

# MUTUAL INTEREST

August, 2015 Monthly Magazine for Open Ended Schemes | Investment Managers: LIC Nomura Mutual Fund Asset Management Company Ltd.



## A FUND THAT NURTURES GROWTH

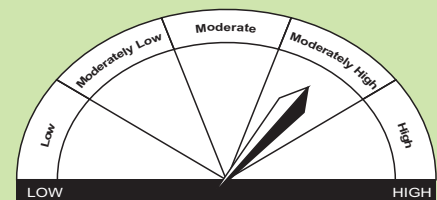
LIC NOMURA MF  
**GROWTH FUND**

An open-ended Growth Scheme



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

- Long Term Capital Growth.
- Investment in equity and equity related securities.



Investors understand that their principal will be at moderately high risk

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

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

## DEBT MARKET REVIEW



**Shri Saravana Kumar A.**  
CIO - Debt & Equity

### Key Events During the Month:

- IIP growth was noted at +3.8% for the month of June 2015 compared to 2.7% for the month of May 2015.
- WPI inflation remained in the negative zone at -2.4%, but was a bit higher than market expectations.
- Consumer price index (CPI) for the month of July came in at 3.78%, helped by the base effect and a major slump in food prices. The inflation number for previous month was 5.48%.
- INR broadly depreciated against USD and while it began the July at about 63.54, it had depreciated towards 64 towards the end of the month.
- Crude oil prices remained soft for most part of the month and Brent traded at about USD 53 per barrel towards the end of the month.
- PSU Banks issued 3 months to 1 year CD in the range of 7.40% to 7.90% (as on 31st July). The short term MM rates have been moving southwards due to sustained buying pressure and a relative paucity of issuances.
- The new benchmark 10 year G-sec 7.72% GS 2025 was quite range bound for most part of the previous month and remained in the 7.70% to 7.95% band. However, for most part of the month, it traded in a narrow band centering around the 7.80% level.
- Overnight rates such as CBLO and Call rates were volatile for most part of the month and reactive to overnight liquidity. Call rates were about 7.20% to 7.30% on 31st July.

### Debt Market Outlook:

The FOMC in its review has indicated that it may be veering towards a rate hike in September. However, the Federal Reserve remains reliant on incoming data on the US economy and further data prints will be watched as we move into August. However, in the context of continually patchy data on the US recovery, the pace is likely to be gradual.

The macroeconomic factors remained broadly in line with market expectations. The markets saw the usual easing of short term yields as the new quarter began. The markets generally saw range bound movements with a mild positive bias as market liquidity eased relatively. On a day to day basis, some spikes and dips were seen following domestic and international data prints. Market participants watch the upcoming RBI policy on 4th August as well as the Federal Reserve reaction to incoming US data. Yields remained range bound throughout for most part of the month with the benchmark 10 year paper hovering around the 7.80% mark.

As stated previously, while our expectation for positive moves have been scaled back a bit. We maintain our view of interest rate cycle remaining soft for the coming quarters and expect markets to remain broadly positive in the medium term to long term. As of now, we are penciling in about 50 bps cuts in the current fiscal. Broadly positive in the medium term to long term. As of now, we are penciling in about 50 bps cuts in the current fiscal.

## EQUITY MARKET REVIEW

Indian equities witnessed muted performance in June and July following some mixed corporate results and rising global volatility with slowdown in China. Sensex closed flat at 28,114 on July 31, 2015. Monsoons however got off to a strong start and rainfall until July 24 has been 6% below Long Period Average (LPA) and has been excess (>19%) in four subdivisions, normal (-19% to +19%) in 20 subdivisions and deficient (-)9% to (-)59% in 12 subdivisions. July also saw the start of much awaited FM Radio Phase III auctions. Another positive news was that India continued to lead the global consumer confidence index, according to Nielsen report.

On the macro front, RBI had a monetary policy meeting on August 4th and the RBI kept Repo rate, CRR and SLR unchanged at 7.25%, 4% and 21.5% respectively. The Governor highlighted that forward guidance would be data contingent. Factors such as sub-par monsoon and moderate MSP hike could result in a further ease of 25 bps in the current fiscal.

On inflation front, CPI inflation surged 5.4% in June from 5.01% in May. The pick-up was led largely by sequential uptick in food items and increase in service tax rate from 12.36% to 14% from June onwards. Core inflation inched up 4.56% (from 4.34%). WPI inflation contracted 2.4% in June against (-)2.36% in May. While favourable base effect continues to support the headline print, underlying sequential momentum has picked up to (-)0.1% qoq SAAR against (-)6-7% in 4QFY15. Core WPI was at (-)0.95%.

Sector-wise, Metal and Realty index closed down 7.1% and 1.8% respectively. While the rest of indices like Small-Cap IT Sector, Mid-Cap, FMCG, Capital Goods etc. outperformed during the month up 6.8%, 6%, 5.6%, 4.4% and 3.2% respectively.

### Capital flows:

FII's were net sellers in the equity to the tune of Rs. 2,663 crores (USD 415 million) from June to July 2015. FIIs bought equity worth Rs 65,660 crores (USD 10.23 billion) from Aug 2014 to July 2015. (As of 29th May 2015, Source: SEBI)

1 USD = INR 64.16

### Outlook:

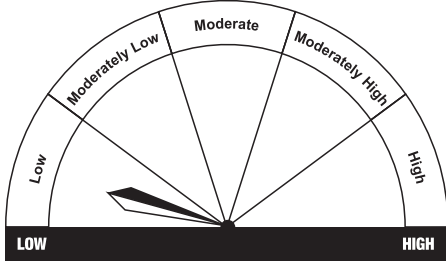
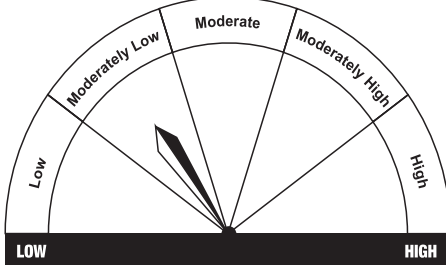
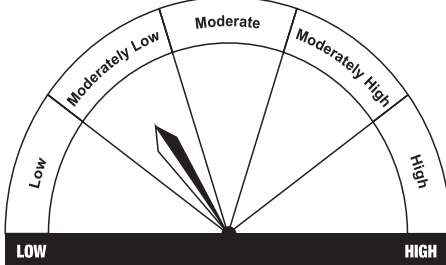
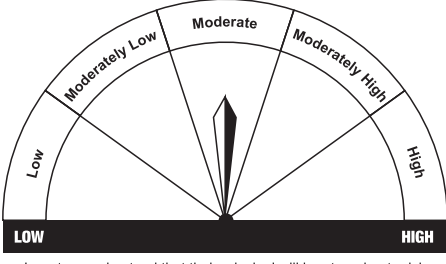
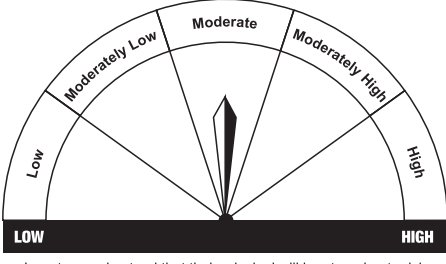
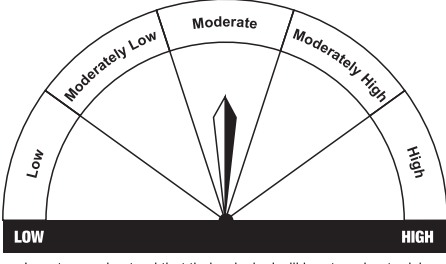
As in July, the focus, in August, would be on the ongoing parliamentary session as well as ongoing earnings season. The monsoon session of the parliament which started on July 21 will end on August 13, 2015. Still hoping to move ahead with the Constitutional Amendment Bill for GST in the current session of Parliament, the government approved amendments to the proposed legislation to compensate states for revenue losses for a period of five years, as suggested by the Rajya Sabha Select committee. The Government has set April 1, 2016, as the target for introduction of the indirect tax levy that would subsume Central taxes such as excise duty and service tax as well as a host of state taxes. The Govt has finally announced a more specific, scaled-up (Rs70000 crores) and long-term (4 yrs) recapitalisation plan for India's struggling Govt banks. The Cabinet also cleared the Consumer Protection Bill, 2015, that seeks to set up a regulatory authority that would be empowered to recall products and initiate class suits against defaulting companies including e-tailers. The Union Cabinet also approved a proposal allowing foreign entities to invest in Alternative Investment Funds, in order to attract foreign investments. The Cabinet cleared a proposal for setting up the National Investment and Infrastructure Fund (NIIF). Announced in the Budget 2015-16, the fund would have a corpus of Rs 20,000 crore to enable infrastructure finance firms to leverage funds. Passage of the new bills in this Monsoon session remains will be the key for further development in the economy.

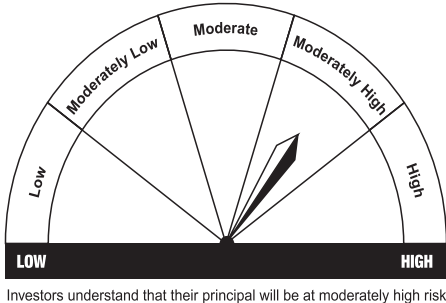
On the results front, Indian IT services kick started the earnings season, with most companies giving inline set of numbers. Four wheeler and commercial vehicles have reported strong numbers however two wheelers and OEM dependent on two wheelers have not reported muted numbers. Capital goods companies have also shown weak results with some companies seeing order book decline. In the consumer sector there was modest volume growth accompanied by benign input cost leading to acceleration in the earnings. The metal and mining sector, expect Coal India, is expected to report muted numbers of account of poor volumes and realization. In the banking sector incremental NPL in the current quarter are lower than fourth quarter.

So far pharma sector have given mixed set of results with some major pharma companies giving disappointing set of results. Going ahead pharma company results are expected to be tepid especially for companies which have high dependence on US market. On oil & gas side, we can expect the refineries to post good results on back of healthy Gross refining margins (GRMs) in Q1 and some crude inventory gains. Upstream and midstream companies are expected to see sluggish quarter on account of poor volumes. Domestic metal and mining companies are expected to deliver poor numbers on account of steep correction in commodity prices, increase in royalty and poor demand.

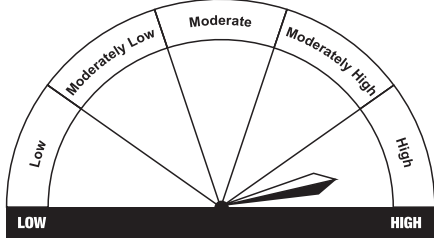
Benchmark Index	Latest Price	1 month return (%)	3 months return (%)	6 months return (%)
BSE Sensex	28114.6	1.20%	4.10%	-3.70%
CNX NIFTY	8532.9	2.00%	4.30%	-3.10%
BSE Small-Cap	11830.8	6.80%	8.10%	4.40%
BSE IT Sector	11072.7	6.00%	6.40%	-0.90%
BSE Mid-Cap	11273	5.60%	8.20%	5.00%
BSE FMCG Sector	8133.5	4.40%	6.90%	-1.70%
BSE Cap Goods	18081.3	3.20%	9.50%	5.80%

Benchmark Index	Latest Price	1 month return (%)	3 months return (%)	6 months return (%)
BSE Cons Durable	11086.5	0.032	0.068	0.04
BSE 500	11233.4	0.03	0.05	-0.01
BSE Healthcare	17047.7	0.029	0.053	0.088
BSE 200	3589	0.026	0.048	-0.014
BANKEX	21499.2	0.025	0.022	-0.054
BSE 100	8653.3	0.022	0.04	-0.028
BSE Auto	19107.8	0.021	0.042	-0.044
BSE Power	2064.6	0.021	-0.015	-0.072
BSE Oil&Gas	9902.2	0.004	0.076	-0.024
BSE Realty Index	1387.4	-0.018	-0.118	-0.234
BSE Metal	8668.4	-0.071	-0.116	-0.149

NAME OF THE SCHEME	THE PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING *	RISKOMETER
<b>LIC Nomura MF Liquid Fund</b>	<ul style="list-style-type: none"> <li>Regular income for short term</li> <li>Investment in Debt / Money Market Instruments</li> <li><b>Risk - Low</b></li> </ul>	 <p>Investors understand that their principal will be at low risk</p>
<b>LIC Nomura MF Savings Plus Fund</b>	<ul style="list-style-type: none"> <li>Regular Income for short term</li> <li>Investment in Debt/Money Market Instruments</li> <li><b>Risk - Moderately Low</b></li> </ul>	 <p>Investors understand that their principal will be at moderately low risk</p>
<b>LIC Nomura MF Income Plus Plan</b>	<ul style="list-style-type: none"> <li>Regular income for short term</li> <li>Investment in Debt / Money Market Instruments / Govt. Securities</li> <li><b>Risk - Moderately Low</b></li> </ul>	 <p>Investors understand that their principal will be at moderately low risk</p>
<b>LIC Nomura MF Bond Fund</b>	<ul style="list-style-type: none"> <li>Regular income for long term</li> <li>Investment in Debt / Money Market Instruments / Govt. Securities</li> <li><b>Risk - Moderate</b></li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>
<b>LIC Nomura MF Government Securities Fund</b>	<ul style="list-style-type: none"> <li>Long term Capital Appreciation and current income</li> <li>Investment in sovereign securities issued by Central State Government</li> <li><b>Risk - Moderate</b></li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>
<b>LIC Nomura MF Gsec Long Term Exchange Traded Fund</b>	<ul style="list-style-type: none"> <li>Medium to Long term Regular Income</li> <li>Investment in securities in line with GSEC10 NSE Index to generate comparable returns subject to tracking error.</li> <li><b>Risk - Moderate</b></li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>

NAME OF THE SCHEME	THE PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING *	RISKOMETER
LIC Nomura MF Monthly Income Plan	<ul style="list-style-type: none"> <li>Regular Income for short term</li> <li>Investment in Debt and Money Market Instruments as well as Equity and Equity Related instruments</li> <li><b>Risk - Moderately High</b></li> </ul>	 <p data-bbox="1068 1167 1511 1184">Investors understand that their principal will be at moderately high risk</p>
* LIC Nomura MF Balanced Fund	<ul style="list-style-type: none"> <li>Long term capital appreciation and current income</li> <li>Investment in equity and equity related securities, fixed income securities (debt and money market securities).</li> <li><b>Risk - Moderately High</b></li> </ul>	
LIC Nomura MF Growth Fund	<ul style="list-style-type: none"> <li>Long Term Capital Growth</li> <li>Investment in equity and equity related securities</li> <li><b>Risk - Moderately High</b></li> </ul>	
LIC Nomura MF Equity Fund	<ul style="list-style-type: none"> <li>Long Term Capital Growth</li> <li>Investment in equity and equity related securities</li> <li><b>Risk - Moderately High</b></li> </ul>	
LIC Nomura MF Tax Plan	<ul style="list-style-type: none"> <li>Long Term Capital Growth</li> <li>Investment in equity and equity related securities</li> <li><b>Risk - Moderately High</b></li> </ul>	
LIC Nomura MF Index Fund- Sensex Plan	<ul style="list-style-type: none"> <li>Long Term Capital Growth</li> <li>Investment in equity instrument of respective index stocks subject to tracking error.</li> <li><b>Risk - Moderately High</b></li> </ul>	
LIC Nomura MF Index Fund- Nifty Plan	<ul style="list-style-type: none"> <li>Long Term Capital Growth</li> <li>Investment in equity instrument of respective index stocks subject to tracking error.</li> <li><b>Risk - Moderately High</b></li> </ul>	
LIC Nomura MF Index Fund- Sensex Advantage Plan	<ul style="list-style-type: none"> <li>Long Term Capital Growth</li> <li>Investment in equity instrument of respective index stock subject to tracking error</li> <li><b>Risk - Moderately High</b></li> </ul>	
LIC Nomura MF Children's Fund	<ul style="list-style-type: none"> <li>Long term capital appreciation and current income</li> <li>Investment in Debt and money market instruments as well as Equity and Equity related instruments.</li> <li><b>Risk - Moderately High</b></li> </ul>	
LIC Nomura MF Unit Linked Insurance Scheme	<ul style="list-style-type: none"> <li>Long term capital appreciation and current income</li> <li>Investment in Equity and equity related securities, fixed income securities (debt and money market securities).</li> <li><b>Risk - Moderately High.</b></li> </ul>	

# RISKOMETER

NAME OF THE SCHEME	THE PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING *	RISKOMETER
<b>LIC Nomura MF Infrastructure Fund</b>	<ul style="list-style-type: none"> <li>• Long Term Capital Growth</li> <li>• Investment in equity and equity related instruments of directly or indirectly engaged in infrastructure sector</li> <li>• <b>Risk - High</b></li> </ul>	 <p data-bbox="1117 636 1474 653">Investors understand that their principal will be at high risk</p>
<b>LIC Nomura MF Midcap Fund</b>	<ul style="list-style-type: none"> <li>• Long Term Capital Growth</li> <li>• Investment predominantly equity and equity related securities of mid-cap companies.</li> <li>• <b>Risk - High</b></li> </ul>	
<b>LIC Nomura MF Banking and Financial Services Fund</b>	<ul style="list-style-type: none"> <li>• Capital Appreciation over Long Term</li> <li>• Investment predominantly in a portfolio of equity &amp; equity related securities of companies engaged in banking and financial services.</li> <li>• <b>Risk - High</b></li> </ul>	

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



# LIC NOMURA MF LIQUID FUND

## SCHEME FEATURES

**Scheme Type:** Debt - Liquid

**Launch Date:** March 11, 2002

**AUM as on 31/07/2015:** INR 7549.55 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** Nil

**Benchmark:** Crisil Liquid Fund Index

**Minimum Investment:** Rs. 5000/- (w.e.f. 12-09-2013)

## FUND MANAGER

**Name:** Mr. Kunal Jain

## NAV

For all the plans and options

NAV as on July 31, 2015	Per Unit
Growth	2603.6370
Dividend	1098.0000
Direct Growth	2607.3474
Direct Dividend	1098.0000

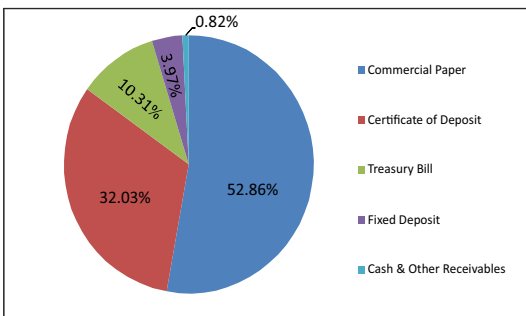
**EXPENSE RATIO - REGULAR :** 0.10%

**EXPENSE RATIO - DIRECT :** 0.02%

## PORTFOLIO METRICS

Average Maturity	34 days
Duration	0.09 yrs
YTM	7.84%

## ASSET ALLOCATION



## INVESTMENT OBJECTIVE

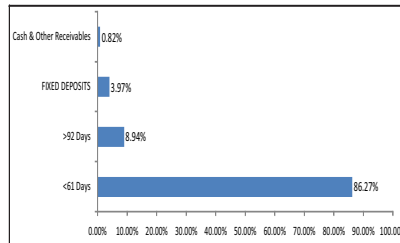
An open ended scheme which seeks to generate reasonable returns with low risk and high liquidity through judicious mix of investment in money market instruments and quality debt instruments.

## PORTFOLIO

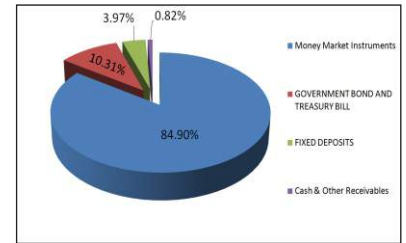
Company	Industry/Rating	% to Nav
<b>Certificate Of Deposit</b>		
KARUR VYSYA BANK LTD	CRISIL A1+	2.64%
INDUSIND BANK LTD	CRISIL A1+	2.64%
IDBI BANK LTD	CRISIL A1+	2.64%
ALLAHABAD BANK	CARE A1+	4.94%
VIJAYA BANK	CRISIL A1+	2.63%
SOUTH INDIAN BANK LTD	CRISIL A1+	2.57%
SOUTH INDIAN BANK LTD	CARE A1+	5.25%
CORPORATION BANK	CRISIL A1+	2.63%
ANDHRA BANK	IND A1+	2.61%
UCO BANK	CRISIL A1+	1.32%
SYNDICATE BANK	CARE A1+	1.19%
UNION BANK OF INDIA	CRISIL A1+	0.66%
PUNJAB & SIND BANK	[ICRA] A1+	0.33%
<b>Certificate Of Deposit Total</b>		<b>32.03%</b>
<b>Commercial Paper</b>		
INDIABULLS HOUSING FINANCE LTD	CRISIL A1+	2.63%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL A1+	0.33%
TATA MOTORS LTD	CRISIL A1+	1.97%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD	[ICRA] A1+	3.24%
DEWAN HOUSING FINANCE CORPORATION LTD	CRISIL A1+	2.64%
SREI EQUIPMENT FINANCE LTD	[ICRA] A1+	5.27%
NATIONAL FERTILIZERS LTD	CRISIL A1+	2.64%
EDELWEISS FINANCIAL SERVICES LTD	CRISIL A1+	3.62%
JINDAL STEEL & POWER LTD	CARE A1+	2.62%
PTC INDIA FINANCIAL SERVICES LTD	CRISIL A1+	2.58%
EXPORT IMPORT BANK OF INDIA	CRISIL A1+	2.57%
ECL FINANCE LTD	CRISIL A1+	2.96%
ARVIND LTD	CARE A1+	1.98%
EDELWEISS COMMODITIES SERVICES LTD	CRISIL A1+	3.62%
RELIANCE CAPITAL LTD	CARE A1+	1.32%

DEEPAK FERTILIZERS AND PETROCHEMICALS CORPORATION LTD	[ICRA] A1+	2.30%
ADANI TRANSMISSION LTD	IND A1+	1.32%
SIMPLEX INFRASTRUCTURES LTD	CARE A1+	1.32%
JHAJJAR POWER LTD	IND A1+	1.31%
RELIGARE FINVEST LTD	[ICRA] A1+	1.31%
KOTAK MAHINDRA PRIME LTD	CRISIL A1+	1.25%
BLUE STAR LTD	CARE A1+	0.99%
ADANI ENTERPRISES LTD	CARE A1+	0.98%
EID PARRY INDIA LTD	CRISIL A1+	0.66%
IDFC LTD	[ICRA] A1+	0.66%
JM FINANCIAL SERVICES LTD	CRISIL A1+	0.40%
HERO CYCLES LTD	CRISIL A1+	0.33%
IL & FS FINANCIAL SERVICES LTD	IND A1+	0.07%
<b>Commercial Paper Total</b>		<b>52.86%</b>
<b>MONEY MARKET INSTRUMENT Total</b>		<b>84.90%</b>
<b>FIXED DEPOSITS</b>		
<b>Fixed Deposit</b>		
8% SYNDICATE BANK FD (MD 23/09/2015)		3.97%
<b>Fixed Deposit Total</b>		<b>3.97%</b>
<b>FIXED DEPOSITS Total</b>		<b>3.97%</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Treasury Bill</b>		
91 DAYS TBILL (MD 24/09/2015)	SOV	3.33%
91 DAYS TBILL (MD 10/09/2015)	SOV	3.26%
91 DAYS TBILL (MD 29/10/2015)	SOV	3.19%
91 DAYS TBILL (MD 15/10/2015)	SOV	0.52%
182 DAYS TBILL (MD 13/08/2015)	SOV	0.01%
<b>TREASURY BILL TOTAL</b>		<b>10.31%</b>
<b>GOVERNMENT BOND AND TREASURY BILL Total</b>		<b>10.31%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		0.80%
NET RECEIVABLES/(PAYABLES)		0.02%
<b>Cash &amp; Other Receivables</b>		<b>0.82%</b>
<b>Grand Total</b>		<b>100.00%</b>

## MATURITY PROFILE FOR THE PORTFOLIO



## RATING PROFILE FOR THE PORTFOLIO



## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	Crisil Liquid Fund Index	1 yr T-bill
June 30, 2014 To June 30, 2015	8.82%	8.77%	8.54%
June 28, 2013 To June 30, 2014	9.44%	9.63%	5.93%
June 29, 2012 To June 28, 2013	8.66%	8.12%	8.17%

## ANNUALISED PERFORMANCE

As on 31 July 2015

Period	Fund	Crisil Liquid Fund Index	1 yr T-bill
Last 7 Days	7.85%	8.00%	6.34%
Last 15 Days	7.90%	7.99%	7.07%
Last 30 Days	7.97%	8.01%	8.32%

## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested					
Period	Fund	Return	Crisil Liquid Fund Index	Return	1 year T-bill
Since Inception	25,862	7.41%	NA	NA	21,164
					5.80%

\* For Dividend History refer to page no. 25

# LIC NOMURA MF SAVINGS PLUS FUND

## SCHEME FEATURES

**Scheme Type:** Debt - Short Term

**Launch Date:** May 29, 2003

**AUM as on 31/07/2015:** INR 832.58 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** NIL w.e.f. 16/03/2015

**Benchmark:** Crisil Liquid Fund Index

**Minimum Investment:** Rs. 5000/-

## FUND MANAGER

**Name:** Shri Killof Pandya

## NAV

For all the plans and options

NAV as on July 31, 2015	Per Unit
Growth	21.9650
Dividend - Daily	10.1611
Dividend - Weekly	10.1793
Dividend - Monthly	10.5087
Direct Growth	22.3738
Direct Dividend - Daily	10.1000
Direct Dividend - Weekly	10.5238
Direct Dividend - Monthly	11.8246

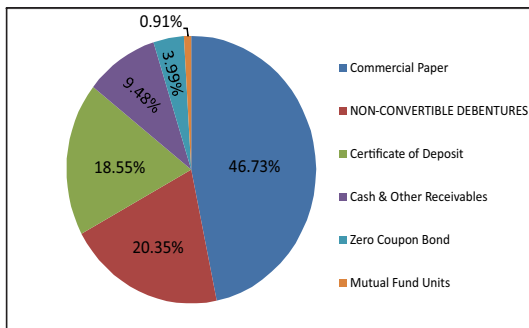
**EXPENSE RATIO - REGULAR :** 0.99%

**EXPENSE RATIO - DIRECT :** 0.19%

## PORTFOLIO METRICS

Average Maturity	149 days
Duration	0.36 yrs
YTM	8.04%

## ASSET ALLOCATION



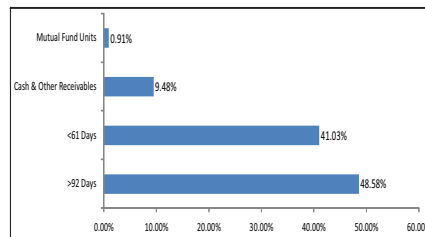
## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate income by investing in a portfolio of quality short term debt securities.

## PORTFOLIO

Company	Industry/Rating	% to Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
POWER FINANCE CORPORATION LTD	CRISIL AAA	0.43%
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	0.12%
TATA CAPITAL HOUSING FINANCE LTD	CRISIL AA+	0.61%
TATA MOTORS LTD	CARE AA+	8.43%
DEWAN HOUSING FINANCE CORPORATION LTD	CARE AAA	3.02%
DEEPAK FERTILIZERS AND PETROCHEMICALS CORPORATION LTD	[ICRA] AA	0.60%
TATA CAPITAL FINANCIAL SERVICES LTD	[ICRA] AA+	2.78%
SHRIRAM TRANSPORT FINANCE COMPANY LTD	CARE AA+	1.22%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	1.32%
L AND T FINCORP LIMITED	CARE AA+	1.21%
INDIA INFOLINE FINANCE LTD	BWR AA	0.62%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>20.35%</b>
<b>ZERO COUPON BOND</b>		
EDELWEISS FINANCIAL SERVICES LTD	CARE AA	2.68%
INDIABULLS HOUSING FINANCE LTD	BWR AAA	1.31%
<b>ZERO COUPON BOND TOTAL</b>		<b>3.99%</b>
<b>CORPORATE DEBT Total</b>		<b>24.34%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate Of Deposit</b>		
CORPORATION BANK	CRISIL A1+	2.97%
ANDHRA BANK	IND A1+	2.87%
PUNJAB & SIND BANK	[ICRA] A1+	2.87%
ING VYSYA BANK LTD	CRISIL A1+	3.35%
CANARA BANK	CRISIL A1+	5.73%
AXIS BANK LTD	CRISIL A1+	0.75%
<b>Certificate Of Deposit Total</b>		<b>18.55%</b>
<b>Commercial Paper</b>		
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL A1+	2.98%
DEWAN HOUSING FINANCE CORPORATION LTD	CRISIL A1+	2.20%
SREI EQUIPMENT FINANCE LTD	[ICRA] A1+	2.97%
EDELWEISS FINANCIAL SERVICES LTD	CRISIL A1+	2.91%
EDELWEISS COMMODITIES SERVICES LTD	CRISIL A1+	6.45%
KOTAK MAHINDRA PRIME LTD	CRISIL A1+	0.12%
IL & FS FINANCIAL SERVICES LTD	IND A1+	2.99%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL A1+	2.92%
RELIANCE INFRASTRUCTURE LTD	CRISIL A1+	1.14%
RELIANCE INFRASTRUCTURE LTD	IND A1+	10.67%
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	CRISIL A1+	2.99%
L & T INFRASTRUCTURE FINANCE CO LTD	CARE A1+	2.99%
JM FINANCIAL PRODUCTS LTD	CRISIL A1+	3.10%
SMALL INDUSTRIES DEV BANK OF INDIA	CRISIL A1+	1.72%
IL & FS LTD	[ICRA] A1+	0.57%
<b>Commercial Paper Total</b>		<b>46.73%</b>
<b>MONEY MARKET INSTRUMENTS Total</b>		<b>65.28%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>		
<b>Mutual Fund Units</b>		
LIC NOMURA MF FMP SERIES 89(1100 Days) DIR PLAN-GRW		0.91%
LIC NOMURA MF LIQUID FUND-DIRECT PLAN-GR OPTION		0.00%
<b>Mutual Fund Units Total</b>		<b>0.91%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total</b>		<b>0.91%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		9.03%
NET RECEIVABLES/(PAYABLES)		0.45%
<b>Cash &amp; Other Receivables</b>		<b>9.48%</b>
<b>Grand Total</b>		<b>100.00%</b>

## MATURITY PROFILE FOR THE PORTFOLIO

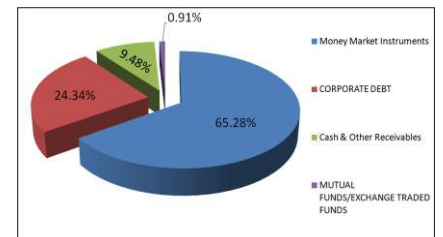


## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Liquid Fund Index	Return	1 year T-bill	Return
Since Inception	21,813	6.68%	22,104	6.79%	19,584	5.73%

## RATING PROFILE FOR THE PORTFOLIO



## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	Crisil Liquid Fund Index	1 year T-bill
June 30, 2014 To June 30, 2015	8.34%	8.77%	8.54%
June 28, 2013 To June 30, 2014	8.52%	9.63%	5.93%
June 29, 2012 To June 28, 2013	7.85%	8.12%	8.17%

\* For Dividend History refer to page no. 25

# LIC NOMURA MF INCOME PLUS FUND

## SCHEME FEATURES

**Scheme Type:** Debt

**Launch Date:** May 28, 2007

**AUM as on 31/07/2015** INR 97.65 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 0.50% if exit within 90 days from the date of allotment of units (w.e.f. 15-07-13)

**Benchmark:** Crisil Liquid Fund Index

**Minimum Investment:** Rs. 5000/- (w.e.f. 12-09-2013)

## FUND MANAGER

**Name:** Shri Killol Pandya

## NAV

For all the plans and options

NAV as on July 31, 2015	Per Unit
Growth	18.2227
Dividend - Daily	10.1000
Dividend - Weekly	10.1065
Dividend - Monthly	10.2892
Direct Growth	18.5629
Direct Dividend - Daily	10.1000
Direct Dividend - Weekly	10.1068

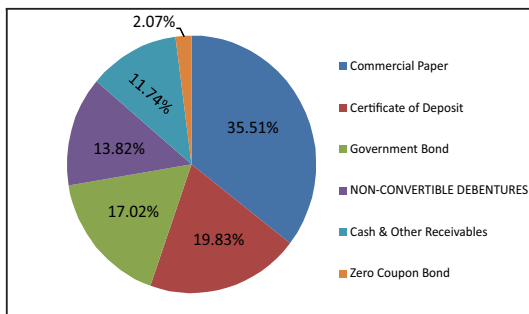
**EXPENSE RATIO - REGULAR :** 2.25%

**EXPENSE RATIO - DIRECT :** 1.88%

## PORTFOLIO METRICS

Average Maturity	755 days
Duration	1.18 yrs
YTM	7.98%

## ASSET ALLOCATION



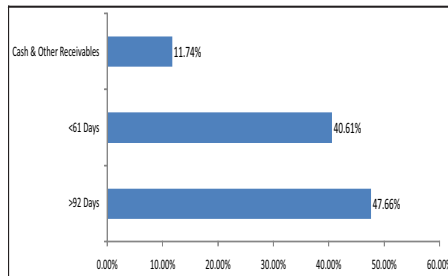
## INVESTMENT OBJECTIVE

An open ended debt scheme which seeks to provide reasonable possible current income - consistent with preservation of capital and providing liquidity - from investing in a diversified portfolio of short-term money market and debt securities.

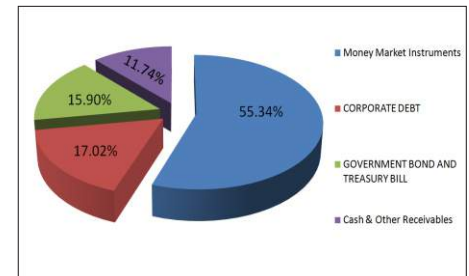
## PORTFOLIO

Company	Industry/Rating	% to Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
POWER FINANCE CORPORATION LTD	CRISIL AAA	0.51%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL AAA	0.41%
TATA CAPITAL HOUSING FINANCE LTD	CRISIL AA+	8.31%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	1.57%
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	CRISIL AAA	0.52%
INDIAN OIL CORPORATION LTD	[ICRA] AAA	1.46%
HDFC BANK LTD	IND AAA	1.03%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>13.82%</b>
<b>Zero Coupon Bond</b>		
INDIABULLS HOUSING FINANCE LTD	CARE AAA	1.55%
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD	[ICRA] AA	0.52%
<b>Zero Coupon Bond Total</b>		<b>2.07%</b>
<b>CORPORATE DEBT Total</b>		<b>15.90%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate Of Deposit</b>		
ING VYSYA BANK LTD	CRISIL A1 +	19.83%
<b>Certificate Of Deposit Total</b>		<b>19.83%</b>
<b>Commercial Paper</b>		
EDELWEISS COMMODITIES SERVICES LTD	CRISIL A1 +	10.03%
IDFC LTD	[ICRA] A1 +	5.10%
RELIANCE INFRASTRUCTURE LTD	CRISIL A1 +	0.51%
RELIANCE INFRASTRUCTURE LTD	IND A1 +	10.11%
SMALL INDUSTRIES DEV BANK OF INDIA	CRISIL A1 +	9.77%
<b>Commercial Paper Total</b>		<b>35.51%</b>
<b>MONEY MARKET INSTRUMENTS Total</b>		<b>55.34%</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
8.28% GOI (M/D 21/09/2027)	SOV	4.83%
7.80% GOI (MD 03/05/2020)	SOV	3.05%
7.35% GOI (MD 22/06/2024)	SOV	2.95%
8.15% GOI (MD 24/11/2026)	SOV	1.89%
8.24% GOI (MD 15/02/2027)	SOV	1.36%
8.83% GOI (MD 25/11/2023)	SOV	1.19%
8.60% GOI (MD 02/06/2028)	SOV	0.91%
7.72% GOI (MD 25/05/2025)	SOV	0.51%
8.40% GOI (MD 28/07/2024)	SOV	0.32%
<b>Government Bond Total</b>		<b>17.02%</b>
<b>GOVERNMENT BOND AND TREASURY BILL Total</b>		<b>17.02%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		9.57%
NET RECEIVABLES/(PAYABLES)		2.17%
<b>Cash &amp; Other Receivables</b>		<b>11.74%</b>
<b>Grand Total</b>		<b>100.00%</b>

## MATURITY PROFILE FOR THE PORTFOLIO



## RATING PROFILE FOR THE PORTFOLIO



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Liquid Fund Index	Return	1 year T-bill	Return
Since Inception	18,113	7.62%	18,054	7.58%	16,370	6.28%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	Crisil Liquid Fund Index	1year T-bill
June 30, 2014 To June 30, 2015	6.67%	8.77%	8.54%
June 28, 2013 To June 30, 2014	7.94%	9.63%	5.93%
June 29, 2012 To June 28, 2013	7.94%	8.12%	8.17%

\* For Dividend History refer to page no. 25



# LIC NOMURA MF BOND FUND

## SCHEME FEATURES

**Scheme Type:** Debt

**Launch Date:** March 26, 1999

**AUM as on 31/07/2015:** INR 123.22 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 1% if exit within 1 year from the date of allotment of units (w.e.f. 15-07-13)

**Benchmark:** Crisil Composite Bond Fund Index

**Minimum Investment:** Rs. 5000/-

## FUND MANAGER

**Name:** Shri Killol Pandya

## NAV

For all the plans and options

NAV as on July 31, 2015	Per Unit
Growth	39.0592
Dividend	10.6232
Direct Growth	39.5826
Direct Dividend	10.7839

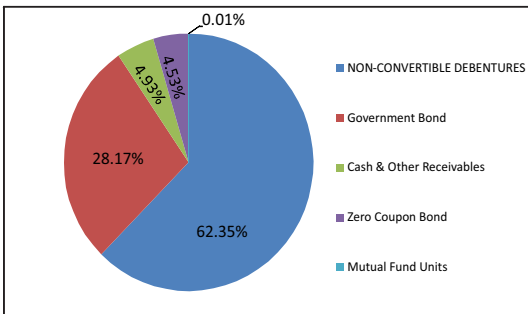
**EXPENSE RATIO - REGULAR :** 2.45%

**EXPENSE RATIO - DIRECT :** 2.01%

## PORTFOLIO METRICS

Average Maturity	2,844 days
Duration	4.21 years
YTM	8.50%

## ASSET ALLOCATION



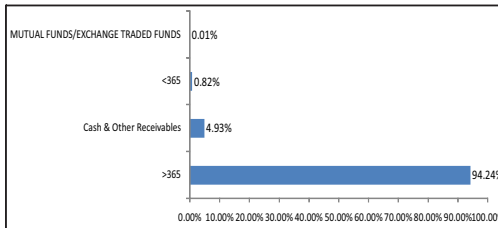
## INVESTMENT OBJECTIVE

LIC Nomura MF Bond Fund an open-ended Debt Scheme, will endeavor to generate an attractive return for its investors by investing in a portfolio of quality debt securities and money market instruments.

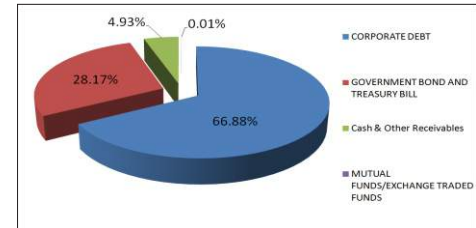
## PORTFOLIO

Company	Industry/Rating	% to Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
INDIABULLS HOUSING FINANCE LTD	CARE AA+	12.48%
NUCLEAR POWER CORPORATION OF INDIA LTD	CRISIL AAA	8.23%
PIRAMAL ENTERPRISES LTD	[ICRA] AA	0.41%
POWER FINANCE CORPORATION LTD	CRISIL AAA	10.87%
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	6.81%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL AAA	0.16%
STATE BANK OF PATIALA	[ICRA] AAA	8.02%
TATA CAPITAL HOUSING FINANCE LTD	CRISIL AA+	9.88%
TATA MOTORS LTD	CARE AA+	4.67%
TATA SONS LTD	CRISIL AAA	0.82%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>62.35%</b>
<b>ZERO COUPON BOND</b>		
EDELWEISS FINANCIAL SERVICES LTD	CARE AA	4.53%
<b>ZERO COUPON BOND Total</b>		<b>4.53%</b>
<b>CORPORATE DEBT Total</b>		<b>66.88%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>		
<b>Mutual Fund Units</b>		
LIC NOMURA MF LIQUID FUND-DIRECT PLAN-GR OPTION		0.01%
<b>Mutual Fund Units Total</b>		<b>0.01%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total</b>		<b>0.01%</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
9.23% GOI (MD 23/12/2043)	SOV	6.76%
8.30% GOI (MD 02/07/2040)	SOV	4.10%
8.28% GOI (M/D 21/09/2027)	SOV	3.96%
7.80% GOI (MD 03/05/2020)	SOV	3.22%
8.60% GOI (MD 02/06/2028)	SOV	2.75%
8.24% GOI (MD 15/02/2027)	SOV	2.66%
7.72% GOI (MD 25/05/2025)	SOV	2.41%
8.83% GOI (MD 25/11/2023)	SOV	1.43%
8.27% GOI (MD 09/06/2020)	SOV	0.82%
8.40% GOI (MD 28/07/2024)	SOV	0.06%
<b>Government Bond Total</b>		<b>28.17%</b>
<b>GOVERNMENT BOND AND TREASURY BILL Total</b>		<b>28.17%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		2.35%
NET RECEIVABLES/(PAYABLES)		2.59%
<b>Cash &amp; Other Receivables</b>		<b>4.93%</b>
<b>Grand Total</b>		<b>100.00%</b>

## MATURITY PROFILE FOR THE PORTFOLIO



## RATING PROFILE FOR THE PORTFOLIO



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Composite Bond Fund Index	Return	10 Year GOI	Return
Since Inception	38,638	8.72%	NA	NA	NA	NA

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	Crisil Composite Bond Fund Index	10 year GOI
June 30, 2014 To June 30, 2015	9.78%	11.10%	11.76%
June 28, 2013 To June 30, 2014	4.64%	4.57%	-2.47%
June 29, 2012 To June 28, 2013	9.53%	10.72%	12.10%

\* For Dividend History refer to page no. 25

# LIC NOMURA MF G-SEC FUND

## SCHEME FEATURES

**Scheme Type:** Debt - Gilt

**Launch Date:** November 15, 1999

**AUM as on 31/07/2015:** INR 78.29 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** Nil (w.e.f 11/12/2014)

**Benchmark:** I-Sec Composite Index

**Minimum Investment:** Rs. 10000/-

## FUND MANAGER

**Name:** Mr. Kunal Jain

## NAV

For all the plans and options

NAV as on July 31, 2015	Per Unit
PF Growth	17.8323
Regular Growth	30.9346
Direct Regular Growth	31.4017
PF Dividend	11.5392
Regular Dividend	10.4610
Direct Regular Dividend	10.6316

**EXPENSE RATIO - REGULAR :** 2.25%

**EXPENSE RATIO - DIRECT :** 1.40%

## PORTFOLIO METRICS

Average Maturity	6,494 days
Duration	9.29 years
YTM	7.97 %

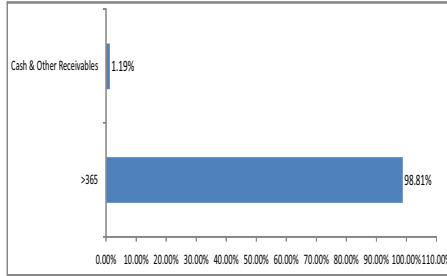
## INVESTMENT OBJECTIVE

The primary objective of the scheme is to generate credit risk free and reasonable returns for its investors through investments in sovereign securities issued by the central and /or state Government and /or any security unconditionally guaranteed by the central/ state government for repayment of Principal and interest and/or reverse repos in such securities as and when permitted by RBI.

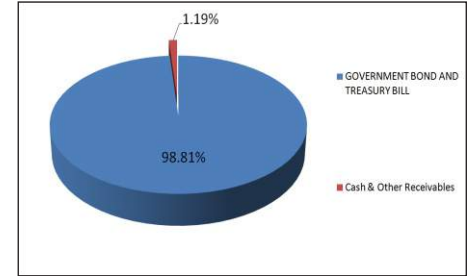
## PORTFOLIO

Company	Industry/Rating	% to Nav
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
8.13% GOI (MD 22/06/2045)	SOV	25.87%
7.35% GOI (MD 22/06/2024)	SOV	18.42%
7.72% GOI (MD 25/05/2025)	SOV	12.70%
7.95% GOI (MD 28/08/2032)	SOV	12.65%
8.60% GOI (MD 02/06/2028)	SOV	10.09%
8.17% GOI (MD 01/12/2044)	SOV	8.46%
7.88% GOI (MD 19/03/2030)	SOV	6.34%
7.80% GOI (MD 03/05/2020)	SOV	3.80%
9.23% GOI (MD 23/12/2043)	SOV	0.36%
8.40% GOI (MD 28/07/2024)	SOV	0.13%
<b>Government Bond Total</b>		<b>98.81%</b>
<b>GOVERNMENT BOND AND TREASURY BILL Total</b>		
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		0.98%
NET RECEIVABLES/(PAYABLES)		0.21%
<b>Cash &amp; Other Receivables</b>		<b>1.19%</b>
<b>Grand Total</b>		<b>100.00%</b>

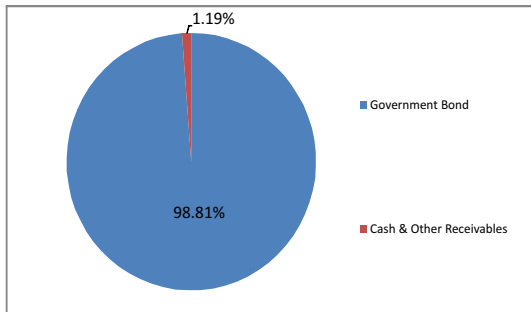
## MATURITY PROFILE FOR THE PORTFOLIO



## RATING PROFILE FOR THE PORTFOLIO



## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	I Sec Composite Index	Return	10 Year GOI	Return
Since Inception	30,565	7.43%	NA	NA	NA	NA

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	I Sec Composite Index	10 year GOI
June 30, 2014 To June 30, 2015	12.14%	11.70%	11.76%
June 28, 2013 To June 30, 2014	0.19%	4.09%	-2.47%
June 29, 2012 To June 28, 2013	9.04%	11.99%	12.10%

\* For Dividend History refer to page no. 25

# LIC NOMURA MF UNIT LINKED INSURANCE SCHEME

## SCHEME FEATURES

**Scheme Type:** Insurance Linked Tax Saving

**Launch Date:** June 19, 1989

**AUM as on 31/07/2015:** INR 189.36 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** Nil

**Benchmark:** Crisil Balanced Fund Index

**Minimum Investment:**

Rs. 10000/- under Single Premium Option

Rs. 1000/- under Regular Premium - Yearly Option

Rs. 100/- under Regular Premium - Monthly Option

## FUND MANAGER

Shri Sachin Relekar

## NAV

For all the plans and options

**NAV as on July 31, 2015** Per Unit

Dividend 14.9311

Direct Dividend 15.0730

**EXPENSE RATIO - REGULAR :** 2.50%

**EXPENSE RATIO - DIRECT :** 2.11%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.23 times

## RISK MEASURES

Standard Deviation 1.07%

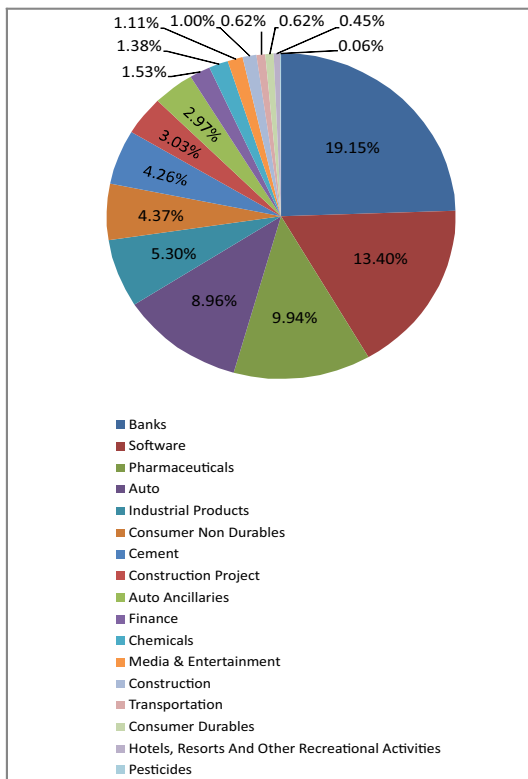
Sharpe Ratio 0.04

Portfolio Beta 0.91

R squared 0.02

YTM 1.47%

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## INVESTMENT OBJECTIVE

An open ended scheme which seeks to generate long term capital appreciation and offer Tax benefits u/s 80C of the Income Tax Act as well as additional benefits of a life cover and free accident insurance cover.

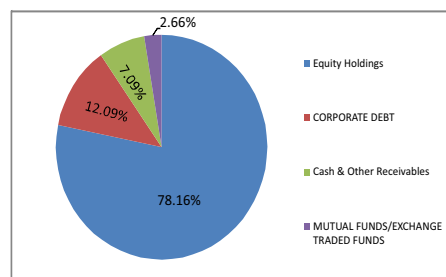
## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>8.96%</b>
EICHER MOTORS LTD	4.53%
TATA MOTORS LTD DVR SHARES	2.43%
MAHINDRA AND MAHINDRA LTD	2.00%
<b>Auto Ancillaries</b>	<b>2.97%</b>
BOSCH LTD	2.97%
<b>Banks</b>	<b>19.15%</b>
HDFC BANK LTD	7.18%
ICICI BANK LTD	6.13%
AXIS BANK LTD	5.84%
<b>Cement</b>	<b>4.26%</b>
JK LAKSHMI CEMENT LTD	1.74%
ULTRATECH CEMENT LTD	1.68%
THE RAMCO CEMENTS LTD	0.84%
<b>Chemicals</b>	<b>1.38%</b>
SOLAR INDUSTRIES INDIA LTD	1.38%
<b>Construction</b>	<b>1.00%</b>
BRIGADE ENTERPRISES LTD	1.00%
<b>Construction Project</b>	<b>3.03%</b>
ASHOKA BUILDCON LTD	1.82%
LARSEN & TOUBRO LTD	1.20%
<b>Consumer Durables</b>	<b>0.62%</b>
BATA INDIA LTD	0.62%
<b>Consumer Non Durables</b>	<b>4.37%</b>
ITC LTD	1.99%
KAVERI SEED COMPANY LTD	1.38%
UNITED SPIRITS LTD	1.00%
<b>Finance</b>	<b>1.53%</b>
MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD	1.02%
SHRIRAM TRANSPORT FINANCE COMPANY LTD	0.51%
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>0.45%</b>
ADLABS ENTERTAINMENT LIMITED	0.45%
<b>Industrial Products</b>	<b>5.30%</b>
BHARAT FORGE LTD	2.51%
CUMMINS INDIA LTD	2.23%
SKF INDIA LTD	0.56%

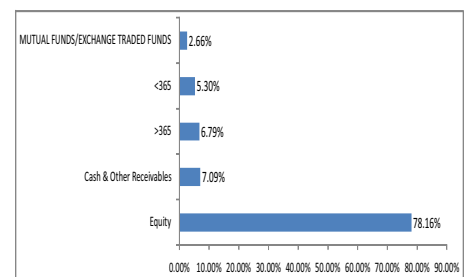
<b>Media &amp; Entertainment</b>	<b>1.11%</b>
Zee Entertainment Enterprises Ltd	1.11%
<b>Pesticides</b>	<b>0.06%</b>
SHARDA CROPCHEM LIMITED	0.06%
<b>Pharmaceuticals</b>	<b>9.94%</b>
LUPIN LTD	4.02%
DR. REDDY'S LABORATORIES LTD	2.48%
IPCA LABORATORIES LTD	1.58%
AUROBINDO PHARMA LTD	1.03%
SUVEN LIFE SCIENCES LTD	0.83%
<b>Software</b>	<b>13.40%</b>
INFOSYS LTD	3.24%
HCL TECHNOLOGIES LTD	3.06%
TATA CONSULTANCY SERVICES LTD	3.05%
TECH MAHINDRA LTD	1.78%
JUST DIAL LIMITED	1.28%
INFO EDGE (INDIA) LTD	0.99%
<b>Transportation</b>	<b>0.62%</b>
BLUE DART EXPRESS LTD	0.62%
<b>Equity Holdings Total</b>	<b>78.16%</b>

Company	Rating	% of Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	6.77%
POWER FINANCE CORPORATION LTD	CRISIL AAA	5.30%
BLUE DART EXPRESS LTD	[ICRA] AA	0.01%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>12.09%</b>
<b>CORPORATE DEBT Total</b>		<b>12.09%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>		
<b>Mutual Fund Units</b>		
LIC NOMURA MF LIQUID FUND-DIRECT PLAN-GR OPTION		2.66%
<b>Mutual Fund Units Total</b>		<b>2.66%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total</b>		<b>2.66%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		6.89%
NET RECEIVABLES/(PAYABLES)		0.20%
<b>Cash &amp; Other Receivables</b>		<b>7.09%</b>
<b>Grand Total</b>		<b>100.00%</b>

## ASSET ALLOCATION



## MATURITY PROFILE FOR THE PORTFOLIO



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Balanced Fund Index	Return	S&P CNXNifty	Return
Since Inception	46,982	6.12%	NA	NA	NA	NA

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	Crisil Balanced Fund Index	S&P CNX Nifty
June 30, 2014 To June 30, 2015	17.65%	10.58%	9.95%
June 28, 2013 To June 30, 2014	19.84%	20.88%	30.09%
June 29, 2012 To June 28, 2013	8.75%	10.90%	10.67%

# LIC NOMURA MF BALANCED FUND

## SCHEME FEATURES

**Scheme Type:** Balanced

**Launch Date:** January 1, 1991

**AUM as on 31/07/2015:** INR 30.90 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 1% if exit within 1 year from the date of allotment of units

**Benchmark:** Crisil Balanced Fund Index

**Minimum Investment:** Rs.1000/-

## FUND MANAGER

Shri Ramnath Venkateswaran

## NAV

For all the plans and options

**NAV as on July 31, 2015**

	Per Unit
Growth	85.4286
Dividend	14.4718
Direct Growth	86.8038
Direct Dividend	14.7198

**EXPENSE RATIO - REGULAR :** 2.70%

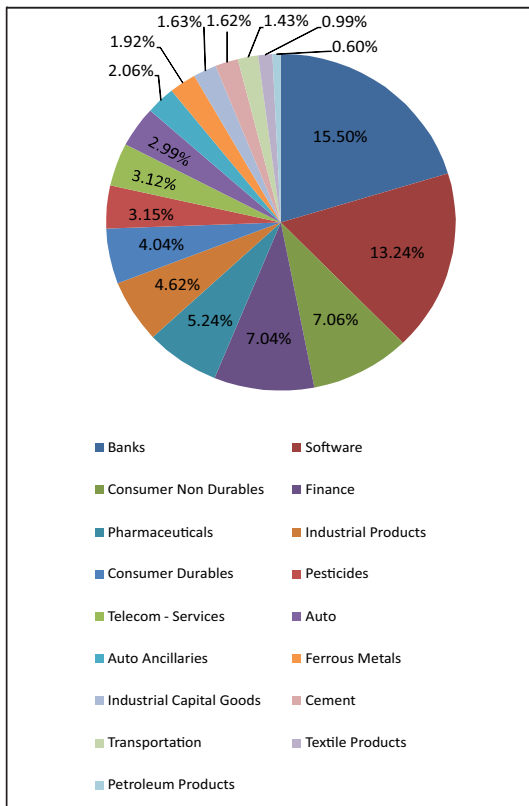
**EXPENSE RATIO - DIRECT :** 2.32%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.35 times

## RISK MEASURES

Standard Deviation	1.10%
Sharpe Ratio	0.04
Portfolio Beta	0.88
R squared	0.02
YTM	1.87%

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## INVESTMENT OBJECTIVE

An open ended Income and Growth scheme which seeks to provide regular returns and capital appreciation according to the selection of plan by investing in equities and debt instruments.

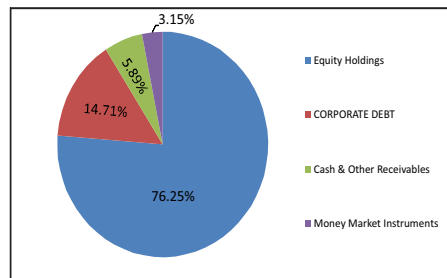
## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>2.99%</b>
TATA MOTORS LTD	1.86%
TATA MOTORS LTD DVR SHARES	1.13%
<b>Auto Ancillaries</b>	<b>2.06%</b>
BOSCH LTD	2.06%
<b>Banks</b>	<b>15.50%</b>
ICICI BANK LTD	4.64%
STATE BANK OF INDIA	3.64%
CITY UNION BANK LTD	3.53%
AXIS BANK LTD	2.43%
BANK OF INDIA	1.25%
<b>Cement</b>	<b>1.62%</b>
GRASIM INDUSTRIES LTD	1.62%
<b>Consumer Durables</b>	<b>4.04%</b>
CENTURY PLYBOARDS (INDIA) LTD	2.41%
BATA INDIA LTD	1.63%
<b>Consumer Non Durables</b>	<b>7.06%</b>
ITC LTD	2.28%
DABUR INDIA LTD	2.21%
JUBILANT FOODWORKS LTD	1.60%
COLGATE PALMOLIVE (INDIA) LTD	0.97%
<b>Ferrous Metals</b>	<b>1.92%</b>
TATA STEEL LTD	1.92%
<b>Finance</b>	<b>7.04%</b>
MULTI COMMODITY EXCHANGE OF INDIA LTD	2.32%
SHRIRAM TRANSPORT FINANCE COMPANY LTD	2.08%
MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD	1.42%
POWER FINANCE CORPORATION LTD	1.23%
<b>Industrial Capital Goods</b>	<b>1.63%</b>
CROMPTON GREAVES LTD	1.63%
<b>Industrial Products</b>	<b>4.62%</b>
BHARAT FORGE LTD	2.01%
CUMMINS INDIA LTD	1.68%
IFGL REFRACTORIES LTD	0.93%
<b>Pesticides</b>	<b>3.15%</b>
PI INDUSTRIES LTD	3.15%

<b>Petroleum Products</b>	<b>0.60%</b>
MANGALORE REFINERY AND PETROCHEMICALS LTD	0.60%
<b>Pharmaceuticals</b>	<b>5.24%</b>
IPCA LABORATORIES LTD	1.96%
CIPLA LTD	1.70%
SUVEN LIFE SCIENCES LTD	1.58%
<b>Software</b>	<b>13.24%</b>
Tech Mahindra Ltd	4.12%
INFOSYS LTD	3.17%
PERSISTENT SYSTEMS LTD	2.66%
WIPRO LTD	1.79%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.50%
<b>Telecom - Services</b>	<b>3.12%</b>
BHARTI AIRTEL LTD	3.12%
<b>Textile Products</b>	<b>0.99%</b>
SRF LTD	0.99%
<b>Transportation</b>	<b>1.43%</b>
CONTAINER CORPORATION OF INDIA LTD	1.43%
<b>Equity Holdings Total</b>	<b>76.25%</b>

Company	Rating	% of Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	6.79%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL AAA	6.28%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	1.64%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>14.71%</b>
<b>CORPORATE DEBT Total</b>		<b>14.71%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
AXIS BANK LTD	CRISIL A1+	3.15%
<b>Certificate of Deposit Total</b>		<b>3.15%</b>
<b>MONEY MARKET INSTRUMENTS Total</b>		<b>3.15%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		5.82%
NET RECEIVABLES/(PAYABLES)		0.07%
<b>Cash &amp; Other Receivables</b>		<b>5.89%</b>
<b>Grand Total</b>		<b>100.00%</b>

## ASSET ALLOCATION

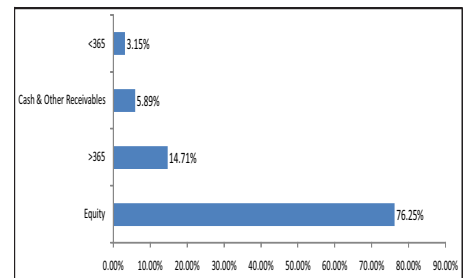


## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Balanced Fund Index	Return	S&P CNX Nifty	Return
Since Inception	83,490	9.04%	NA	NA	NA	NA

## MATURITY PROFILE FOR THE PORTFOLIO



## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	Crisil Balanced Fund Index	S&P CNX Nifty
June 30, 2014 To June 30, 2015	12.21%	10.58%	9.95%
June 28, 2013 To June 30, 2014	21.60%	20.88%	30.09%
June 29, 2012 To June 28, 2013	12.78%	10.90%	10.67%

\* For Dividend History refer to page no. 25

# LIC NOMURA MF MONTHLY INCOME PLAN

## SCHEME FEATURES

**Scheme Type:** Hybrid

**Launch Date:** June 1, 2003

**AUM as on 31/07/2015** INR 68.99 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 1% if exit within 1 year from the date of allotment of units

**Benchmark:** Crisil MIP Blended Index

**Minimum Investment:** Rs.5000/-

## FUND MANAGER

**Name:** Shri Killol Pandya

## NAV

For all the plans and options

**NAV as on July 31, 2015**

**Per Unit**

Growth	44.2485
Dividend - Monthly	10.6078
Dividend - Quarterly	10.8451
Dividend - Yearly	11.4197
Direct Growth	44.8724
Direct Dividend - Monthly	10.7677
Direct Dividend - Quarterly	10.8744
Direct Dividend - Yearly	11.5879

**EXPENSE RATIO - REGULAR :** 2.25%

**EXPENSE RATIO - DIRECT :** 1.80%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 1.13 times

## PORTFOLIO METRICS

### Quantitative Indicators - Debt Component

Average Maturity	1,183 days
Duration	1.83 years

## RISK MEASURES

Standard Deviation	1.79%
Sharpe Ratio	0.02
Portfolio Beta	0.27
R squared	0.00
YTM	7.08%

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate regular income by investing mainly in a portfolio of quality debt securities and money market instruments. It also seeks to generate capital appreciation by investing some percentage in a mix of equity instruments.

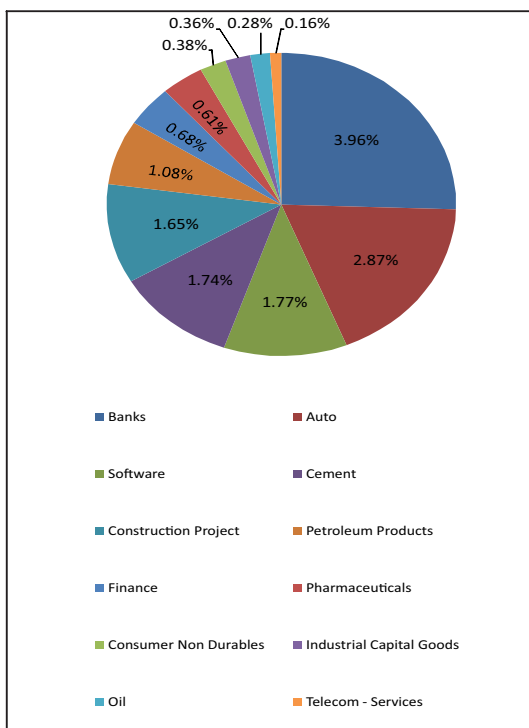
## PORTFOLIO

Company	% Of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>2.87%</b>
TATA MOTORS LTD DVR SHARES	0.89%
MARUTI SUZUKI INDIA LTD	0.63%
MAHINDRA & MAHINDRA LTD	0.49%
BAJAJ AUTO LTD	0.44%
EICHER MOTORS LTD	0.41%
<b>Banks</b>	<b>3.96%</b>
STATE BANK OF INDIA	1.37%
HDFC BANK LTD	0.99%
ICICI BANK LTD	0.70%
KOTAK MAHINDRA BANK LTD	0.26%
BANK OF BARODA	0.26%
PUNJAB NATIONAL BANK	0.22%
AXIS BANK LTD	0.17%
<b>Cement</b>	<b>1.74%</b>
ACC LTD	0.63%
ULTRATECH CEMENT LTD	0.50%
AMBUJA CEMENTS LTD	0.34%
GRASIM INDUSTRIES LTD	0.27%
<b>Construction Project</b>	<b>1.65%</b>
LARSEN & TOUBRO LTD	1.65%
<b>Consumer Non Durables</b>	<b>0.38%</b>
ITC LTD	0.38%
<b>Finance</b>	<b>0.68%</b>
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	0.66%
IDFC LTD	0.02%
<b>Industrial Capital Goods</b>	<b>0.36%</b>
BHARAT HEAVY ELECTRICALS LTD	0.36%
<b>Oil</b>	<b>0.28%</b>
OIL & NATURAL GAS CORPORATION LTD	0.28%
<b>Petroleum Products</b>	<b>1.08%</b>
RELIANCE INDUSTRIES LTD	0.94%
HINDUSTAN PETROLEUM CORPORATION LTD	0.13%

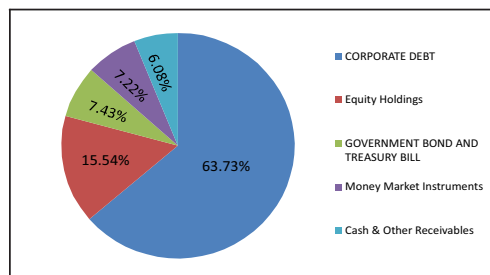
Company	% Of Nav
<b>Pharmaceuticals</b>	
DR. REDDY'S LABORATORIES LTD	0.25%
LUPIN LTD	0.22%
SUN PHARMACEUTICALS INDUSTRIES LTD	0.10%
CIPLA LTD	0.05%
<b>Software</b>	<b>1.77%</b>
INFOSYS LTD	0.62%
TATA CONSULTANCY SERVICES LTD	0.55%
TECH MAHINDRA LTD	0.31%
HCL TECHNOLOGIES LTD	0.29%
<b>Telecom - Services</b>	<b>0.16%</b>
TATA COMMUNICATIONS LTD	0.16%
<b>Equity Holding Total</b>	<b>15.54%</b>

Company	Rating	% of Nav
<b>Corporate Debt</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
TATA MOTORS LTD	CARE AA+	14.75%
INDIABULLS HOUSING FINANCE LTD	CARE AAA	14.69%
POWER FINANCE CORPORATION LTD	CRISIL AAA	13.59%
TATA SONS LTD	CRISIL AAA	13.17%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL AAA	7.53%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>63.73%</b>
<b>CORPORATE DEBT Total</b>		<b>63.73%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Commercial Paper</b>		
IL & FS FINANCIAL SERVICES LTD	IND A1+	7.22%
<b>Commercial Paper Total</b>		<b>7.22%</b>
<b>MONEY MARKET INSTRUMENTS Total</b>		<b>7.22%</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
8.30% GOI (MD 02/07/2040)	SOV	7.43%
<b>Government Bond Total</b>		<b>7.43%</b>
<b>GOVERNMENT BOND AND TREASURY BILL Total</b>		<b>7.43%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		2.50%
NET RECEIVABLES/(PAYABLES)		3.58%
<b>Cash &amp; Other Receivables</b>		<b>6.08%</b>
<b>Grand Total</b>		<b>100.00%</b>

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## ASSET ALLOCATION

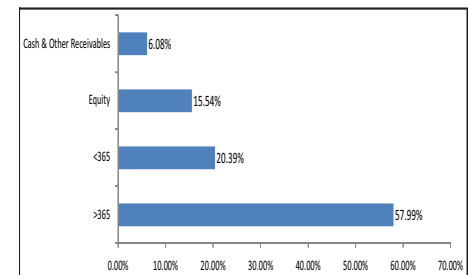


## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil MIP Blended Index	Return	10 Years GOI	Return
Since Inception	26,158	8.28%	26,644	8.44%	18,785	5.36%

## MATURITY PROFILE FOR THE PORTFOLIO



## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	Crisil MIP Blended Index	10 Yrs GOI
June 30, 2014 To June 30, 2015	8.90%	11.05%	11.76%
June 28, 2013 To June 30, 2014	10.06%	8.24%	-2.47%
June 29, 2012 To June 28, 2013	8.68%	10.83%	12.10%

\* For Dividend History refer to page no. 25



# LIC NOMURA MF CHILDREN'S FUND

## SCHEME FEATURES

**Scheme Type:** Balanced

**Launch Date:** September 26, 2001

**AUM as on 31/07/2015** INR 13.50 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 1% if exit within 1 year from the date of allotment of units

**Benchmark:** Crisil Balanced Fund Index

**Minimum Investment:** Rs.5000/-

## FUND MANAGER

Shri Ramnath Venkateswaran

## NAV

For all the plans and options

**NAV as on July 31, 2015** Per Unit

Growth 14.6618

Direct Growth 14.9510

**EXPENSE RATIO - REGULAR :** 2.45%

**EXPENSE RATIO - DIRECT :** 1.81%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.25 times

## PORTFOLIO METRICS

### Quantitative Indicators - Debt Component

Average Maturity 160 days

Duration 0.25 years

## RISK MEASURES

Standard Deviation 1.10%

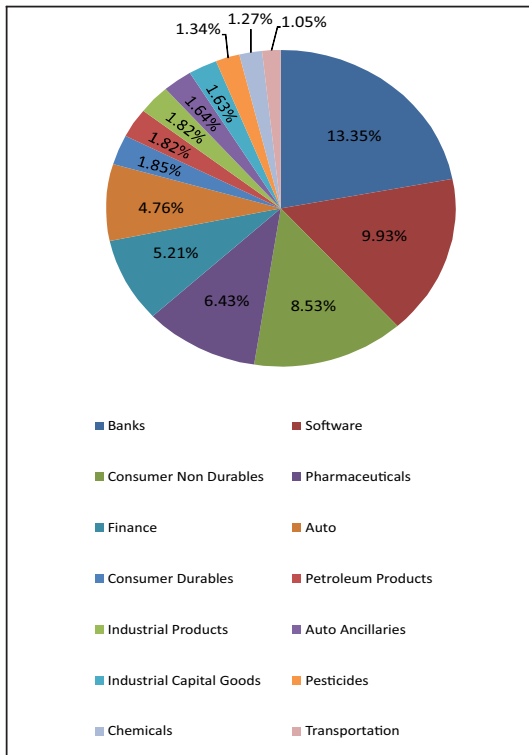
Sharpe Ratio 0.00

Portfolio Beta 0.95

R squared 0.02

YTM 2.38%

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## INVESTMENT OBJECTIVE

An open ended scheme which seeks to generate long term capital growth through a judicious mix of investment in quality debt securities and equities with relatively low risk levels through research based investments.

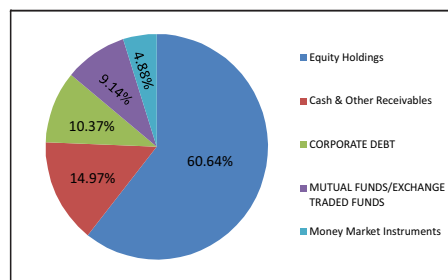
## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>4.76%</b>
TATA MOTORS LTD	3.37%
MAHINDRA & MAHINDRA LTD	1.40%
<b>Auto Ancillaries</b>	<b>1.64%</b>
BOSCH LTD	1.64%
<b>Banks</b>	<b>13.35%</b>
ICICI BANK LTD	4.51%
STATE BANK OF INDIA	3.65%
CITY UNION BANK LTD	2.45%
AXIS BANK LTD	1.87%
BANK OF INDIA	0.87%
<b>Chemicals</b>	<b>1.27%</b>
VINATI ORGANICS LTD	1.27%
<b>Consumer Durables</b>	<b>1.85%</b>
CENTURY PLYBOARDS (INDIA) LTD	1.85%
<b>Consumer Non Durables</b>	<b>8.53%</b>
COLGATE PALMOLIVE (INDIA) LTD	2.65%
ITC LTD	2.54%
JUBILANT FOODWORKS LTD	1.86%
UNITED SPIRITS LTD	1.48%
<b>Finance</b>	<b>5.21%</b>
MULTI COMMODITY EXCHANGE OF INDIA LTD	2.26%
SHRIRAM TRANSPORT FINANCE COMPANY LTD	1.73%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.22%
<b>Industrial Capital Goods</b>	<b>1.63%</b>
CROMPTON GREAVES LTD	1.63%
<b>Industrial Products</b>	<b>1.82%</b>
CUMMINS INDIA LTD	1.82%
<b>Pesticides</b>	<b>1.34%</b>
PI INDUSTRIES LTD	1.34%
<b>Petroleum Products</b>	<b>1.82%</b>
MANGALORE REFINERY AND PETROCHEMICALS LTD	1.82%

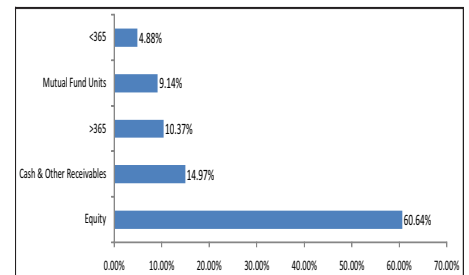
<b>Pharmaceuticals</b>	<b>6.43%</b>
CIPLA LTD	2.52%
IPCA LABORATORIES LTD	2.29%
SUVEN LIFE SCIENCES LTD	1.62%
<b>Software</b>	<b>9.93%</b>
WIPRO LTD	2.28%
TECH MAHINDRA LTD	2.20%
PERSISTENT SYSTEMS LTD	1.77%
INFOSYS LTD	1.60%
MINDTREE LTD	1.13%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.95%
<b>Transportation</b>	<b>1.05%</b>
CONTAINER CORPORATION OF INDIA LTD	1.05%
<b>Equity Holdings Total</b>	<b>60.64%</b>

Company	Rating	% of Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	6.61%
POWER FINANCE CORPORATION LTD	CRISIL AAA	3.76%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>10.37%</b>
<b>CORPORATE DEBT Total</b>		<b>10.37%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
ICICI Bank Ltd	[ICRA] A1+	4.88%
<b>Certificate of Deposit Total</b>		<b>4.88%</b>
<b>Money Market Instruments Total</b>		<b>4.88%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>		
<b>Mutual Fund Units</b>		
LIC NOMURA MF LIQUID FUND-DIRECT PLAN-GR OPTION		9.14%
<b>Mutual Fund Units Total</b>		<b>9.14%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total</b>		<b>9.14%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		16.88%
NET RECEIVABLES/(PAYABLES)		-1.92%
<b>Cash &amp; Other Receivables</b>		<b>14.97%</b>
<b>Grand Total</b>		<b>100.00%</b>

## ASSET ALLOCATION



## MATURITY PROFILE FOR THE PORTFOLIO



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Balanced Fund Index	Return	S&P CNX Nifty	Return
Since Inception	14,436	2.73%	NA	NA	82,783	16.76%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	Crisil Balanced Fund Index	S&P CNX Nifty
June 30, 2014 To June 30, 2015	14.84%	10.58%	9.95%
June 28, 2013 To June 30, 2014	19.95%	20.88%	30.09%
June 29, 2012 To June 28, 2013	9.42%	10.90%	10.67%

# LIC NOMURA MF EQUITY FUND

## SCHEME FEATURES

**Scheme Type:** Equity - Diversified

**Launch Date:** April 16, 1998

**AUM as on 31/07/2015:** INR 353.78 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 1% if exit within 1 year from the date of allotment of units

**Benchmark:** S&P BSE Sensitive Index

**Minimum Investment:** Rs. 2000/-

## FUND MANAGER

**Name:** Shri Ramnath Venkateswaran

## NAV

For all the plans and options

NAV As on July 31, 2015	Per Unit
Growth	40.7036
Dividend	15.0008
Direct Growth	41.2752
Direct Dividend	15.9233

**EXPENSE RATIO - REGULAR :** 2.70%

**EXPENSE RATIO - DIRECT :** 2.25%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.47 times

## RISK MEASURES

Standard Deviation	1.54%
Sharpe Ratio	0.04
Portfolio Beta	0.90
YTM	0.10%

## INVESTMENT OBJECTIVE

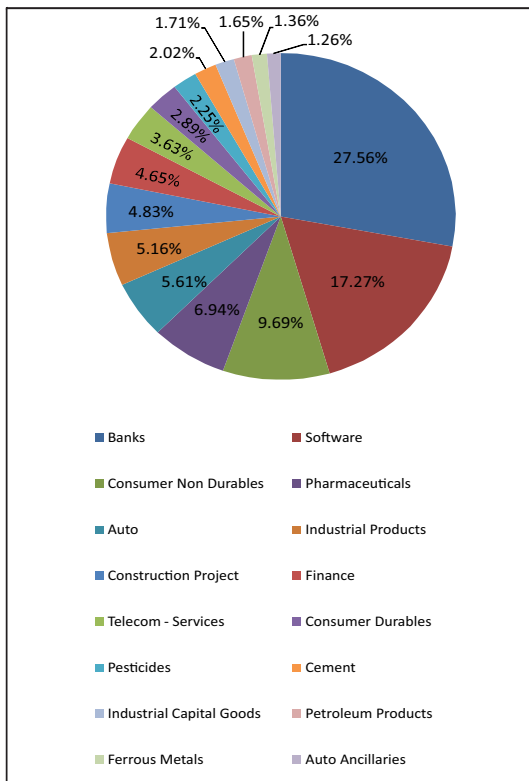
An open ended pure Growth scheme seeking to provide capital growth by investing mainly in mix of equity instruments. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

## PORTFOLIO

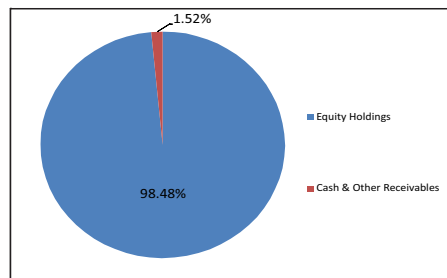
Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>5.61%</b>
TATA MOTORS LTD DVR SHARES	3.68%
BAJAJ AUTO LTD	1.93%
<b>Auto Ancillaries</b>	<b>1.26%</b>
BOSCH LTD	1.26%
<b>Banks</b>	<b>27.56%</b>
ICICI BANK LTD	8.01%
STATE BANK OF INDIA	6.65%
HDFC BANK LTD	3.47%
AXIS BANK LTD	3.35%
CITY UNION BANK LTD	2.10%
BANK OF BARODA	1.84%
BANK OF INDIA LTD	1.15%
YES BANK LTD	0.98%
<b>Cement</b>	<b>2.02%</b>
GRASIM INDUSTRIES LTD	2.02%
<b>Construction Project</b>	<b>4.83%</b>
LARSEN & TOUBRO LTD	4.83%
<b>Consumer Durables</b>	<b>2.89%</b>
CENTURY PLYBOARD INDIA LTD	1.64%
BATA INDIA LTD	1.25%
<b>Consumer Non Durables</b>	<b>9.69%</b>
ITC LTD	4.56%
JUBILANT FOODWORKS LTD	2.08%
COLGATE PALMOLIVE INDIA LTD	1.89%
DABUR INDIA LTD	1.16%
<b>Ferrous Metals</b>	<b>1.36%</b>
TATA STEEL LTD	1.36%

<b>Finance</b>	<b>4.65%</b>
MULTI COMMODITY EXCHANGE OF INDIA LTD	2.10%
POWER FINANCE CORPORATION LTD	1.32%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.23%
<b>Industrial Capital Goods</b>	<b>1.71%</b>
CROMPTON GREAVES LTD	1.71%
<b>Industrial Products</b>	<b>5.16%</b>
CUMMINS INDIA LTD	1.90%
SKF INDIA LTD	1.89%
BHARAT FORGE LTD	1.37%
<b>Pesticides</b>	<b>2.25%</b>
PI INDUSTRIES LTD	2.25%
<b>Petroleum Products</b>	<b>1.65%</b>
RELIANCE INDUSTRIES LTD	1.65%
<b>Pharmaceuticals</b>	<b>6.94%</b>
CIPLA LTD	3.09%
IPCA LABORATORIES LTD	2.24%
DIVIS LABORATORIES LTD	1.62%
<b>Software</b>	<b>17.27%</b>
INFOSYS LTD	5.15%
WIPRO LTD	4.04%
PERSISTENT SYSTEMS LTD	2.76%
Tech Mahindra Ltd	2.60%
MINDTREE LTD	1.62%
KPIT TECHNOLOGIES LIMITED	1.10%
<b>Telecom - Services</b>	<b>3.63%</b>
BHARTI AIRTEL LTD	3.63%
<b>Equity Holdings Total</b>	<b>98.48%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	1.48%
NET RECEIVABLES/(PAYABLES)	0.04%
<b>Cash &amp; Other Receivables</b>	<b>1.52%</b>
<b>Grand Total</b>	<b>100.00%</b>

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	S&P BSE Sensitive Index	Return	Nifty	Return
Since Inception	39,648	9.25%	66,263	11.61%	69,909	11.96%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	S&P BSE Sensitive Index	Nifty
June 30, 2014 To June 30, 2015	11.25%	9.31%	9.95%
June 28, 2013 To June 30, 2014	37.60%	30.83%	30.09%
June 29, 2012 To June 28, 2013	5.92%	11.28%	10.67%

# LIC NOMURA MF GROWTH FUND

## SCHEME FEATURES

**Scheme Type:** Equity - Diversified

**Launch Date:** September 1, 1999

**AUM as on 31/07/2015:** INR 108.52 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 1% if exit within 1 year from the date of allotment of units

**Benchmark:** S&P BSE Sensitive Index

**Minimum Investment:** Rs. 2000/-

## FUND MANAGER

**Name:** Mr. Sachin Relekar

## NAV

For all the plans and options

NAV As on July 31, 2015	Per Unit
Growth	21.4072
Dividend	17.9881
Direct Growth	21.7677
Direct Dividend	18.2503

**EXPENSE RATIO - REGULAR :** 2.90%

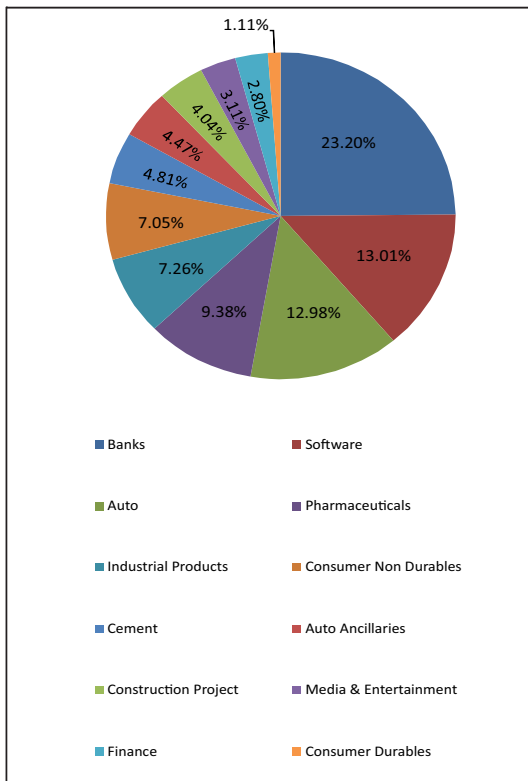
**EXPENSE RATIO - DIRECT :** 2.15%

**ANNUAL PORTFOLIO TURNOVER RATIO:** 0.35 times

## RISK MEASURES

Standard Deviation	1.54%
Sharpe Ratio	0.04
Portfolio Beta	0.86
YTM	0.42%

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## INVESTMENT OBJECTIVE

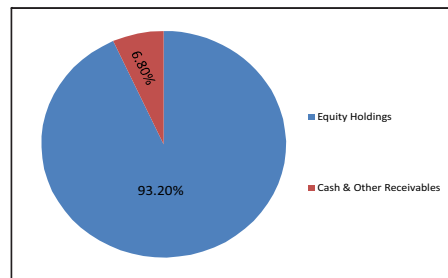
An open ended pure Growth scheme seeking to provide capital growth by investing mainly in equity instruments and also in debt and other permitted instruments of capital and money markets. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>12.98%</b>
EICHER MOTORS LTD	4.71%
MARUTI SUZUKI INDIA LTD	3.79%
TATA MOTORS LTD DVR SHARES	3.03%
BAJAJ AUTO LTD	1.44%
<b>Auto Ancillaries</b>	<b>4.47%</b>
MOTHERSON SUMI SYSTEMS LTD	2.24%
BOSCH LTD	2.23%
<b>Banks</b>	<b>23.20%</b>
AXIS BANK LTD	7.66%
HDFC BANK LTD	6.96%
ICICI BANK LTD	6.90%
YES BANK LTD	1.69%
<b>Cement</b>	<b>4.81%</b>
ULTRATECH CEMENT LTD	2.09%
ACC LTD	1.09%
THE RAMCO CEMENTS LIMITED	0.85%
JK LAKSHMI CEMENT LTD	0.78%
<b>Construction Project</b>	<b>4.04%</b>
LARSEN & TOUBRO LTD	4.04%
<b>Consumer Durables</b>	<b>1.11%</b>
BATA INDIA LTD	1.11%

<b>Consumer Non Durables</b>	<b>7.05%</b>
BRITANNIA INDUSTRIES LTD	2.53%
COLGATE PALMOLIVE INDIA LTD	1.89%
KAVERI SEED COMPANY LTD	1.39%
UNITED SPIRITS LTD	0.88%
ASIAN PAINTS LTD	0.36%
<b>Finance</b>	<b>2.80%</b>
SHRIRAM TRANSPORT FINANCE COMPANY LTD	1.65%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.14%
<b>Industrial Products</b>	<b>7.26%</b>
CUMMINS INDIA LTD	2.81%
BHARAT FORGE LTD	2.64%
SKF INDIA LTD	1.81%
<b>Media &amp; Entertainment</b>	<b>3.11%</b>
ZEE ENTERTAINMENT ENTERPRISES LTD	1.80%
PVR LTD	1.31%
<b>Pharmaceuticals</b>	<b>9.38%</b>
LUPIN LTD	3.14%
DR REDDY LABORATORIES LTD	2.40%
AUROBINDO PHARMA LTD	1.99%
IPCA LABORATORIES LTD	1.84%
<b>Software</b>	<b>13.01%</b>
HCL TECHNOLOGIES LTD	4.03%
TATA CONSULTANCY SERVICES LTD	3.41%
INFOSYS LTD	2.92%
JUST DIAL LIMITED	1.75%
INFO EDGE INDIA LTD	0.90%
<b>Equity Holdings Total</b>	<b>93.20%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	6.00%
NET RECEIVABLES/(PAYABLES)	0.80%
<b>Cash &amp; Other Receivables</b>	<b>6.80%</b>
<b>Grand Total</b>	<b>100.00%</b>

## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	S&P BSE Sensitive Index	Return	Nifty	Return
Since Inception	20,893	9.96%	57,584	11.69%	59,322	11.90%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	S&P BSE Sensitive Index	Nifty
June 30, 2014 To June 30, 2015	23.50%	9.31%	9.95%
June 28, 2013 To June 30, 2014	32.90%	30.83%	30.09%
June 29, 2012 To June 28, 2013	6.17%	11.28%	10.67%

# LIC NOMURA MF TAX PLAN

## SCHEME FEATURES

**Scheme Type:** Equity Linked Savings Scheme

**Launch Date:** April 17, 2000

**AUM as on 31/07/2015:** INR 51.02 Cr

**Load Structure:**

Entry Load: Nil

Exit Load: Nil

**Benchmark:** S&P BSE Sensitive Index

**Minimum Investment:** Rs. 500/-

**Offered under ELSS - 3 years lock-in period**

## FUND MANAGER

**Name:** Mr. Sachin Relekar

## NAV

For all the plans and options

**NAV as on July 31, 2015** Per Unit

Growth	51.1707
Dividend	17.0046
Direct Growth	52.2890
Direct Dividend	17.3942

**EXPENSE RATIO - REGULAR :** 2.80%

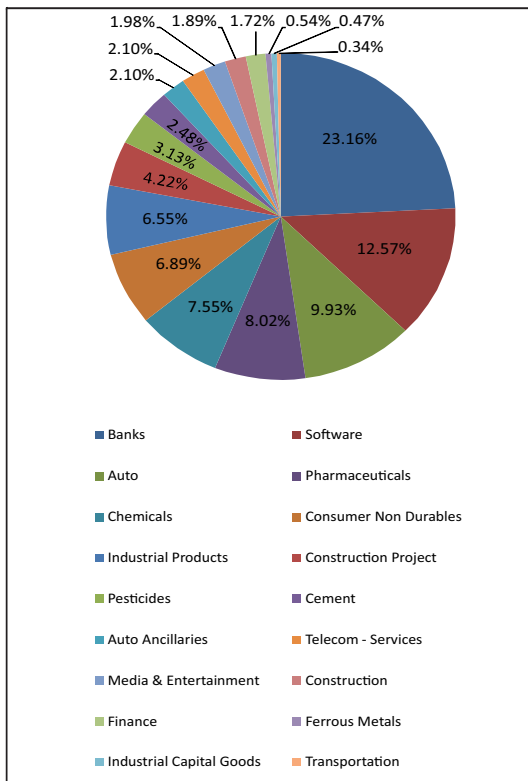
**EXPENSE RATIO - DIRECT :** 2.17%

**ANNUAL PORTFOLIO TURNOVER RATIO:** 0.62 times

## RISK MEASURES

Standard Deviation	1.80%
Sharpe Ratio	0.03
Portfolio Beta	0.86
YTM	0.24%

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## INVESTMENT OBJECTIVE

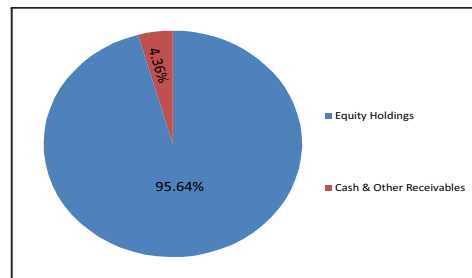
To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets.

## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>9.93%</b>
EICHER MOTORS LTD	3.74%
TATA MOTORS LTD DVR SHARES	2.18%
BAJAJ AUTO LTD	2.05%
MARUTI SUZUKI INDIA LTD	1.95%
<b>Auto Ancillaries</b>	<b>2.10%</b>
BOSCH LTD	2.10%
<b>Banks</b>	<b>23.16%</b>
AXIS BANK LTD	7.73%
ICICI BANK LTD	5.88%
DCB BANK LIMITED	3.65%
YES BANK LTD	2.15%
CITY UNION BANK LTD	1.90%
HDFC BANK LTD	1.85%
<b>Cement</b>	<b>2.48%</b>
JK LAKSHMI CEMENT LTD	1.63%
THE RAMCO CEMENTS LIMITED	0.85%
<b>Chemicals</b>	<b>7.55%</b>
VINATI ORGANICS LIMITED	2.82%
SOLAR INDUSTRIES (I) LTD	2.59%
PIDILITE INDUSTRIES LTD	2.13%
<b>Construction</b>	<b>1.89%</b>
BRIGADE ENTERPRISES LTD	1.89%
<b>Construction Project</b>	<b>4.22%</b>
SADBHAV ENGINEERING LTD	2.53%
LARSEN & TOUBRO LTD	1.68%
<b>Consumer Non Durables</b>	<b>6.89%</b>
BRITANNIA INDUSTRIES LTD	2.78%
UNITED SPIRITS LTD	1.88%
JUBILANT FOODWORKS LTD	0.97%
KAVERI SEED COMPANY LTD	0.74%
PROCTOR & GAMBLE HYGIENE AND HEALTH CARE	0.52%

<b>Ferrous Metals</b>	<b>0.54%</b>
TATA SPONGE IRON LTD	0.54%
<b>Finance</b>	<b>1.72%</b>
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.72%
<b>Industrial Capital Goods</b>	<b>0.47%</b>
ALSTOM T&D INDIA LTD	0.47%
<b>Industrial Products</b>	<b>6.55%</b>
SKF INDIA LTD	2.25%
BHARAT FORGE LTD	2.07%
CUMMINS INDIA LTD	1.33%
IFGL REFRACTORIES LTD	0.90%
<b>Media &amp; Entertainment</b>	<b>1.98%</b>
ENTERTAINMENT NETWORK INDIA LTD	1.07%
DB CORP LTD	0.91%
<b>Pesticides</b>	<b>3.13%</b>
PI INDUSTRIES LTD	3.13%
<b>Pharmaceuticals</b>	<b>8.02%</b>
AUROBINDO PHARMA LTD	2.12%
CIPLA LTD	1.79%
DIVIS LABORATORIES LTD	1.74%
SUVEN LIFE SCIENCES LIMITED	1.43%
LUPIN LTD	0.94%
<b>Software</b>	<b>12.57%</b>
INFOSYS LTD	3.43%
WIPRO LTD	2.45%
HCL TECHNOLOGIES LTD	2.28%
TECH MAHINDRA LTD	1.97%
JUST DIAL LIMITED	1.43%
TATA CONSULTANCY SERVICES LTD	1.02%
PERSISTENT SYSTEMS LTD	0.00%
<b>Telecom - Services</b>	<b>2.10%</b>
TATA COMMUNICATIONS LTD	2.10%
<b>Transportation</b>	<b>0.34%</b>
BLUE DART EXPRESS LTD	0.34%
<b>Equity Holdings Total</b>	<b>95.64%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	3.45%
NET RECEIVABLES/(PAYABLES)	0.91%
<b>Cash &amp; Other Receivables</b>	<b>4.36%</b>
<b>Grand Total</b>	<b>100.00%</b>

## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 June 2015

Period	Lumpsum investment of 10,000 invested					
	Fund	Return	S&P BSE Sensitive Index	Return	Nifty	Return
Since Inception	49,915	8.50%	56,920	12.11%	57,972	12.25%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	S&P BSE Sensitive Index	Nifty
June 30, 2014 To June 30, 2015	26.88%	9.31%	9.95%
June 28, 2013 To June 30, 2014	36.34%	30.83%	30.09%
June 29, 2012 To June 28, 2013	6.29%	11.28%	10.67%

# LIC NOMURA MF INDEX FUND - SENSEX PLAN

## SCHEME FEATURES

**Scheme Type:** Equity - Index

**Launch Date:** November 15, 2002

**AUM as on 31/07/2015:** INR 11.09 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 1% if exit within 1 month from the date of allotment of units (w.e.f. 15-07-13)

**Benchmark:** S&P BSE Sensitive Index

**Minimum Investment:** Rs. 2000/-

## FUND MANAGER

**Name:** Mr. Ramnath Venkateswaran

## NAV

For all the plans and options

**NAV as on July 31, 2015** Per Unit

Growth	52.9165
Dividend	18.1358
Direct Growth	53.5823
Direct Dividend	18.0053

**EXPENSE RATIO - REGULAR :** 1.70%

**EXPENSE RATIO - DIRECT :** 1.55%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.14 times

## RISK MEASURES

Tracking error	0.39%
Standard Deviation	1.50%
Sharpe Ratio	0.03
Portfolio Beta	0.95
YTM	0.08%

## INVESTMENT OBJECTIVE

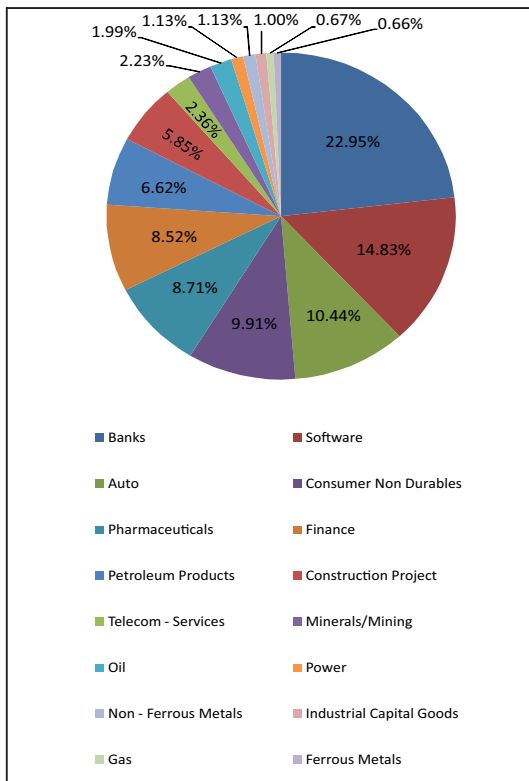
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

## PORTFOLIO

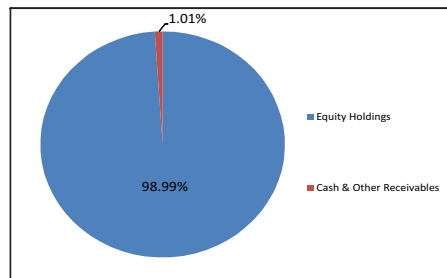
Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>10.44%</b>
TATA MOTORS LTD	2.93%
MAHINDRA & MAHINDRA LTD	2.53%
MARUTI SUZUKI INDIA LTD	2.31%
BAJAJ AUTO LTD	1.38%
HERO MOTOCORP LTD	1.30%
<b>Banks</b>	<b>22.95%</b>
HDFC BANK LTD	8.63%
ICICI BANK LTD	7.09%
AXIS BANK LTD	3.89%
STATE BANK OF INDIA	3.35%
<b>Construction Project</b>	<b>5.85%</b>
LARSEN & TOUBRO LTD	5.85%
<b>Consumer Non Durables</b>	<b>9.91%</b>
ITC LTD	7.26%
HINDUSTAN UNILEVER LTD	2.65%
<b>Ferrous Metals</b>	<b>0.66%</b>
TATA STEEL LTD	0.66%
<b>Finance</b>	<b>8.52%</b>
HOUSING DEVELOPMENT FINANCE CORPORATION	8.52%
<b>Gas</b>	<b>0.67%</b>
GAIL (INDIA) LTD	0.67%
<b>Industrial Capital Goods</b>	<b>1.00%</b>
BHARAT HEAVY ELECTRICALS LTD	1.00%

<b>Minerals / Mining</b>	<b>2.23%</b>
COAL INDIA LTD	2.23%
<b>Non - Ferrous Metals</b>	<b>1.13%</b>
VEDANTA LTD	0.59%
HINDALCO INDUSTRIES LTD	0.54%
<b>Oil</b>	<b>1.99%</b>
OIL & NATURAL GAS CORPORATION LTD	1.99%
<b>Petroleum Products</b>	<b>6.62%</b>
RELIANCE INDUSTRIES LTD	6.62%
<b>Pharmaceuticals</b>	<b>8.71%</b>
SUN PHARMACEUTICALS INDUSTRIES LTD	3.56%
DR REDDY LABORATORIES LTD	2.08%
LUPIN LTD	1.64%
CIPLA LTD	1.43%
<b>Power</b>	<b>1.13%</b>
NTPC LTD	1.13%
<b>Software</b>	<b>14.83%</b>
INFOSYS LTD	8.29%
TATA CONSULTANCY SERVICES LTD	5.06%
WIPRO LTD	1.48%
<b>Telecom - Services</b>	<b>2.36%</b>
BHARTI AIRTEL LTD	2.36%
<b>Equity Holdings Total</b>	<b>98.99%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	1.18%
NET RECEIVABLES/(PAYABLES)	-0.17%
<b>Cash &amp; Other Receivables</b>	<b>1.01%</b>
<b>Grand Total</b>	<b>100.00%</b>

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	S&P BSE Sensitive Index	Return	Nifty	Return
Since Inception	52,226	14.27%	86,016	18.66%	80,009	17.98%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	S&P BSE Sensitive Index	Nifty
June 30, 2014 To June 30, 2015	9.19%	9.31%	9.95%
June 28, 2013 To June 30, 2014	30.21%	30.83%	30.09%
June 29, 2012 To June 28, 2013	11.83%	11.28%	10.67%



# LIC NOMURA MF INDEX FUND - NIFTY PLAN

## SCHEME FEATURES

**Scheme Type:** Equity - Index

**Launch Date:** November 15, 2002

**AUM as on 31/07/2015:** INR 15.69 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 1% if exit within 1 month from the date of allotment of units (w.e.f. 15-07-13)

**Benchmark:** CNX Nifty

**Minimum Investment:** Rs. 2000/-

## FUND MANAGER

**Name:** Mr. Ramnath Venkateswaran

## NAV

For all the plans and options

**NAV as on July 31, 2015** Per Unit

Growth	47.5129
Dividend	17.5255
Direct Growth	48.1202
Direct Dividend	17.7481

**EXPENSE RATIO - REGULAR :** 1.20%

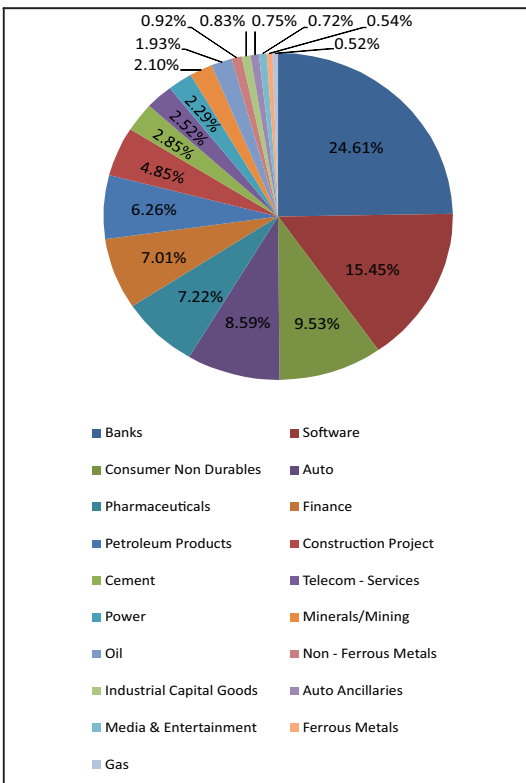
**EXPENSE RATIO - DIRECT :** 1.01%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.42 times

## RISK MEASURES

Tracking error	0.66%
Standard Deviation	1.48%
Sharpe Ratio	0.03
Portfolio Beta	0.88
YTM	0.08%

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## INVESTMENT OBJECTIVE

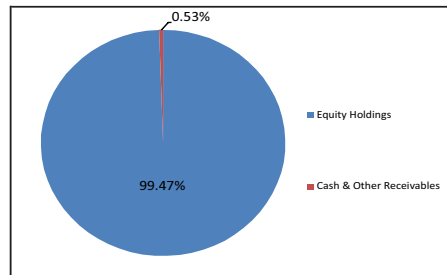
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>8.59%</b>
TATA MOTORS LTD	2.40%
MAHINDRA & MAHINDRA LTD	2.07%
MARUTI SUZUKI INDIA LTD	1.85%
HERO MOTOCORP LTD	1.16%
BAJAJ AUTO LTD	1.11%
<b>Auto Ancillaries</b>	<b>0.75%</b>
BOSCH LTD	0.75%
<b>Banks</b>	<b>24.61%</b>
HDFC BANK LTD	7.24%
ICICI BANK LTD	5.83%
AXIS BANK LTD	3.23%
STATE BANK OF INDIA	2.77%
KOTAK MAHINDRA BANK LTD	2.36%
INDUSIND BANK LTD	1.39%
YES BANK LTD	0.89%
BANK OF BARODA	0.52%
PUNJAB NATIONAL BANK	0.37%
<b>Cement</b>	<b>2.85%</b>
ULTRATECH CEMENT LTD	1.04%
GRASIM INDUSTRIES LTD	0.78%
AMBUJA CEMENTS LTD	0.59%
ACC LTD	0.43%
<b>Construction Project</b>	<b>4.85%</b>
LARSEN & TOUBRO LTD	4.85%
<b>Consumer Non Durables</b>	<b>9.53%</b>
ITC LTD	6.06%
HINDUSTAN UNILEVER LTD	2.16%
ASIAN PAINTS LTD	1.31%
<b>Ferrous Metals</b>	<b>0.54%</b>
TATA STEEL LTD	0.54%
<b>Finance</b>	<b>7.01%</b>
HOUSING DEVELOPMENT FINANCE CORPORATION	7.01%

<b>Gas</b>	<b>0.52%</b>
GAIL (INDIA) LTD	0.52%
<b>Industrial Capital Goods</b>	<b>0.83%</b>
BHARAT HEAVY ELECTRICALS LTD	0.83%
<b>Media &amp; Entertainment</b>	<b>0.72%</b>
ZEE ENTERTAINMENT ENTERPRISES LTD	0.72%
<b>Minerals / Mining</b>	<b>2.10%</b>
COAL INDIA LTD	1.83%
NMDC LTD	0.27%
<b>Non - Ferrous Metals</b>	<b>0.92%</b>
VEDANTA LTD	0.47%
HINDALCO INDUSTRIES LTD	0.45%
<b>Oil</b>	<b>1.93%</b>
OIL & NATURAL GAS CORPORATION LTD	1.60%
CAIRN INDIA LTD	0.33%
<b>Petroleum Products</b>	<b>6.26%</b>
RELIANCE INDUSTRIES LTD	5.49%
BHARAT PETROLEUM CORP LTD	0.77%
<b>Pharmaceuticals</b>	<b>7.22%</b>
SUN PHARMACEUTICALS INDUSTRIES LTD	2.97%
DR REDDY LABORATORIES LTD	1.71%
LUPIN LTD	1.34%
CIPLA LTD	1.19%
<b>Power</b>	<b>2.29%</b>
POWER GRID CORPORATION OF INDIA LTD	1.01%
NTPC LTD	0.89%
TATA POWER CO LTD	0.38%
<b>Software</b>	<b>15.45%</b>
INFOSYS LTD	7.11%
TATA CONSULTANCY SERVICES LTD	4.24%
HCL TECHNOLOGIES LTD	1.83%
WIPRO LTD	1.22%
TECH MAHINDRA LTD	1.05%
<b>Telecom - Services</b>	<b>2.52%</b>
BHARTI AIRTEL LTD	1.88%
IDEA CELLULAR LTD	0.64%
<b>Equity Holdings Total</b>	<b>99.47%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	1.18%
NET RECEIVABLES/(PAYABLES)	-0.66%
<b>Cash &amp; Other Receivables</b>	<b>0.53%</b>
<b>Grand Total</b>	<b>100.00%</b>

## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	CNX Nifty	Return	Sensex	Return
Since Inception	46,535	13.25%	80,009	17.98%	86,016	18.66%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	CNX Nifty	Sensex
June 30, 2014 To June 30, 2015	9.95%	9.95%	9.31%
June 28, 2013 To June 30, 2014	29.60%	30.09%	30.83%
June 29, 2012 To June 28, 2013	10.66%	10.67%	11.28%

# LIC NOMURA MF INDEX FUND - SENSEX ADVANTAGE PLAN

## SCHEME FEATURES

**Scheme Type:** Equity - Index

**Launch Date:** November 15, 2002

**AUM as on 31/07/2015:** INR 3.85 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 1% if exit within 1 month from the date of allotment of units (w.e.f. 15-07-13)

**Benchmark:** S&P BSE Sensitive Index

**Minimum Investment:** Rs. 2000/-

## FUND MANAGER

**Name:** Mr. Ramnath Venkateswaran

## NAV

For all the plans and options

**NAV as on July 31, 2015** Per Unit

Growth	51.9241
Dividend	18.3670
Direct Growth	52.5569
Direct Dividend	18.6022

**EXPENSE RATIO - REGULAR :** 1.70%

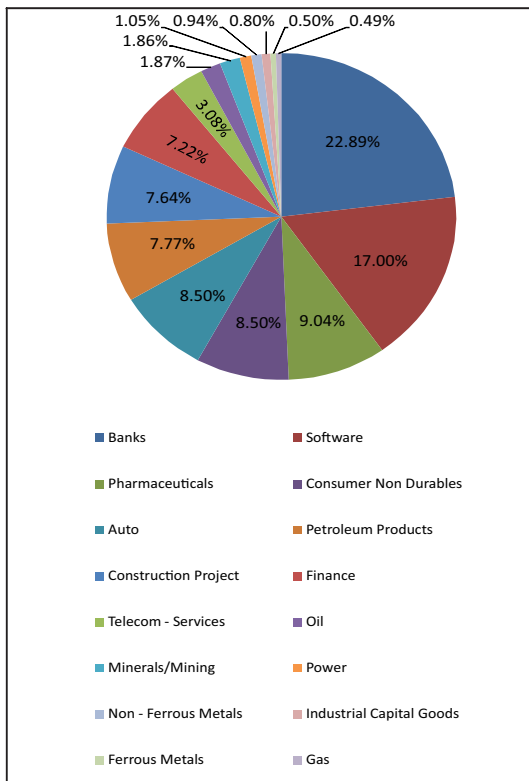
**EXPENSE RATIO - DIRECT :** 1.35%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.10 times

## RISK MEASURES

Tracking error	0.49%
Standard Deviation	1.39%
Sharpe Ratio	0.04
Portfolio Beta	0.86
YTM	0.08%

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## INVESTMENT OBJECTIVE

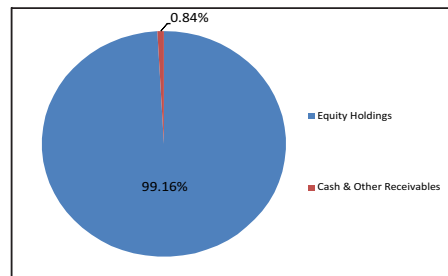
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>8.50%</b>
TATA MOTORS LTD	2.45%
MAHINDRA & MAHINDRA LTD	1.98%
MARUTI SUZUKI INDIA LTD	1.89%
HERO MOTOCORP LTD	1.10%
BAJAJ AUTO LTD	1.08%
<b>Banks</b>	<b>22.89%</b>
HDFC BANK LTD	7.21%
ICICI BANK LTD	6.58%
AXIS BANK LTD	3.25%
KOTAK MAHINDRA BANK LTD	2.94%
STATE BANK OF INDIA	2.90%
<b>Construction Project</b>	<b>7.64%</b>
LARSEN & TOUBRO LTD	5.02%
SADBHAV ENGINEERING LTD	2.63%
<b>Consumer Non Durables</b>	<b>8.50%</b>
ITC LTD	6.30%
HINDUSTAN UNILEVER LTD	2.20%
<b>Ferrous Metals</b>	<b>0.50%</b>
TATA STEEL LTD	0.50%
<b>Finance</b>	<b>7.22%</b>
HOUSING DEVELOPMENT FINANCE CORPORATION	7.22%
<b>Gas</b>	<b>0.49%</b>
GAIL (INDIA) LTD	0.49%
<b>Industrial Capital Goods</b>	<b>0.80%</b>
BHARAT HEAVY ELECTRICALS LTD	0.80%
<b>Minerals / Mining</b>	<b>1.86%</b>
COAL INDIA LTD	1.86%

<b>Non - Ferrous Metals</b>	<b>0.94%</b>
VEDANTA LTD	0.50%
HINDALCO INDUSTRIES LTD	0.44%
<b>Oil</b>	<b>1.87%</b>
OIL & NATURAL GAS CORPORATION LTD	1.87%
<b>Petroleum Products</b>	<b>7.77%</b>
RELIANCE INDUSTRIES LTD	5.72%
MANGALORE REFINERY & PETROCHEMICALS LTD	2.04%
<b>Pharmaceuticals</b>	<b>9.04%</b>
AUROBINDO PHARMA LTD	2.60%
SUN PHARMACEUTICALS INDUSTRIES LTD	2.54%
DR REDDY LABORATORIES LTD	1.55%
LUPIN LTD	1.25%
CIPLA LTD	1.09%
<b>Power</b>	<b>1.05%</b>
NTPC LTD	1.05%
<b>Software</b>	<b>17.00%</b>
INFOSYS LTD	7.19%
TATA CONSULTANCY SERVICES LTD	4.75%
HCL TECHNOLOGIES LTD	3.71%
WIPRO LTD	1.35%
<b>Telecom - Services</b>	<b>3.08%</b>
BHARTI AIRTEL LTD	1.84%
IDEA CELLULAR LTD	1.24%
<b>Equity Holdings Total</b>	<b>99.16%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	1.15%
NET RECEIVABLES/(PAYABLES)	-0.30%
<b>Cash &amp; Other Receivables</b>	<b>0.84%</b>
<b>Grand Total</b>	<b>100.00%</b>

## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	S&P BSE Sensitive Index	Return	Nifty	Return
Since Inception	51,031	14.10%	86,016	18.66%	80,009	17.98%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	S&P BSE Sensitive Index	Nifty
June 30, 2014 To June 30, 2015	13.36%	9.31%	9.95%
June 28, 2013 To June 30, 2014	31.05%	30.83%	30.09%
June 29, 2012 To June 28, 2013	11.44%	11.28%	10.67%

# LIC NOMURA MF INFRASTRUCTURE FUND

## SCHEME FEATURES

**Scheme Type:** Equity - Diversified

**Launch Date:** January 31, 2008

**AUM as on 31/07/2015:** INR 63.14 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 1% if exit within 1 year from the date of allotment of units

**Benchmark:** S&P BSE 100

**Minimum Investment:** Rs. 2000/-

## FUND MANAGER

Shri Sachin Relekar

## NAV

For all the plans and options

NAV as on July 31, 2015	Per Unit
Growth	12.6097
Dividend	12.6095
Direct Growth	12.8366
Direct Dividend	12.8211

**EXPENSE RATIO - REGULAR :** 2.70%

**EXPENSE RATIO - DIRECT :** 2.05%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.24 times

## RISK MEASURES

Standard Deviation	1.55%
Sharpe Ratio	0.00
Portfolio Beta	0.86
YTM	0.05%

## INVESTMENT OBJECTIVE

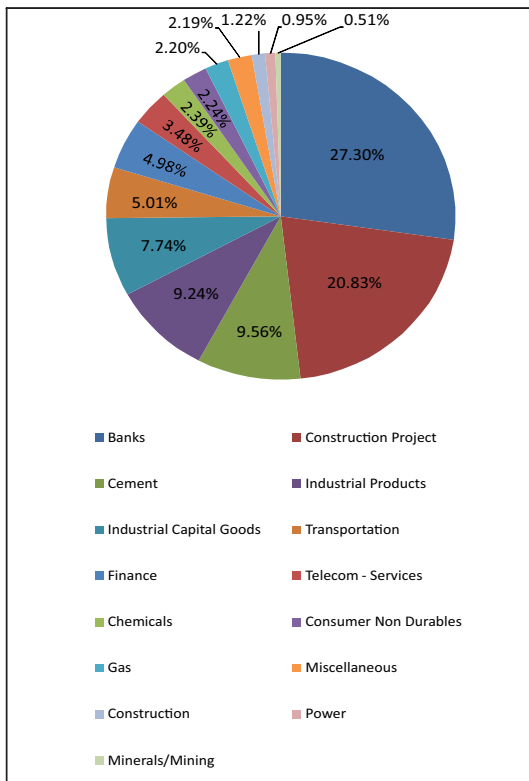
The investment objective of the scheme is to provide long term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector.

## PORTFOLIO

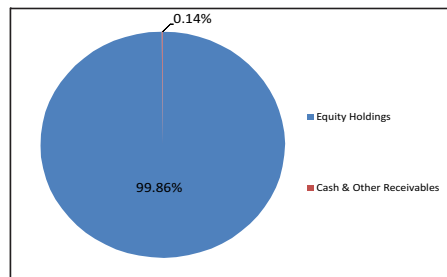
Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Banks</b>	<b>27.30%</b>
ICICI BANK LTD	7.89%
HDFC BANK LTD	7.66%
AXIS BANK LTD	5.38%
STATE BANK OF INDIA	4.81%
CITY UNION BANK LTD	1.57%
<b>Cement</b>	<b>9.56%</b>
JK LAKSHMI CEMENT LTD	2.63%
THE RAMCO CEMENTS LIMITED	2.53%
ULTRATECH CEMENT LTD	2.44%
ACC LTD	1.96%
<b>Chemicals</b>	<b>2.39%</b>
SOLAR INDUSTRIES (I) LTD	2.39%
<b>Construction</b>	<b>1.22%</b>
BRIGADE ENTERPRISES LTD	1.22%
<b>Construction Project</b>	<b>20.83%</b>
LARSEN & TOUBRO LTD	7.31%
SADBHAV ENGINEERING LTD	7.15%
ASHOKA BUILDCON LTD	4.08%
PRATIBHA INDUSTRIES LTD	1.26%
KEC International Ltd	1.03%
<b>Consumer Non Durables</b>	<b>2.24%</b>
KAVERI SEED COMPANY LTD	2.24%
<b>Finance</b>	<b>4.98%</b>
POWER FINANCE CORPORATION LTD	2.17%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	2.06%
HOUSING DEVELOPMENT FINANCE CORPORATION	0.76%

<b>Gas</b>	<b>2.20%</b>
PETRONET LNG LTD	2.20%
<b>Industrial Capital Goods</b>	<b>7.74%</b>
PRAJ INDUSTRIES LTD	3.62%
THERMAX LTD	3.17%
Crompton Greaves Ltd	0.94%
<b>Industrial Products</b>	<b>9.24%</b>
SKF INDIA LTD	3.78%
BHARAT FORGE LTD	2.78%
CUMMINS INDIA LTD	2.69%
<b>Minerals / Mining</b>	<b>0.51%</b>
COAL INDIA LTD	0.49%
GUJARAT MINERAL DEVELOPMENT LTD	0.03%
<b>Miscellaneous</b>	<b>2.19%</b>
SALZER ELECTRONICS LTD	2.19%
<b>Power</b>	<b>0.95%</b>
JYOTI STRUCTURES LTD	0.95%
<b>Telecom - Services</b>	<b>3.48%</b>
BHARTI AIRTEL LTD	3.48%
<b>Transportation</b>	<b>5.01%</b>
CONTAINER CORPORATION OF INDIA LTD	3.75%
BLUE DART EXPRESS LTD	1.26%
<b>Equity Holdings Total</b>	<b>99.86%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	0.66%
NET RECEIVABLES/(PAYABLES)	-0.52%
<b>Cash &amp; Other Receivables</b>	<b>0.14%</b>
<b>Grand Total</b>	<b>100.00%</b>

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	S&P BSE 100	Return	Nifty	Return
Since Inception	12,259	2.84%	17,366	7.89%	17,330	7.86%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	S&P BSE 100	Nifty
June 30, 2014 To June 30, 2015	11.74%	9.32%	9.95%
June 28, 2013 To June 30, 2014	43.11%	33.23%	30.09%
June 29, 2012 To June 28, 2013	2.14%	9.91%	10.67%

# LIC NOMURA MF MID-CAP FUND

## SCHEME FEATURES

**Scheme Type:** Open Ended Equity Fund

**Launch Date:** February 21, 2015

**AUM as on 31/07/2015:** INR 80.16 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 2% upto 18 Months and 1% from 19th Month to 24 Months

**Benchmark:** CNX Midcap Index

**Minimum Investment:** Rs. 5000/-

## FUND MANAGER

Shri Sachin Relekar

## NAV

For all the plans and options

NAV as on July 31, 2015	Per Unit
Growth	10.4760
Dividend	10.4760
Direct Growth	10.4905
Direct Dividend	10.4898

**EXPENSE RATIO - REGULAR :** 2.70%

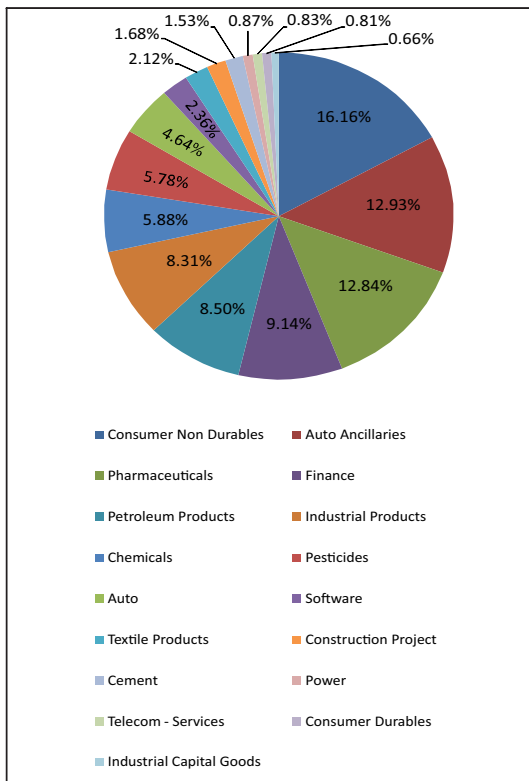
**EXPENSE RATIO - DIRECT :** 2.32%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.00 times

## RISK MEASURES

Standard Deviation	1.07%
Sharpe Ratio	0.01
Portfolio Beta	0.84
YTM	0.28%

## PORTFOLIO ANALYSIS : EQUITY HOLDING



## INVESTMENT OBJECTIVE

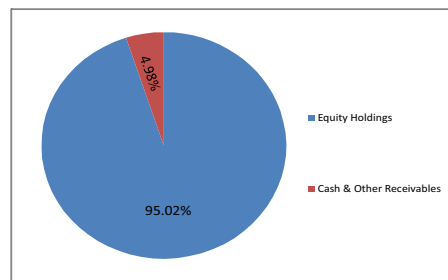
To generate long term capital appreciation by investing substantially in a portfolio of equity and equity linked instruments of mid-cap companies.

## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>4.64%</b>
EICHER MOTORS LTD	4.64%
<b>Auto Ancillaries</b>	<b>12.93%</b>
MOTHERSON SUMI SYSTEMS LTD	5.22%
MRF LTD	4.18%
WABCO INDIA LTD	2.27%
JK TYRE AND INDUSTRIES LTD	0.52%
SUNDRAM FASTENERS LTD	0.39%
CEAT LTD	0.35%
<b>Cement</b>	<b>1.53%</b>
THE RAMCO CEMENTS LIMITED	1.53%
<b>Chemicals</b>	<b>5.88%</b>
TATA CHEMICALS LTD	2.65%
SOLAR INDUSTRIES (I) LTD	2.00%
ATUL LTD	0.79%
AARTI INDUSTRIES LTD	0.45%
<b>Construction Project</b>	<b>1.68%</b>
VOLTAS LTD	1.68%
<b>Consumer Durables</b>	<b>0.81%</b>
SYMPHONY LTD	0.78%
CENTURY PLYBOARD INDIA LTD	0.03%
<b>Consumer Non Durables</b>	<b>16.16%</b>
BRITANNIA INDUSTRIES LTD	5.63%
COLGATE PALMOLIVE INDIA LTD	3.91%
MARICO LTD	3.13%
EMAMI LTD	2.40%
BAJAJ CORP LTD	0.75%
KAVERI SEED COMPANY LTD	0.33%
<b>Finance</b>	<b>9.14%</b>
MULTI COMMODITY EXCHANGE OF INDIA LTD	3.56%
RURAL ELECTRIFICATION CORPORATION LTD	2.36%
POWER FINANCE CORPORATION LTD	1.91%
CREDIT ANALYSIS AND RESEARCH LIMITED	1.31%

<b>Industrial Capital Goods</b>	<b>0.66%</b>
ALSTOM INDIA LIMITED	0.66%
<b>Industrial Products</b>	<b>8.31%</b>
BHARAT FORGE LTD	6.79%
SINTEX INDUSTRIES LTD	0.96%
FINOLEX CABLES LTD	0.56%
<b>Pesticides</b>	<b>5.78%</b>
UPL LIMITED	5.33%
MONSANTO INDIA LTD	0.45%
<b>Petroleum Products</b>	<b>8.50%</b>
HINDUSTAN PETROLEUM CORPORATION LTD	4.22%
INDIAN OIL CORPORATION LTD	2.60%
CASTROL INDIA LTD (FV Rs. 5/-)	1.68%
<b>Pharmaceuticals</b>	<b>12.84%</b>
AUROBINDO PHARMA LTD	5.65%
CADILA HEALTHCARE LTD	2.52%
TORRENT PHARMACEUTICALS LTD	2.36%
AJANTA PHARMA LTD	1.32%
DIVIS LABORATORIES LTD	1.00%
<b>Power</b>	<b>0.87%</b>
JSW ENERGY LTD	0.87%
<b>Software</b>	<b>2.36%</b>
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.56%
HEXAWARE TECHNOLOGIES LTD	0.79%
<b>Telecom - Services</b>	<b>0.83%</b>
TATA COMMUNICATIONS LTD	0.83%
<b>Textile Products</b>	<b>2.12%</b>
SRF LTD	2.12%
<b>Equity Holdings Total</b>	<b>95.02%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	3.99%
NET RECEIVABLES/(PAYABLES)	0.99%
<b>Cash &amp; Other Receivables</b>	<b>4.98%</b>
<b>Grand Total</b>	<b>100.00%</b>

## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 June 2015

Period	Lumpsum investment of 10,000 invested					
	Fund	Return	CNX Mid-Cap Index	Return	Nifty	Return
Since Inception	9,871	-1.29%	10,006	0.06%	9,545	-4.55%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	CNX Mid-Cap Index	Nifty
June 30, 2014 To June 30, 2015	-	-	-
June 28, 2013 To June 30, 2014	-	-	-
June 29, 2012 To June 28, 2013	-	-	-

# LIC NOMURA MF G-SEC LONG TERM EXCHANGE TRADED FUND

## SCHEME FEATURES

**Scheme Type:** Index Linked Exchange Traded Fund

**Launch Date:** December 17, 2014

**AUM as on 31/07/2015:** INR 65.02 Cr

**Load Structure:**

Entry Load: Nil

Exit Load: Nil

**Benchmark:** GSEC10 NSE Index.

**Minimum Investment:**

**For Subscription directly from Mutual Funds :**  
1,00,000 units

**For Purchase through Stock Exchange:** 1 unit

## FUND MANAGER

Shri Killol Pandya

## NAV

For all the plans and options

**NAV as on July 31, 2015** **Per Unit**

Growth 14.0048

**EXPENSE RATIO - REGULAR :** 0.22%

## PORTFOLIO METRICS

Average Maturity 3,524 days

Duration 5.22 yrs

## RISK MEASURES

Standard Deviation 0.21%

Sharpe Ratio 0.07

Portfolio Beta 0.08

YTM 7.96%

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by GSEC10 NSE index, subject to tracking error.

## PORTFOLIO

Company	Industry/Rating	% to Nav
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
8.40% GOI (MD 28/07/2024)	SOV	36.96%
8.60% GOI (MD 02/06/2028)	SOV	18.46%
8.15% GOI (MD 24/11/2026)	SOV	16.41%
8.83% GOI (MD 25/11/2023)	SOV	13.92%
7.72% GOI (MD 25/05/2025)	SOV	9.56%
<b>Government Bond Total</b>		<b>95.31%</b>
<b>GOVERNMENT BOND AND TREASURY BILL Total</b>		
<b>95.31%</b>		
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		3.83%
NET RECEIVABLES/(PAYABLES)		0.87%
<b>Cash &amp; Other Receivables</b>		<b>4.69%</b>
<b>Grand Total</b>		<b>100.00%</b>

## PORTFOLIO METRICS

Average Maturity 3,524 days

Duration 5.22 yrs

## RISK MEASURES

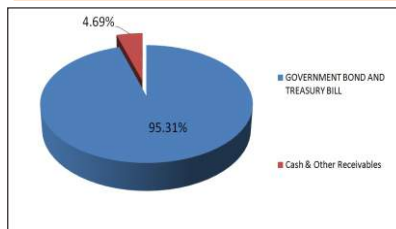
Standard Deviation 0.21%

Sharpe Ratio 0.07

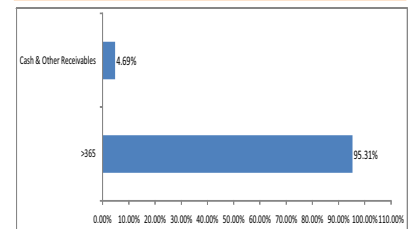
Portfolio Beta 0.08

YTM 7.96%

## RATING PROFILE FOR THE PORTFOLIO



## MATURITY PROFILE FOR THE PORTFOLIO



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Gsec 10 NSE Index	Return	10 GOI	Return
Since Inception	10,328	3.28%	10,339	3.39%	10,371	3.71%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	Gsec 10 NSE Index	10 GOI
June 30, 2014 To June 30, 2015	-	-	-
June 28, 2013 To June 30, 2014	-	-	-
June 29, 2012 To June 28, 2013	-	-	-



# LIC NOMURA MF BANKING AND FINANCIAL SERVICES FUND

## SCHEME FEATURES

**Scheme Type:** Open Ended Banking & Financial Services Sector Scheme

**Launch Date:** March 9, 2015

**AUM as on 31/07/2015:** INR 41.55 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 2% upto 18 Months and 1% from 19th Month to 24 Months

**Benchmark:** S&P BSE Bankex Index

**Minimum Investment:** Rs. 5000/-

## FUND MANAGER

Mr. Ramnath Venkateswaran

## NAV

For all the plans and options

**NAV as on July 31, 2015** Per Unit

Growth	10.0159
Dividend	10.0158
Direct Growth	10.0233
Direct Dividend	10.0221

**EXPENSE RATIO - REGULAR :** 2.70%

**EXPENSE RATIO - DIRECT :** 2.55%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.00 times

## RISK MEASURES

Standard Deviation	1.06%
Sharpe Ratio	-0.01
Portfolio Beta	0.89
YTM	0.67%

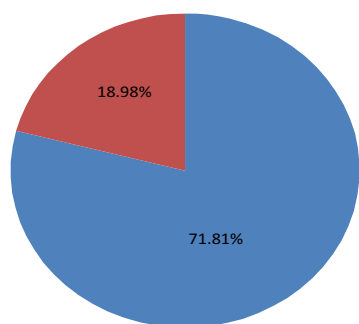
## INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that is invested substantially in equity and equity related securities of companies engaged in banking & financial services sector.

## PORTFOLIO

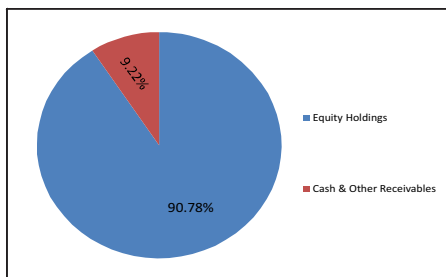
Company	% of Nav
<b>Equity Holdings</b>	
<b>Banks</b>	<b>71.81%</b>
STATE BANK OF INDIA	9.51%
ICICI BANK LTD	9.47%
HDFC BANK LTD	9.02%
AXIS BANK LTD	7.56%
DCB BANK LIMITED	6.37%
BANK OF BARODA	5.86%
CITY UNION BANK LTD	5.63%
YES BANK LTD	5.01%
PUNJAB NATIONAL BANK	4.60%
UNION BANK OF INDIA	4.57%
BANK OF INDIA LTD	4.21%
<b>Finance</b>	<b>18.98%</b>
SHRIRAM TRANSPORT FINANCE COMPANY LTD	4.44%
MULTI COMMODITY EXCHANGE OF INDIA LTD	4.32%
CRISIL LTD	4.31%
POWER FINANCE CORPORATION LTD	3.23%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	2.68%
<b>Equity Holdings Total</b>	<b>90.78%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / Repo	9.65%
Net Receivables/(Payables)	-0.44%
<b>Cash &amp; Other Receivables</b>	<b>9.22%</b>
<b>Grand Total</b>	<b>100.00%</b>

## PORTFOLIO ANALYSIS : EQUITY HOLDING



■ Banks ■ Finance

## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 June 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	S&P BSE Bankex Index	Return	Nifty	Return
Since Inception	9,691	-3.09%	10,154	1.54%	9,787	-2.13%

## DISCRETE 12 MONTHS RETURNS

As on 30 June 2015

Period	Fund	S&P BSE Bankex Index	Nifty
June 30, 2014 To June 30, 2015	-	-	-
June 28, 2013 To June 30, 2014	-	-	-
June 29, 2012 To June 28, 2013	-	-	-

# DIVIDEND HISTORY

## DIVIDEND HISTORY OF LIC NOMURA MF LIQUID FUND

Frequency	Record Date	Face Value (Rs.)	NAV (Rs.)	Gross Dividend (Rs.)/unit
Daily	June, 2015			7.3208
	July, 2015			7.3883
Daily Direct	June, 2015			7.3930
	July, 2015			7.4628

## DIVIDEND HISTORY OF LIC NOMURA MF MONTHLY INCOME PLAN

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Monthly	July 21, 2015	10.0000		0.0750
Monthly Dir.	July 21, 2015	10.0000		0.0750
Quarterly	June 29, 2015	10.0000		0.2000
Quarterly Dir.	June 29, 2015	10.0000		0.2000
Yearly	March 2015	10.0000		0.9000
Yearly Direct	March 2015	10.0000		0.9000

## DIVIDEND HISTORY OF LIC NOMURA MF SAVINGS PLUS FUND

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Daily	June, 2015			0.0644
	July, 2015			0.0705
Daily Direct	June, 2015			0.0711
	July, 2015			0.0769
Weekly	June, 2015			0.1410
	July, 2015			0.0971
Weekly Direct	June, 2015			0.0830
	July, 2015			0.0654

## DIVIDEND HISTORY OF LIC NOMURA MF INCOME PLUS FUND

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Daily	June, 2015			0.0320
	July, 2015			0.0611
Daily Direct	June, 2015			0.0351
	July, 2015			0.0641
Weekly	June, 2015			0.0527
	July, 2015			0.0546
Weekly Direct	June, 2015			0.0561
	July, 2015			0.0573
Monthly	January, 2015	10.0000		0.0858
	March, 2015	10.0000		0.0842
Monthly Direct	May, 2014	10.0000		0.0865
	June, 2014	10.0000		0.0643

## DIVIDEND HISTORY OF LIC NOMURA MF BOND FUND

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Quarterly	March 24, 2015	10.0000		0.40
	June 29, 2015	10.0000		0.25
Qtrly Direct	March 24, 2015	10.0000		0.40
	June 29, 2015	10.0000		0.25

## DIVIDEND HISTORY OF LIC NOMURA MF G-SEC FUND REG. PLAN

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Quarterly	March 24, 2015			0.65
	June 29, 2015			0.25
Qtrly Dir	March 24, 2015			0.65
	June 29, 2015			0.25

## DIVIDEND HISTORY OF LIC NOMURA MF BALANCED FUND - DIVIDEND PLAN

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Monthly	August 20, 2014	10.0000		0.5000
	April 24, 2015	10.0000		0.5000
Monthly Direct	August 20, 2014	10.0000		0.5000
	April 24, 2015	10.0000		0.5000

## DIVIDEND HISTORY OF LIC NOMURA MF G-SEC FUND PF PLAN

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Quarterly	March 28, 2013	10.0000		1.00
	June 26, 2013	10.0000		0.30

## Fund Manager's Performance

Fund Manager - Shri Ramnath Venkateswaran	
Top 2	
Scheme Name	1-year Return
LIC Nomura MF Children Fund	15.50
LIC Nomura MF Equity Fund	15.22
Bottom 2	
Scheme Name	1-year Return
LIC Nomura MF Balanced Fund(G)	14.87
LIC Nomura MF Index Fund-Nifty Plan	10.82

Fund Manager - Mr. Killol Pandya	
Top 2	
Scheme Name	1-year Return
LIC Nomura MF Bond Fund	10.91
LIC Nomura MF MIP	8.97
Bottom 2	
Scheme Name	1-year Return
LIC Nomura MF Savings Plus Fund	8.52
LIC Nomura MF Income Plus Fund	6.76

Fund Manager - Mr. Sachin Relekar	
Top 2	
Scheme Name	1-year Return
LIC Nomura MF Tax Plan	29.43
LIC Nomura MF Growth Fund	26.60
Bottom 2	
Scheme Name	1-year Return
LIC Nomura MF ULIS	20.11
LIC Nomura MF Infra Fund	17.24

Fund Manager - Mr. Kunal Jain	
Top 3	
Scheme Name	1-year Return
LIC Nomura MF G-Sec Fund	13.63
LIC Nomura MF Annual-Inv-1	8.87
LIC Nomura MF Liquid Fund	8.76
Bottom 3	
Scheme Name	1-year Return
LIC Nomura MF QQty-Inv-1	8.11
LIC Nomura MF QQty-Inv-2	8.06
LIC Nomura MF Mthly-Inv-1	7.95

# AREA OFFICES

PLACE	ADDRESS	LANDLINE	MOBILE
<b>AHMEDABAD</b>	Jeevan Sadan, 3rd Flr, LIC Bldg, Opp. Capital Commercial Center, AHMEDABAD - 380006.	079-26588301 / 65431989	7228842900 / 9998730527/ 9978862626 / 9327494916 / 9979892737
<b>BANGALORE</b>	No.4, Canara Mutual Building (Opp. Cash Pharmacy), 2nd Floor, Residency Rd, BANGALORE-560025.	080-22210180 / 22295598	9845280964 / 9902007686 / 9986500721 / 9986117183 / 9844750711 / 9482858906 / 9742707041
<b>CHANDIGARH</b>	S.C.O.-20-30, Jeevan Prakash Building, Ground Floor, LIC Divisional Office, Sector - 17B, CHANDIGARH-160 017.	0172-4622030	9041057072 / 9419213201 / 9410702598 / 9814299747 / 9410702598
<b>CHENNAI</b>	15, Anna Salai, Next to V.G.P. Bldg., CHENNAI - 600002.	044-28411984 / 28555883	9940178266 / 9845190466 / 9361555562 / 9500038285 / 7708007363
<b>ERNAKULAM</b>	11th Floor, Jeevan Prakash, M.G. Road, Ernakulam, KOCHI - 682011	0484-2367643	9946710555 / 9349739890 / 9745612888 / 9388110220 / 9388088066 / 9447367160
<b>HUBLI</b>	2nd Floor, LIC Bldg., Beside HPO, Lamington Road, HUBLI - 580020.	0836 - 4260523	9880058223 / 9845205168 / 9900026952 / 9986125091 / 9900144196 / 9916140315
<b>HYDERABAD</b>	House No. 5-9-57, 4th Floor, Jeevan Jyoti Building, Basheerbagh, HYDERABAD - 500029.	040-23244445 / 23210572	8897656665 / 9000444850 / 9000171858 / 9652201186
<b>INDORE</b>	U.V. House, 1st Floor, Snehil 9/1-A South Tukoganj, INDORE - 452001.	0731-2520262	9584028359 / 9406586454 / 7415101313 / 9303822916 / 9981511435 / 8827344195
<b>JAIPUR</b>	327 - A, 3rd floor, Ganpati Plaza, M. I. Road, JAIPUR - 1.	0141-5112620	7023953465 / 9829077674 / 9829791132 / 9829098323 / 9829947974 / 9784011432
<b>KANPUR</b>	Jeevan Vikas, Ground Floor, 16/98, M.G. Road, KANPUR - 208001.	0512-2360240 / 3244949	9838038440 / 8009058969 / 8410010025 / 9897056231 / 9336654734 / 9412733920
<b>KOLKATA</b>	Ground Floor, Hindustan Building Annexe, 4, Chittaranjan Avenue, KOLKATA - 700072.	033-22129455	9830275501 / 9831510531 / 9832635563 / 9831712244 / 8486555218 / 9378330300
<b>LUCKNOW</b>	7th Floor, Jeevan Bhavan 2, Naval Kishore Road, Hazrat Ganj, LUCKNOW-226 001	0522-2231186 / 4045203	9554777795 / 9336833448 / 9997324664 / 9455060457 / 9837188647 / 9628121276
<b>MADURAI</b>	2nd Floor, LIC Bldg., Door No. 3, West Marret Street, MADURAI - 625 001	0452 - 2345700	9677025698 / 9715371216 / 9842524130
<b>MUMBAI</b>	Gr. Floor, Industrial Assurance Bldg., Opp. Churchgate Station, MUMBAI - 400020.	022-22885971 / 22817162 / 55719750	9930718555 / 8898739368 / 9820137844 / 9820469996 / 7738907222 / 9930476555
<b>NAGPUR</b>	Jeevan Seva Bldg., Mount Road, Sadar, NAGPUR - 440 001.	0712 - 2542497	9822203503 / 9021426397 / 9923025535 / 9422862120
<b>NASHIK</b>	Shop No.2, Ground Floor, Rajvee Enclave, New Pandit Colony, NASHIK - 422002.	0253-2579507	8080858887 / 9923797207 / 9595075700
<b>NEW DELHI</b>	7th Floor, Jeevan Prakash, 25 K.G. Marg, NEW DELHI - 110001.	011-23359190 / 011-23314396	9818610867 / 9930957772 / 9971672830 / 9891736008 / 9718809696 / 9654228220 / 9818280698
<b>PATNA</b>	Ground floor, Jeevan Jyothi Bldg. Exhibition Road, PATNA - 800001.	0612-2501157 / 0612-6452757	8252562400 / 9431023274 / 9470854005 / 9835295633
<b>PUNE</b>	LIC of India, Pune D.O.-I,6/7, Shivaji Nagar,University Road, PUNE - 411 005	020 - 25537301	9325523480 / 9702882224 / 9767868611 / 8390786008
<b>RAIPUR</b>	C-29/A, Sector 1, Besides City Centre Mall, Devendra Nagar, RAIPUR-492001 C.G.	0771-2236780 / 4051137	9937040031 / 9826161175 / 9329100009 / 9302606248 / 9770689528
<b>RAJKOT</b>	LIC of India Bldg., Jeevan Prakash, Tagore Marg, RAJKOT - 360 002.	0281 - 2461522	9898733233 / 9724222223 / 9724497808
<b>RANCHI</b>	Narsaria Tower, 2nd Floor, Opp. Lalpur Police Station, Post Lalpur, RANCHI-834001.	0651-2206372	9937196937 / 9835197681 / 9955189443 / 9835334495 / 9162780200 / 7381068161



Investment Manager:

LIC NOMURA MUTUAL FUND ASSET MANAGEMENT COMPANY LIMITED

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### GLOSSARY OF TERMS :

**Sharpe Ratio:** Sharpe Ratio is a measure of the excess return (or Risk Premium) per unit of risk in an investment asset. It is the average return minus the risk-free return divided by the standard deviation of return on an investment.

**Tracking error:** Tracking error is a measure of how closely a portfolio follows the index to which it is benchmarked. The most common measure is the root-mean-square of the difference between the portfolio and index returns.

**Volatility:** Volatility is a measure for variation of price of a financial instrument over time. It is a representation of the risk associated with price-fluctuations of a given asset or the risk of a portfolio of assets.

**Portfolio Beta:** Beta of a portfolio is a number describing the relation of its returns with those of the financial market as a whole. It is a measure of systematic risk.

**R-Squared:** It describes the fraction of investment risk in a portfolio that can be associated with market or systematic risk

**Average maturity:** The average maturity of a portfolio equals weighted average of maturities for all instruments in the portfolio.

**Duration:** Duration measures price sensitivity of the portfolio to changes in the yield.



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