The Transaction Charges shall be deducted in 3-4 installments.

(iii) Transaction charges shall not be deducted for: purchases /subscriptions for an amount less than Rs. 10,000/-; transaction other than purchases/ subscriptions relating to new inflows such as Switch/ STP/SWAP/DTP, etc purchases/subscriptions made directly with the Fund (i.e. not through any distributor/agent). Purchases/subscriptions carried out through NSE MFSS (or through other stock exchange platform(s) added from time to time.

#### **D. LOAD STRUCTURE**

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

<b>Type of Load</b>	<b>Load chargeable (as %age of NAV)</b>
<b>Entry</b>	<b>Nil</b>
<b>Exit</b>	<b>Nil</b>

#### **Load exemptions, if any: (e.g. Fund of Funds)**

Bonus units and units issued on reinvestment of dividends shall not be subject to entry and exit load.

All loads including Contingent Deferred Sales Charge (CDSC) for the scheme shall be maintained in a separate account and may be utilized towards meeting the selling and distribution expenses. Any surplus in this account may be credited to the scheme, whenever felt appropriate by the AMC.

The investor is requested to check the prevailing load structure of the scheme before investing.

For any change in the load structure the AMC will issue an addendum and display it on the website / investor service centres.

## **E. WAIVER OF LOAD**

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 August 1, 2009. Therefore procedure for waiver of load for direct application is no longer applicable.

## **V. RIGHTS OF UNITHOLDERS**

Please refer to SAI for details

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

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

Notes:

The Scheme under this Document was approved by the Trustee at its meeting. The Trustee has ensured that LIC Nomura MF Floating Rate Fund Short Term Plan is a new product offered by LIC Nomura Mutual Fund and is not a minor modification of its existing schemes.

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

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

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

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

**Date: 31/03/2013**  
**Place: Mumbai**

**Sd / -**  
**Nilesh Sathe**  
**Chief Executive Officer**

## **VI. LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS**

### **LIC Nomura MF: Area Offices**

Ahmedabad : "Jeevan Sadan", 3rd Floor, Lic Building, Opp. Capital Commercial Center, Ashram Road, Ahmedabad 380 006 Tel.: 079 - 26588301; Ranchi : 2nd Floor, Narsaria Tower, Opp. Lalpur Police Station, Post Lalpur, Ranchi 834 001 Tel. 0651 - 2206372; Chennai : 15, Anna Salai, Next To V.G.P. Bldg., Chennai 600 002 Tel. 044 - 28411984 / 28555883 ; Bangalore : No.4, Canara Mutual Building (Opp. Cash Pharmacy), 2nd Floor, Residency Road, Bangalore 560 025 Tel. 080-22210180 / 22295598; Kanpur : Jeevan Vikas, 16/98, M.G. Road, Kanpur 208 001 Tel. 0512 - 2360240 / 3244949; Indore : U.V. Business Centre, 1st Floor, Snehil 9/1-A South Tukoganj, Indore - 452 001 Tel. 0731 - 2520262; New Delhi : 7th Floor, Jeevan Prakash, 25, K.G. LIC Nomura MF Floating Rate Fund Short Term Plan

Marg, New Delhi 110 001 Tel. 011-23359190/23314396; Ernakulam : 11th Floor, Jeevan Prakash, M.G. Road, Ernakulam, Kochi-682 011 Tel. 0484 - 2367643; Nashik : Shop No 2, Ground Floor, Rajvee Enclave, New Pandit Colony, Nashik -422 002 Tel. 0253 - 2579507; Hyderabad : House No. 5-9-57, 4th Floor, Jeevan Jyothi Building, Basheerbagh, Hyderabad-500029 Tel. 040 - 23244445 / 23210572; Jaipur : 327 - A, 3rd Floor, Ganpati Plaza, M. I. Road, Jaipur - NULL Tel. 0141 - 5112620; Pune : C/O LIC of India, 2<sup>nd</sup> Floor, IT Department, Jeevan Prakash 6/7 Shivaji Nagar University Road, Pune 411 005 Tel. 020- 25537301; Lucknow : 7th Floor, Jeevan Bhavan-2, Naval Kishore Road, Hazratganj, Lucknow 226 001 Tel. 0522-4045203 / 2231186 / 2231186; Raipur : Sf-22-23, Millennium Plaza, Near Indian Coffee House, G.E. Road, Raipur - 492 001 Tel. 0771 - 2236780 / 4051137; Bhubaneswar : Plot No-B/19 Indradhanu Market IRC Village Bhubaneswar 751015 Tel. 0674-2554094; Patna : Ground Floor, Jeevan Jyothi Bldg., Exhibition Road, Patna - 800 001 Tel. 0612-2501157; Kolkata : 4, Gr. Fl., Hindustan Building, Chittaranjan Avenue, Kolkata - 700 072 Tel. 033 - 22129455; Ludhiana : Room No. 103, 1st Fl., S.C.O. 19, Opp. Stock Exchange, Feroz Gandhi Market, Ludhiana-141 001 Tel. 0161 2405805 / 2405806; Nagpur : Jeevan Seva Building, Mount Road, Sadar, Nagpur 440 015 Tel.; Mangalore : No. 6, Gr. Floor, Popular Building, K S Rao Road, Mangalore -575 001 Tel. 0824 – 2411482; Guwahati : C/O Lic Of India, Jeevan Deep Building, Panbazar, Guwahati -782 001 Tel. 0361 - 2735323; Madurai : II Floor, LIC Building, No.3 West Marret Street, Madurai 625 001 Tel. 0452 - 2345700; Dehardun : 56, Gandhi Road, 1st Floor opp. Hyundai Commercial, Dehardun 248 001 Tel. 0135-2650749; Mumbai 2 : 103, First Floor, A Wing, BSEL Tech Park, Opp. Vashi Railway Station, Navi Mumbai -400 705 Tel. 022 - 27812522; Hubli : C/O Lic Branch Office No. 1, Lamington Road, Hubli. NULL Tel. 0836 - 4260523; Mumbai 1 : 4Th Floor, Industrial Assurance Bldg., Opp. Churchgate Station, Mumbai - 400 020 Tel. 022-22885971 / 55719750; Rajkot : 703 – Star Chamber , Harihar Chowk , Rajkot 360 001 Tel. 0281 - 2230626; Panaji : T 9/10, 3Rd Floor, Alfran Plaza, Opp. Don Bosco High School, M. G. Road, Panaji, Goa - 403 001 Tel. 0832 - 2420561;

### Karvy Investor Services Centre

Agra: Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P) Tel. :0562-2526663, 0562-3247227 Ahmedabad: 201, Shail Building, Opp : Madhusudhan House, Nr. vrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. Tel. :079-264000527, 079-264000528 Ajmer: 1-2, II Floor Ajmer Tower, Kutchary Road Ajmer - 305 001 Tel. :0145-5120725 Allahabad: RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001 Tel. :0532- 2260291, 0532- 2260292, 0532- 3294280 Alleppy: 2Nd Floor, JP Towers Near West Of zilla Court Bridge, Mullakkal Alleppy - 688011 Tel. : Alwar: 101, Saurabh Towers Road No # 2, Bhagat Singh Circle Alwar-301001 Tel. : Amaravathi: Shop No. 13 & 27, First Floor Gulshan Plaza, Raj Peth, Badnera Road Amaravathi-444605 Tel. : Amritsar: 72-A, Taylor'S Road Aga Heritage Gandhi Ground Amritsar - 143 001 Tel. : Aurangabad: Shop No : 214/215 Tapadiya City Centre Nirala Bazar Aurangabad - 431 001 Tel. :0240-2363517, 0240-2363524, 0240-2363523 Balasore: M S Das Street, Gopalgaon, Balasore - 756001 Tel. :06782-265492, 06782-329233, 06782-265496 Bangalore: No : 51/25, 1 St Floor Surya Building Ratna Avenue, Richmond Road Bangalore - 560 025 Tel. :080 – 25320085 Bareilly: 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001 Tel. : Baroda: Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007 Gujarat Tel. :0265 - 6640870, 0265 - 6640871, 0265 - 6640872, 0265 - 6640873, 0265 - 6640874 Belgaum: Fk-1, Ambedkar Road, Opp Civil Hospital Belgaum - 590001 Tel. :0831-3295262, 0831-2402880 Bellary: No.1 Khb Colony, Gandhinagar, Bellary - 583101 Tel. : Bhagalpur: 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001 Tel. : Bhilai: No.138, New Civic Centre Bhilai - 490 006 Dist-Durg Chattishgarh Tel. :0788-2295329 / 32 Bhopal: Kay Kay Busniss Centre 133 Zone I M Pgar Bhopal-462021 Tel. :0755-3013113 Bhubaneswar: 624, Sahidgar, 1St Floor, Bhubaneswar - 751007 Tel. :0674-2547531, 0674-2547532, 0674-2547533 Bilaspur: Shop No 201/202, V.R.Plaza, Link Road Bilaspur-495001 Tel. :07752 - 236466 / 6420 / 221931 / 406761 Bokaro: B-1, 1St Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004 ( Jharkhand) Tel. :06542-233331, 06542-233332, 06542-320730 Burdwan: 63 G T Road, Birhata, Halder Complex, 1St Floor, Burdwan - 713101 Tel. :0342-2550840 Calicut: Sowbhagya Shoping Complex, Areyadathupalam Mavoor Road Calicut - 673 004 Tel. :0495-2742105, 0495-2742107, 0495-3042083 Chandigarh: Sco-371-372 First Floor Above Hdfc Bank Sector 35B Chandigarh - 160 022 Tel. :0172-5071726, 0172-5071727, 0172-5071728 Chennai: Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002 Tel. :044-42028513, 044-28587772, 044-28587781 Cochin: Room no 2, II nd floor Jewel Arcade, (Above Oriental Insurance Ltd) Layam Road Cochin - 682 011 Tel. :0484 – 4010273 Coimbatore: 29/1, I 'St Floor, Chinthamanigar Opp To Indian Overseas Bank Nsr Road, Saibaba Colony Coimbatore- 641011 Tel. : Cuttack: Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Tel. :0671-2613905 Dehradun: Kaulagarh Road Near Sirmaur Marg Above Reliance Webworld Dehradun - 248 001 Tel. : Dhanbad: 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001 Tel. :0326-2301045 Erode: No. 4, KMY Salai , Veerappan Traders Complex, Opp : Erode Bus Stand , Sathy Road, Erode - 638 003 Tel. :0424 - 2225616, 0424 – 2225617 Gaya: 1St Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001 Tel. :0631-2220064, 0631-2220071 Gorakhpur: Above V.I.P. House Ajdacent A.D. Girls Inter College, Bank Road Gorakhpur - 273 001 Tel. :0551-3097816, 0551 – 3297817, 0551 - 3297816 Gulbarga: No 23 Sri Giri Nilaya, Sharangar, Tank Bund Road, Gulbarga : 585103 Tel. :08472-262502 Gurgaon: Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001 Tel. :0124-3243535, 0124-4086419 Gwalior: Shindi Ki Chawani, di Gate Pul, MLB Road, Gwalior - 474 001 Tel. :0751-4069001/2/3/4 Haldwani: 4 - Durga City Center, 1st Floor, Near MBPG College Parao, inital Road, Haldwani - 263139 Uttarakhand Tel. :05946-282635, 05946-284523, 05946-324761 Hassan: St. Anthony's Complex Ground Floor H N Pura Road Hassan - 573201 Tel. :08172-262065 Hubli: Giriraja House No.451/B, Ward No.1 Club Road Hubli - 580 029 Tel. :0836 - 2356201, 0836 – 2356202 Hyderabad: 8-2-596 Karvy Plaza, Avenue 4, Street No.1 ,Banjara Hills, Hyderabad - 500 034 Tel. : Indore: Lg - 3, Bombay Trade Centre Lower Ground Floor, Grand Hotel Opp Bombay Hospital , Scheme No 54 Indore - 452010 Tel. :0731 – 2553782 Jabalpur: 43, ya Bazar, opposite shyam talkies Jabalpur (M.P.) Ph- Direct-07614079221 07612411179, 2400809 Ext -33 Tel. : Jaipur: S-16 A, 3Rd Floor Land Mark, Opposite Jaipur Club Mahavir Marg, C- Scheme Jaipur - 302 001 Tel. :0141-2375039, 0141-2363321, 0141-2375039 Jalandhar: Lower Ground Floor Office No : 3, Arora Prime Tower, Plot No : 28, G T Road Jalandhar - 144 004 Tel. :0181-4634401, 0181-4634415, 0181-4634412 Jalgaon: 148vi Peth, Opp. Vijaya Bank Near. Bharat Dudhalay , Jalgaon Jalgaon - 425 001 Tel. :0257 – 2227432 Jammu: 29 D/C, Near Service Selection Commission Office Gandhigar Jammu - 180004 Tel. : Jamnagar: 108 Madhav Plaza Opp SBI Bank , Near Lal Bangalow Jamnagar - 361001 Tel. :0288 - 2750265, 0288 –

2750267 Jamshedpur:Kanchan Tower, 3Rd Floor, Chhaganlal Dayalji @ Sons 3-S B Shop Area, ( Near Traffic Signal ) Main Road, Bistupur, Jamshedpur - 831 001 Tel. :0657-2487048 Jhansi:371/01,rayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001 Tel. :0510 - 3200668,0510 - 2333684, 0510 - 2440141, 0510 - 2440142 Jodhpur:203, Modi Arcade Chupasani Road Jodhpur - 342 001 Tel. : Kanpur:15/46, Opp: Muir Mills, Civil Lines, Kanpur - 208001 Tel. : Kharagpur:Malancha Road Beside Uti Bank Kharagpur-721304 Tel. :03222-242512,03222-242507 Kolhapur:610 K Vardhaman Chambers 2nd Lane Shahupuri, Kolhapur - 416001 Tel. : Kolkata:16 Jatin Bagchi Road Kolkata - 700 029 Tel. :033-24659263,033-24659267 Kollam:Ground floor,Vigneshwara Bhavan Below Reliance Web World, Kadapakkada Kollam - 691008 Tel. :0474 - 2768337 Kota:H.No. 29, First Floor, Near Lala Lajpat Rai Circle Shopping Centre, Kota, Rajasthan - 324007 Tel. :0744-2365144,0744-2365146 Kottayam:1St Floor , Csi Ascension Church Complex, Kottayam - 686 001 Tel. :0481 - 2302420,0481 - 2302421 Korba:1St Floor, 35 Indira Complex, T Pgar, Korba (C.G.) - 495677 Tel. : Lucknow:94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow - 226 001 Tel. :0522-2236819,0522-2236820 / 28 Ludhiana:SCO-3, Bawa Building, Feroze Gandhi Market Ludhiana - 141001 Tel. :0161-4680000 Malda:Sahistuli Under Ward No-6,English Bazar Municipality,No-1 Govt Colony Malda - 732101 Tel. :03512-221342,03512-223153 Madurai:Rakesh Towers, 30-C, Bye Pass Road 1st Floor, Oppgappa Motors, Madurai - 625010 Tel. :0452 - 2600853 / 865,0452 - 2600854,0452 - 2600851,0452 - 2600855 Mangalore:2Nd Floor, Brigade Plaza Kudmul Ranga Rao Road Mangalore - 575 003 Tel. : Meerut:1St Floor, Medi Centre Complex, Opp. Ici Bank, Hapur Road Meerut - 250 002 Tel. : Moradabad:Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001 Tel. :0591 - 2310470 Mumbai:DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Fort Mumbai - 400 023 Tel. : Muzaffarpur:1St Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001 Tel. :0621-3204090 Mysore:L - 350 , Silver Tower , Clock Tower, Ashoka Road Mysore - 570 001 Tel. :0821-2441524,0821-2441520 Nagpur:1st Floor, Sadoday Arcade WHC Road, Above Top N Town, Dharampethgpur - 440 001 Tel. :0712- 6618583 Nasik:S-12, Second Floor, Suyojit Sankul, Sharanpur Roadsik - 422 002 Tel. : New Delhi:2E / 23, Jhandewalan Extn New Delhi - 110055 Tel. : Palghat:12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001 Tel. :0491 - 2547373 Panipat:1St Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, G T Road, Panipat - 132103 Tel. :0180-2644308,0180-4005056,0180-3296760 Panjim:No.7 & 8, El. Dorado Plaza Heliodoro Salgado Road Panjim - 403 001 Tel. :0832 - 2426874 Patna:3A, 3rd floor ,Anand tower Beside chankya hall Exhibition road Patna - 800001. Tel. :0612-2321354,0612-2321356 Pondicherry:First Floor No.7, Thiayagaraja Street Pondicherry - 605 001 Tel. :0413 - 2220636 Pune:Srinath Plaza, C Wing, Office No. 58 And 59, 3Rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184/4, F C Road, Pune - 411004 Tel. :020 25539957 Raipur:Room No.12 & 13, Ground Floor Millennium Plaza Behind Indian Coffee House G E Road, Raipur - 492 001 Tel. :0771 - 2236694,0771 - 2236695,0771 - 6450194 Rajkot:104, Siddhi Vinayak Complex Dr Yagnik Road, Opp Ramkrishna Ashram Rajkot - 360 001 Tel. :0281-3046532 Ranchi:Commerce Towers, 3Rd Floor, Room No. 307, Beside Mahabir Towers, Main Road Ranchi - 834 001 Tel. :0651-2330394,0651-2330386 Rourkela:1St Floor, Sandhu Complex, Kanchery Road, Uditgar, Rourkela - 769 012 Tel. :0661-25107771,0661-25107772 Salem:Old No.17,New No 49, Fort main road, First Floor Shevapat, Salem - 636 002 Tel. :0427-2210835,0427-2210836 Sambalpur:Quality Massion, 1St Floor Above Bata Shoe Shop/ Preeti Auto Combine,yapara Sambalpur-768 001 Tel. :0663-2522106,0663-2230195,0663-3291038 Shimla:Triveni Building By Pas Chowk Khallini Shimla - 171 002 Tel. :0177 - 3299222 Shimoga:Uday Ravi Complex ,LLR Road Durgi Gudi Shimoga - 577201 Tel. :08182 - 228795,08182 - 227485 Siliguri:Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001 Tel. :0353-2526399 Surat:G-16 Empire State Building Nr Udhna Darwaja Ring Road Surat-395009 Tel. :0261-3042170 Thodupuzha:First Floor, Pulimoottil Pioneer Pala Road Thodupuzha - 685584 Tel. :04862 - 325051 Tirunelveli:Jeney Building, 55/18, S N Road Near Arvind Eye Hospital Tirunelveli - 627 001 Tel. :0462-2335135 /137 / 138,0462-2335194 Trichur:2Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office,ikkanal Junction Trichur - 680 001 Tel. :0487 - 3246239,0487 - 2322483 Trichy:Sri krishna Arcade 1St Floor; 60 Thennur High Road Trichy - 621 017 Tel. :0431-2793799 Trivandrum:2Nd Floor, Akshaya Towers,Above Jetairways, Sasthamangalam Trivandrum - 695 010. Tel. :0471 - 2725990,0471 - 2725989,0471 - 2725991 Udaipur:201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001 Tel. :0294-2419334,0294-5101601,0294-5101602,0294-5101603 Valsad:Shop No 2, Phiroza Corner Opp Next Showroom Tithal Road Valsad - 396001 Tel. :02632-326901,02632-326902 Varanasi:D-64/132,KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010 Tel. :0542-2227259,0542-3206494 Vellore:No.1, M.N.R. Arcade, Officer'S Line, Krishnagar, Vellore - 632001 Tel. :0416 22150008,0416 22150009 Vijayawada:39-10-7 Opp : Municipal Water Tank Labbipet Vijayawada - 520 010 Tel. :0866-2495200,0866-2495400 Visakhapatnam:47-14-5/1 Eswar Paradise Dwarakagar Main Road Visakhapatnam - 530 016 Tel. :0891-2752916,0891-2752915,0891-2752918 Warangal:5-6-95, 1 st floor , opp: B.Ed collage, Lashkar Bazar , Chandra Complex, Hanmakonda, Warangal - 500601 Tel. : Agartala:Jagannath Bari Road,Bidur Karta Chowmuhani, Agartala - 799001Tel. :0381-2315171 Bankura:Ambika Market,tunganj,Bankura - 722101Tel. : Bhatinda:#2047- A, 2nd Floor,Above Max New York Life Insurance, The Mall Road,Bhatinda - 151001Tel. : Bhilwara:27-28, 1St Floor, Hira-Panna Complex,Pur Road, Bhilwara-311001Tel. : Bikaner:2Nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme,Bikaner-334003Tel. : Davangere:# 15/9, Sobagu Complex,1St Floor, 2Nd Main Road, P J Extension,Davangere : 577002Tel. :08192 - 258713 Gandhidham:Office No. 203, Second Floor,Bhagwati Chamber, Plot No. 8,Sector - 1/A, Kutch Kala Road,Gandhidham - 370 201Tel. : Guwahati:54 Sagarika Bhawan,R G Baruah Road,(AIDC Bus Stop),Guwahati 781024Tel. : Jalpaiguri:D.B.C. Raod, Near Rupasree Cinema Hall,Beside Kalamandir, Po & Dist Jalapiguri,Jalpaiguri - 735101Tel. : Mandi:House No.149/11,School Bazar,City Mandi-175 001,Himachal PradeshTel. : Margoa:2Nd Floor, Dalal Commercial Complex,Opp: Hari Mandir, Pajifond, Margao-Goa-403601Tel. :0832-2731822 Nanded:Shop No. 4, First Floor, Opp.Bank Of India,Santkrupa Market, Gurudwara Road,Nanded-431602Tel. : Noida:307 Jaipuria Plaza;D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301Tel. : Patiala:SCO 27 D, Chhoti Baradari,Patiala - 147 001Tel. :0175-5051728 Ratlam: 1gpal Bhavan, Freeganj Road , Tobatti;Ratlam-457001Tel. : Satna:1St Floor, Gopal Complex, Near Busstand Rewa Road,Satna (M.P) -485 001Tel. : Shillong: Mani Bhawan, Thana Road,Lower Police Bazar, Shillong - 793 001Tel. : Solapur:Siddeshwar Securities, No 6, Vaman Road, Vijaypur Road, Vamangar,Solapur-413 004Tel. : Akola:Shop No-30, Ground Floor,Yamuna Tarang Complex,N.H. No.-06, Murtizapur Road,Akola-444004Tel. : Chandrapur:Shop No.5, Office No.2, 1St Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402Tel. :

## LIC Nomura MF Business Centers

LIC Nomura MF Floating Rate Fund Short Term Plan

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NO.-411,JEEVITHA BIMA ROAD, Tel.:9393339593; Ananthpur :SHOP NO.-49, BALAJI TOWERS,SUBASH ROAD, Tel.:9000444852; Karimnagar :1ST FLOOR, HINA BUSINESS TOWERS,ABOVE UTI BANK,MUKARAMPURA,Tel.:9000444853; VIJAYAWADA : 4TH FLOOR, JEEVAN KRISHNA BLDG., BESANT ROAD, GOVERNERPETH,Tel.:9000444856; GORAKHPUR :SHOP NO. 33, FIRST FLOOR, BUDDH VIHAR SHOPPING CENTRE, PART – A, TARAMANDAL ROAD, GORAKHPURTel.:9336833448; VARANASI :C/O LIC OF INDIA, DIVISIONAL OFFICE,"JEEVAN PRAKASH",B-12/120, GAURIGANJ,Tel.:9839608998; KOLHAPUR :SHOP NO.60, UPPER GROUND FLOOR,GEMSTONE COMPLEX,517/2, NEW SHAHUPURI,NEAR CENTRAL BUS STAND, Tel.:9822851948; KOLHAPUR :C/O LIC OF INDIA,BRANCH CODE : 9252, CAB,RAMKAMAL, NAGALA PARK,Tel.:9822851948; BELLARY :C/O MANJUNATH SAVANUR,SAVANUR NOVELTIES,NER BRIZE HOTEL,BANGALORE ROAD,Tel.:9980830179; RAJKOT :721, Star Chamber, Harihar ChowkTel.:9898733233; SURAT : Surat Business Centre, 5th Floor, " Jeevan Prakash" LIC Bldg., Opp. Surat Municipal Corporation Office, Muglisara, SuratTel.:9925027406 / 9978862626; BHAGALPUR :LIC Divisional office,Jeevan Prakash,Zero Mile chowkTel.:9431609765; GAYA :3RD FLOOR, RAJA NIWAS,ABOVE LIC BRANCH-2,SWARAJPURI ROAD,BIHARTel.: 9470854005; Dhanbad :SSS Cell, LIC of India ,Hirapur, Tel.:9955189443; AJMER :C/o. 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