

**LIC NOMURA**

MUTUAL FUND

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# MUTUAL INTEREST

December, 2014 | Investment Managers: LIC Nomura Mutual Fund Asset Management Company Ltd.

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**LIC NOMURA**  
MUTUAL FUND

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**Shri S. Ramasamy**  
CIO - Debt

## DEBT MARKET REVIEW

- RBI infused Rs. 12,781 crores in the repo auction and absorbed Rs. 8414 crore in the reverse repo auction on 30th November, 2014.
- PSU Banks issued 3 months and 1 year CD in the range 8.35 % and 8.67% respectively on 28/11/2014.
  - While the INR \$61.34 started the month at made closed the month 28th November, 2014.
  - The 10 year GSec 8.40 2024 began the month on 1st November 2014 at 8.26 %. The 10 year security closed the month at 8.09% trading most of second fortnight between 8.14 to 8.19%
  - Call and CBLO rates ruled firm through the month rates opened at 7.76% and 7.71% closing at 7.94% and 7.95 respectively while the MIBOR opened in October at 7.93% and closed 8.03%.

### December policy :-

- RBIs 2nd December policy was in-line with the market expectations
- RBI kept all the policy rates (viz. Repo, Reverse Repo, CRR etc) unchanged.
- RBI noted that inflation trajectory was down and hinted that a change in policy stance may occur in early 2015
- RBIs stance was relatively dovish though RBI noted the concerns relating to the durability of the relatively lower inflation in the months to come.
- Going ahead, RBIs policy may continue to be data driven and it seems RBI wants to be quite sure of the macro-economic scenario before cutting rates.

### OUTLOOK:

- We expect CP and WPI to continue trending lower in the coming month
- The currency may continue to be stable on the back of relatively benign crude oil prices
- RBI is likely to keep a close watch on liquidity and ensure that adequate money is there in the system
- We expect GDP to pick up in the coming months and estimates place FY14 figure at above 5%
- Overall, the macro-economic scenario is benign and we may expect rate cuts early in the next calendar year.



**Shri Nobutaka Kitajima**  
CIO - Equity

## EQUITY MARKET REVIEW

Indian equities continued to move up higher in November, helped by the sharp fall in crude prices and continued FII money inflow. Brent Crude was down 19% in November, as OPEC ministers made no move to reduce oil output from their respective nations. The Sensex closed at 28694 up 3% and the Nifty closed at 8588.3 up 3.2%. The Winter Session of the Parliament kicked off in November in which 37 bills are up for introduction along with some pending bills due for passing.

On the global economic front, there was confirmation of a recession in Japan and distinct hints of one in the euro area, and decline in the pace of manufacturing activity in America, Europe and China.

Consumer Price Index continued to surprise positively. October CPI down to 5.5% from 6.5% last month. The drop was driven by food inflation, which slowed to 5.8% from 7.6% due in part to a favorable base. Fuel inflation moderated to 3.3% from 3.5%. Wholesale price index also came in lower at 1.8% vs. 2.1%, but the fact that core WPI eased to 2.5% suggests that the demand conditions remain soft.

Banking stocks outperformed in November, on the back of rally in the bond market, and the strong Q2 earnings from select PSB major. There was also a merger announcement between two private sector banks. The top gainers were bank and realty indices, which were up by 8.8%, and 8.3%. BSE metal, consumer durables and oil & gas indices closed in red down by 4.6%, 2.3% and 2.2% respectively.

### Capital flows:

FII's were net buyers in equity to the tune of Rs 14,302 crore in the month of November and bought equity worth Rs. 99042 crore from January 2014 to November 2014. (Source: SEBI)

### Outlook:

December will see continuation of the parliament's winter session. The key bills include GST bill, Insurance bill, Coal Regulatory Authority bill, two bills on Labour reforms and amendments to the Land Acquisition and Lokpal Act. Also, there are expectations for further reform measures in the upcoming Union Budget in February 2015. The direction of reforms in the coming months will be carefully watched.









On the policy front, the RBI did not cut rates in its policy meet at the beginning of December, but has said that it could ease monetary policy provided inflationary pressures do not reappear and the government controls the fiscal deficit.

Benchmark Index	Latest Price	1 month return (%)	3 months return (%)	6 months return (%)
S&P BSE SENSEX	28694	3	7.7	18.5
CNX Nifty Index	8588.3	3.2	8	18.8
S&P BSE 100	8644.4	3.1	7.8	17.7
S&P BSE 200	3510.3	3.5	8.6	18.9
S&P BSE 500	10956.2	3.4	8.5	19
S&P BSE Mid-Cap	10270.6	4.4	10.4	21.3
S&P BSE Small-Cap	11270.8	3.1	9.8	25

Benchmark Index	Latest Price	1 month return (%)	3 months return (%)	6 months return (%)
BSE IT	11207.5	4.7	11.1	32.5
S&P BSE AUTO Index	19220.1	3.5	11.1	32.6
S&P BSE BANKEX	21212.1	8.8	17.8	25.1
S&P BSE Capital Goods	16371.6	2.8	9.8	11.2
S&P BSE Consumer Durables	9646.5	-2.3	5.1	25.1
S&P BSE FMCG	7733.7	3.2	4.5	12.7
S&P BSE Health Care	14956.6	4.2	12	45
S&P BSE METAL Index	11306.3	-4.6	-7.7	-8
S&P BSE OIL & GAS Index	10914.3	-2.2	-2.4	0.6
S&P BSE Power Index	2166.1	0	6.1	0
S&P BSE Realty Index	1683.1	8.3	-2.6	-11.2







## COLOR CODE

Scheme/ Plans	This product is suitable for investors who are seeking*
LIC NOMURA MF BOND FUND	<ul style="list-style-type: none"> <li>Regular income over medium to long term.</li> <li>Investment in Debt/Money Market Instrument/Govt. Securities.</li> <li><b>LOW RISK</b>  (BLUE)</li> </ul>
LIC NOMURA MF GOVT SECURITIES FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation and current income.</li> <li>Investment in sovereign securities issued by Central or state government and Debt Securities issued by PSUs</li> <li><b>LOW RISK</b>  (BLUE)</li> </ul>
LIC NOMURA MF INCOME PLUS FUND	<ul style="list-style-type: none"> <li>Regular income over short term.</li> <li>Investment in Debt/Money Market Instrument/Govt.</li> <li><b>LOW RISK</b>  (BLUE)</li> </ul>
LIC NOMURA MF LIQUID FUND	<ul style="list-style-type: none"> <li>Income over short term.</li> <li>Investment in Debt/Money Market Instruments</li> <li><b>LOW RISK</b>  (BLUE)</li> </ul>
LIC NOMURA MF SAVINGS PLUS FUND	<ul style="list-style-type: none"> <li>Regular income over short term.</li> <li>Investment in Debt/Money Market Instruments</li> <li><b>LOW RISK</b>  (BLUE)</li> </ul>
LIC NOMURA MF BALANCED FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation and regular income.</li> <li>Investment in equity and equity related securities, fixed income securities (debt and Money market securities)</li> <li><b>MEDIUM RISK</b>  (YELLOW)</li> </ul>
LIC NOMURA MF MONTHLY INCOME PLAN	<ul style="list-style-type: none"> <li>Regular income and capital appreciation</li> <li>Investment in Debt and money market instruments as well as Equity and equity related instruments</li> <li><b>MEDIUM RISK</b>  (YELLOW)</li> </ul>
LIC NOMURA MF CHILDRENS FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in Debt and money market instruments as well as Equity and equity related instruments</li> <li><b>MEDIUM RISK</b>  (YELLOW)</li> </ul>




## COLOR CODE


Scheme/ Plans	This product is suitable for investors who are seeking*
LIC NOMURA MF UNIT LINKED INSURANCE	<ul style="list-style-type: none"> <li>Long term capital appreciation and tax benefits</li> <li>Investment in equity and equity related instruments fixed income securities (Debt and money Market)</li> <li><b>MEDIUM RISK</b>  (YELLOW)</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>HIGH RISK</b>  (BROWN)</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>HIGH RISK</b>  (BROWN)</li> </ul>
LIC NOMURA MF INDEX-NIFTY 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>HIGH RISK</b>  (BROWN)</li> </ul>
LIC NOMURA MF INDEX-SENSEX ADVANTAGE PLAN	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity Instruments of respective index stock subject to tracking error</li> <li><b>HIGH RISK</b>  (BROWN)</li> </ul>
LIC NOMURA MF INDEX-SENSEX 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>HIGH RISK</b>  (BROWN)</li> </ul>
LIC NOMURA MF INFRASTRUCTURE FUND	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity related instruments related directly or indirectly with the infrastructure sector.</li> <li><b>HIGH RISK</b>  (BROWN)</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>HIGH RISK</b>  (BROWN)</li> </ul>

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

Note : Risk is represented as :

 (BLUE) investors understand that their principal will be at low risk

 (YELLOW) investors understand that their principal will be at medium risk

 (BROWN) investors understand that their principal will be at high risk



# LIC NOMURA MF LIQUID FUND

## SCHEME FEATURES

**Scheme Type:** Debt - Liquid

**Launch Date:** March 11, 2002

**AUM as on 28/11/2014:** INR 3986.89 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:** Shri Killol Pandya

## NAV

For all the plans and options

NAV as on November 30, 2014	Per Unit
Growth	2462.6896
Dividend	1098.0000
Direct Growth	2465.1101
Direct Dividend	1098.0000

**EXPENSE RATIO - REGULAR :** 0.27%

**EXPENSE RATIO - DIRECT :** 0.21%

## PORTFOLIO METRICS

Average Maturity	41 days
Duration	0.11 yrs
YTM	8.58%

## INVESTMENT OBJECTIVE

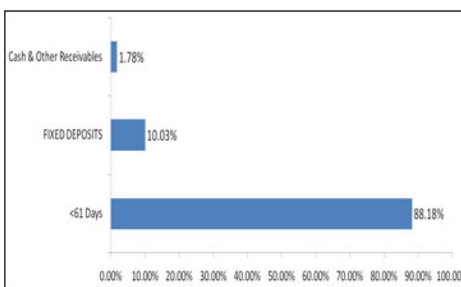
An open ended scheme which seeks to generate reasonable returns with low risk and high liquidity through judicious mix of investment in money market instruments and quality debt instruments.

## PORTFOLIO

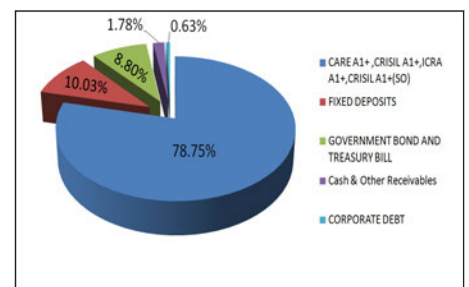
Company	Industry/Rating	% to Nav
<b>CORPORATE DEBT</b>		
<b>Non-Convertible Debentures</b>		
SREI EQUIPMENT FINANCE LTD	IND AA	0.63%
<b>Non-Convertible Debentures Total</b>		0.63%
<b>Corporate Debt Total</b>		0.63%
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate Of Deposit</b>		
THE JAMMU & KASHMIR BANK LTD	CRISIL A1+	4.95%
INDUSIND BANK LTD	CRISIL A1+	3.18%
SOUTH INDIAN BANK LTD	CARE A1+	2.48%
ORIENTAL BANK OF COMMERCE	CRISIL A1+	2.48%
IDBI BANK LTD	CRISIL A1+	2.48%
YES BANK LTD	[ICRA] A1+	1.24%
CANARA BANK	CRISIL A1+	2.74%
<b>Certificate Of Deposit Total</b>		19.56%
<b>Commercial Paper</b>		
NIRMA LTD	CRISIL A1+	2.51%
SREI EQUIPMENT FINANCE LTD	[ICRA] A1+	7.49%
INDIABULLS HOUSING FINANCE LTD	CRISIL A1+	6.73%
EDELWEISS COMMODITIES LTD	CRISIL A1+	7.44%
ECL FINANCE LTD	CRISIL A1+	2.49%
RELIANCE CAPITAL LTD	CRISIL A1+	2.49%
L AND T FINCORP LIMITED	CARE A1+	2.48%
PTC INDIA FINANCIAL SERVICES LTD	CRISIL A1+	3.60%
ADITYA BIRLA FINANCE LTD	[ICRA] A1+	2.48%
ADITYA BIRLA NUVO LTD	[ICRA] A1+	2.47%
RELIANCE INFRASTRUCTURE LTD	IND A1+	7.23%
DEWAN HOUSING FINANCE CORPORATION LTD	CRISIL A1+	2.05%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	[ICRA] A1+	1.24%

TGS INVESTMENT & TRADE PVT LTD	[ICRA] A1+	1.24%
BLUE STAR LTD	CARE A1+	1.24%
L&T FINANCE LTD	CARE A1+	1.24%
ARVIND LTD	CARE A1+	1.24%
GODREJ INDUSTRIES LTD	[ICRA] A1+	1.81%
BIRLA TMT HOLDINGS PVT LTD	CRISIL A1+	0.62%
TURQUOISE INVEST & FINANCE PVT LTD	CRISIL A1+	0.62%
TATA CAPITAL HOUSING FINANCE LTD	[ICRA] A1+	0.25%
TRAPTI TRADING & INVEST PVT LTD	[ICRA] A1+	0.25%
<b>Commercial Paper Total</b>		59.20%
<b>MONEY MARKET INSTRUMENT Total</b>		78.75%
<b>FIXED DEPOSITS</b>		
<b>Fixed Deposit</b>		
8.70% INDUSIND BANK FD (MD 23/01/2015)		2.51%
9% SOUTH INDIAN BANK LTD FD (MD 07/01/2015)		2.51%
9.0500% SOUTH INDIAN BANK LTD FD (MD 08/01/2015)		2.51%
8.80% YES BANK LTD MARGIN FD (MD 07/01/2015)		2.51%
<b>Fixed Deposit Total</b>		10.03%
<b>FIXED DEPOSIT Total</b>		10.03%
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Treasury Bill</b>		
91 DAYS TBILL (MD 15/01/2015)	SOV	5.59%
91 DAYS TBILL (MD 29/01/2015)	SOV	3.22%
<b>TREASURY BILL TOTAL</b>		8.80%
<b>GOVERNMENT BOND AND TREASURY BILL Total</b>		8.80%
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		2.82%
NET RECEIVABLES/(PAYABLES)		-1.03%
<b>Cash &amp; Other Receivables</b>		1.78%
<b>Grand Total</b>		100.00%

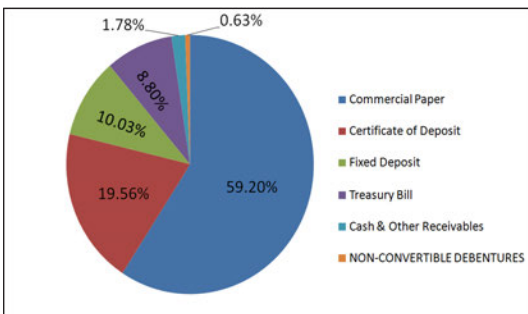
## MATURITY PROFILE FOR THE PORTFOLIO



## RATING PROFILE FOR THE PORTFOLIO



## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 September 2014				
Lumpsum investment of 10,000 invested				
Period	Fund	C Fund~LX	1 year T-bill	
Last 1 Year	10,922	10,948	10,835	
Last 2 Years	10,886	10,859	11,453	
Last 3 Years	10,937	10,864	12,382	
Since Inception	24,277	NA	19,881	
Since Inception (CAGR)	7.32%	NA	5.63%	

## DISCRETE 12 MONTHS RETURNS As on 30 September 2014

Period	Fund	C Fund~LX	1 year T-bill
Sept 30, 2013 To Sept 30, 2014	9.23%	9.49%	8.35%
Sept 28, 2012 To Sept 30, 2013	8.81%	8.54%	5.70%
Sept 30, 2011 To Sept 28, 2012	9.37%	8.65%	8.11%

## ANNUALISED PERFORMANCE As on 31 October 2014

Period	Fund	C Fund~LX	1 yr T-bill
Last 7 Days	8.62%	9.03%	10.47%
Last 15 Days	8.63%	8.67%	9.34%
Last 30 Days	8.68%	8.60%	9.26%

\* For Dividend History refer to page no. 22



# LIC NOMURA MF SAVINGS PLUS FUND

## SCHEME FEATURES

**Scheme Type:** Debt - Short Term

**Launch Date:** May 29, 2003

**AUM as on 28/11/2014:** INR 588.27 Cr

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** 0.10% if exit within 15 days from the date of allotment of units (w.e.f. 15-07-13)

**Benchmark:** Crisil Liquid Fund Index

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

## FUND MANAGER

**Name:** Shri Killol Pandya

## NAV

For all the plans and options

NAV as on November 28, 2014	Per Unit
Growth	20.8831
Dividend - Daily	10.1611
Dividend - Weekly	10.2133
Dividend - Monthly	10.1923
Direct Growth	21.1691
Direct Dividend - Daily	10.1000
Direct Dividend - Weekly	10.5702
Direct Dividend - Monthly	11.2109

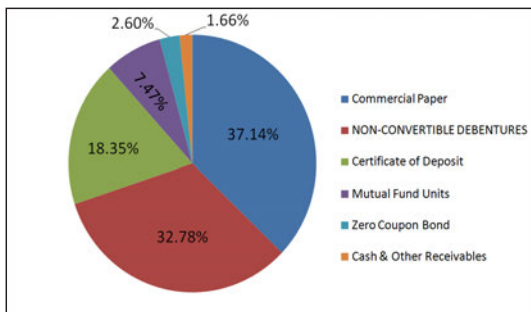
**EXPENSE RATIO - REGULAR :** 1.50%

**EXPENSE RATIO - DIRECT :** 0.65%

## PORTFOLIO METRICS

Average Maturity	358 days
Duration	0.75 yrs
YTM	8.24%

## ASSET ALLOCATION



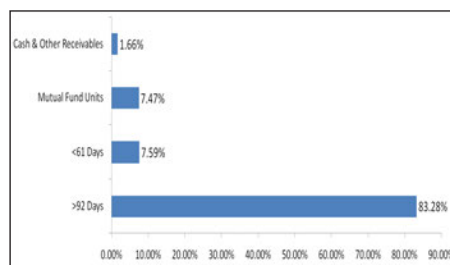
## INVESTMENT OBJECTIVE

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

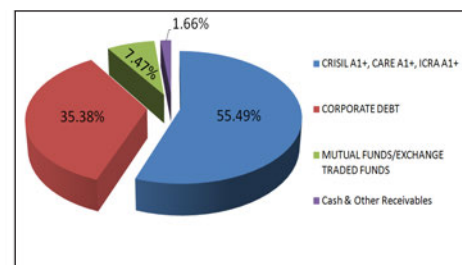
## PORTFOLIO

Company	Industry/Rating	% to Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
TATA MOTORS LTD	CARE AA+	8.51%
TATA CAPITAL HOUSING FINANCE LTD	CRISIL AA+	6.88%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	8.06%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL AAA	3.49%
L AND T FINCORP LIMITED	CARE AA+	1.71%
SUNDARAM FINANCE LTD	[ICRA] AA+	1.71%
INDIA INFOLINE FINANCE LTD	BWR AA	0.87%
DEEPAK FERTILIZERS AND PETROCHEMICALS CORPORATION LTD	[ICRA] AA	0.85%
INDIAN OIL CORPORATION LTD	CRISIL AAA	0.41%
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	CRISIL AAA	0.14%
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	0.15%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>32.78%</b>
<b>ZERO COUPON BOND</b>		
INDIABULLS HOUSING FINANCE LTD	BWR AAA	1.72%
EDELWEISS FINANCIAL SERVICES LTD	CARE AA	0.88%
<b>ZERO COUPON BOND Total</b>		<b>2.60%</b>
<b>CORPORATE DEBT Total</b>		<b>35.38%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate Of Deposit</b>		
INDUSIND BANK LTD	CRISIL A1+	8.25%
ANDHRA BANK	IND A1+	4.04%
STATE BANK OF PATIALA	[ICRA] A1+	5.65%
ING VYSYA BANK LTD	CRISIL A1+	0.40%
<b>Certificate Of Deposit Total</b>		<b>18.35%</b>
<b>COMMERCIAL PAPER</b>		
POWER FINANCE CORPORATION LTD	CRISIL A1+	8.10%
RELIANCE INFRASTRUCTURE LTD	IND A1+	13.45%
IL & FS FINANCIAL SERVICES LTD	[ICRA] A1+	5.59%
SUNDARAM FINANCE LTD	CRISIL A1+	4.10%
TRAPTI TRADING & INVEST PVT LTD	[ICRA] A1+	2.53%
INDIABULLS HOUSING FINANCE LTD	CRISIL A1+	1.68%
TATA CAPITAL HOUSING FINANCE LTD	[ICRA] A1+	0.85%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL A1+	0.85%
<b>Commercial Paper Total</b>		<b>37.14%</b>
<b>MONEY MARKET INSTRUMENTS Total</b>		<b>55.49%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>		
<b>Mutual Fund Units</b>		
LIC NOMURA MF FMP SERIES 73 - DIR PLAN - GROWTH		3.32%
LIC NOMURA MF FMP SERIES 75 - DIR PLAN - GROWTH		2.93%
LIC NOMURA MF FMP SERIES 89(1100 Days)DIR PLAN-GRW		1.21%
<b>Mutual Fund Units Total</b>		<b>7.47%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total</b>		<b>7.47%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		0.79%
NET RECEIVABLES/(PAYABLES)		0.87%
<b>Cash &amp; Other Receivables</b>		<b>1.66%</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 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C Fund~LX	1 year T-bill
Last 1 Year	10,830	10,948	10,835
Last 2 Years	10,803	10,859	11,453
Last 3 Years	10,874	10,864	12,382
Since Inception	20,519	20,767	18,397
<b>Since Inception (CAGR)</b>	<b>6.55%</b>	<b>6.67%</b>	<b>5.53%</b>

## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	C Fund~LX	1 year T-bill
Sept 30, 2013 To Sept 30, 2014	8.30%	9.49%	8.35%
Sept 28, 2012 To Sept 30, 2013	7.99%	8.54%	5.70%
Sept 30, 2011 To Sept 28, 2012	8.74%	8.65%	8.11%

\* For Dividend History refer to page no. 22



# LIC NOMURA MF INCOME PLUS FUND

## SCHEME FEATURES

**Scheme Type:** Debt

**Launch Date:** May 28, 2007

**AUM as on 28/11/2014:** INR 122.30 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 November 28, 2014	Per Unit
Growth	17.5260
Dividend - Daily	10.1000
Dividend - Weekly	10.1063
Direct Growth	17.8085
Direct Dividend - Daily	10.1000
Direct Dividend - Weekly	10.1067

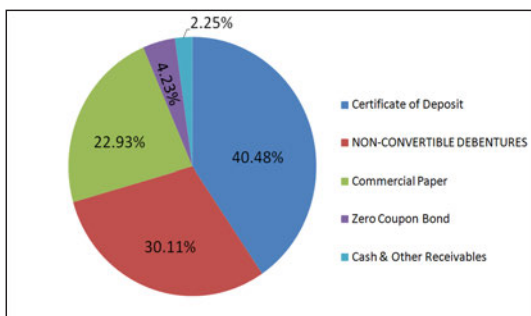
**EXPENSE RATIO - REGULAR :** 2.45%

**EXPENSE RATIO - DIRECT :** 1.95%

## PORTFOLIO METRICS

Average Maturity	431 days
Duration	0.88 yrs
YTM	8.99%

## ASSET ALLOCATION



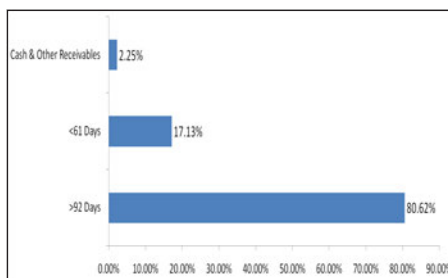
## INVESTMENT OBJECTIVE

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.

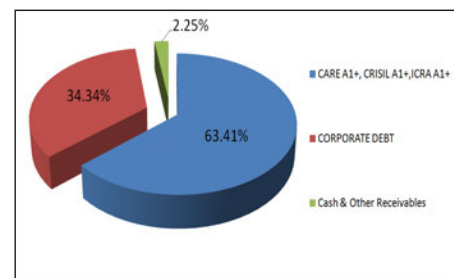
## PORTFOLIO

Company	Industry/Rating	% to Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
TATA SONS LTD	CRISIL AAA	8.28%
TATA CAPITAL FINANCIAL SERVICES LTD	[ICRA] AA+	8.22%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	8.27%
POWER FINANCE CORPORATION LTD	CRISIL AAA	2.93%
INDIAN OIL CORPORATION LTD	[ICRA] AAA	1.18%
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	CRISIL AAA	1.23%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>30.11%</b>
<b>ZERO COUPON BOND</b>		
EDELWEISS FINANCIAL SERVICES LTD	CARE AA	4.23%
<b>ZERO COUPON BOND TOTAL</b>		<b>4.23%</b>
<b>CORPORATE DEBT Total</b>		<b>34.34%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate Of Deposit</b>		
ING VYSYA BANK LTD	CRISIL A1+	15.72%
CANARA BANK	CRISIL A1+	12.64%
STATE BANK OF PATIALA	[ICRA] A1+	11.72%
CENTRAL BANK OF INDIA	CRISIL A1+	0.39%
<b>Certificate Of Deposit Total</b>		<b>40.48%</b>
<b>Commercial Paper</b>		
RELIANCE INFRASTRUCTURE LTD	IND A1+	18.85%
EDELWEISS COMMODITIES LTD	CRISIL A1+	4.07%
<b>Commercial Paper Total</b>		<b>22.93%</b>
<b>MONEY MARKET INSTRUMENTS Total</b>		<b>63.41%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		1.72%
NET RECEIVABLES/(PAYABLES)		0.54%
<b>Cash &amp; Other Receivables</b>		<b>2.25%</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 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C Fund~LX	1 year T-bill
Last 1 Year	10,747	10,948	10,835
Last 2 Years	10,804	10,859	11,453
Last 3 Years	10,883	10,864	12,382
Since Inception	17,259	16,962	15,377

Since Inception (CAGR)	7.72%	7.46%	6.04%
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	C Fund~LX	1 year T-bill
Sept 30, 2013 To Sept 30, 2014	7.47%	9.49%	8.35%
Sept 28, 2012 To Sept 30, 2013	8.00%	8.54%	5.70%
Sept 30, 2011 To Sept 28, 2012	8.83%	8.65%	8.11%

\* For Dividend History refer to page no. 22



# LIC NOMURA MF BOND FUND

## SCHEME FEATURES

**Scheme Type:** Debt

**Launch Date:** March 26, 1999

**AUM as on 28/11/2014:** INR 121.74 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:** Mr. Kunal Jain

## NAV

For all the plans and options

**NAV as on November 28, 2014** **Per Unit**

Growth 37.0470

Dividend 10.9459

Direct Growth 37.4336

Direct Dividend 11.0677

**EXPENSE RATIO - REGULAR :** 2.35%

**EXPENSE RATIO - DIRECT :** 1.60%

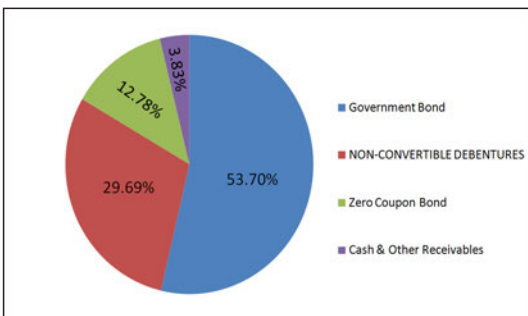
## PORTFOLIO METRICS

Average Maturity 3,371 days

Duration 4.99 years

YTM 9.12%

## ASSET ALLOCATION



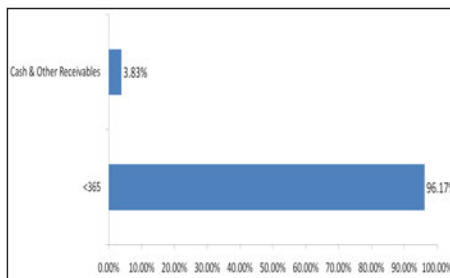
## INVESTMENT OBJECTIVE

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.

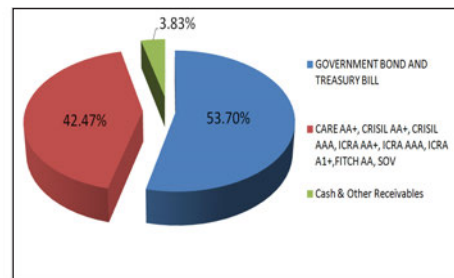
## PORTFOLIO

Company	Industry/Rating	% to Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
INDIABULLS HOUSING FINANCE LTD	CARE AA+	12.47%
TATA MOTORS LTD	CARE AA+	8.35%
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD	[ICRA] AA-	6.69%
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	2.18%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>29.69%</b>
<b>ZERO COUPON BOND</b>		
EDELWEISS FINANCIAL SERVICES LTD	CARE AA	12.78%
<b>ZERO COUPON BOND Total</b>		<b>12.78%</b>
<b>CORPORATE DEBT Total</b>		<b>42.47%</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
8.60% GOI (MD 02/06/2028)	SOV	36.18%
8.40% GOI (MD 28/07/2024)	SOV	9.89%
8.97% GOI (MD 05/12/2030)	SOV	4.38%
9.23% GOI (MD 23/12/2043)	SOV	2.42%
8.27% GOI (MD 09/06/2020)	SOV	0.82%
<b>Government Bond Total</b>		<b>53.70%</b>
<b>GOVERNMENT BOND AND TREASURY BILL Total</b>		<b>53.70%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		0.19%
NET RECEIVABLES/(PAYABLES)		3.64%
<b>Cash &amp; Other Receivables</b>		<b>3.83%</b>
<b>Grand Total</b>		<b>100.00%</b>

## AATURITY PROFILE FOR THE PORTFOLIO



## RATING PROFILE FOR THE PORTFOLIO



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C CompBex	10 Year GOI
Last 1 Year	10,914	11,160	10,685
Last 2 Years	10,370	10,350	10,946
Last 3 Years	10,888	10,951	11,822
Since Inception	35,744	NA	NA

Since Inception (CAGR)	8.62%	NA	NA
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	C CompBex	10 year GOI
Sept 30, 2013 To Sept 30, 2014	9.14%	11.61%	6.85%
Sept 28, 2012 To Sept 30, 2013	3.68%	3.48%	2.45%
Sept 30, 2011 To Sept 28, 2012	8.88%	9.50%	8.01%

\* For Dividend History refer to page no. 22



# LIC NOMURA MF G-SEC FUND

## SCHEME FEATURES

**Scheme Type:** Debt - Gilt

**Launch Date:** November 15, 1999

**AUM as on 28/11/2014:** INR 37.09 Cr

**Load Structure:**

**Entry Load:** Nil

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

**Benchmark:** I-Sec Composite Gilt Index

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

## FUND MANAGER

**Name:** Mr. Kunal Jain

## NAV

For all the plans and options

NAV as on November 28, 2014	Per Unit
PF Growth	16.8032
Regular Growth	29.1495
Direct Regular Growth	29.4655
PF Dividend	10.8733
Regular Dividend	10.9544
Direct Regular Dividend	11.0714

**EXPENSE RATIO - REGULAR :** 2.35%

**EXPENSE RATIO - DIRECT :** 1.60%

## PORTFOLIO METRICS

Average Maturity	6,352 days
Duration	8.88 years
YTM	8.17%

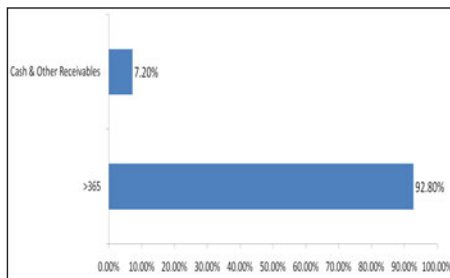
## INVESTMENT OBJECTIVE

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.

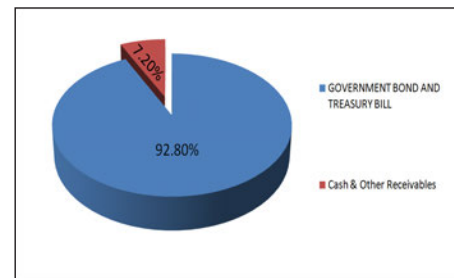
## PORTFOLIO

Company	Industry/Rating	% to Nav
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
8.60% GOI (MD 02/06/2028)	SOV	43.78%
9.23% GOI (MD 23/12/2043)	SOV	30.03%
8.97% GOI (MD 05/12/2030)	SOV	14.39%
8.40% GOI (MD 28/07/2024)	SOV	4.60%
<b>Government Bond Total</b>		<b>92.80%</b>
<b>GOVERNMENT BOND AND TREASURY BILL Total</b>		
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		2.53%
NET RECEIVABLES/(PAYABLES)		4.67%
<b>Cash &amp; Other Receivables</b>		<b>7.20%</b>
<b>Grand Total</b>		<b>100.00%</b>

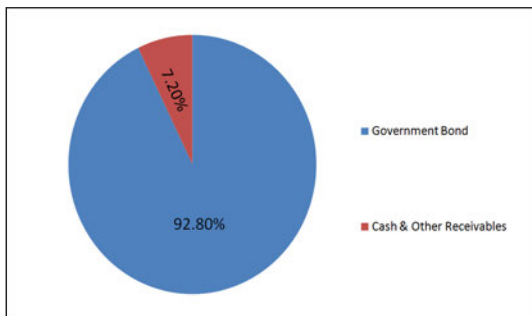
## MATURITY PROFILE FOR THE PORTFOLIO



## RATING PROFILE FOR THE PORTFOLIO



## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	I Sec Composite Gilt	10 Year GOI
Last 1 Year	10,832	11,109	10,685
Last 2 Years	10,034	10,494	10,946
Last 3 Years	10,773	11,083	11,822
Since Inception	27,772	NA	NA

Since Inception (CAGR)	7.12%	NA	NA
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	I Sec Composite Gilt	10 year GOI
Sept 30, 2013 To Sept 30, 2014	8.32%	11.12%	6.85%
Sept 28, 2012 To Sept 30, 2013	0.34%	4.94%	2.45%
Sept 30, 2011 To Sept 28, 2012	7.73%	10.83%	8.01%



# LIC NOMURA MF UNIT LINKED INSURANCE SCHEME

## SCHEME FEATURES

**Scheme Type:** Insurance Linked Tax Saving

**Launch Date:** June 19, 1989

**AUM as on 28/11/2014:** INR 180.07 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 Nobutaka Kitajima

Shri Sachin Relekar

## NAV

For all the plans and options

**NAV as on November 28, 2014** Per Unit

Dividend 14.4428

Direct Dividend 14.5286

**EXPENSE RATIO - REGULAR :** 2.50%

**EXPENSE RATIO - DIRECT :** 1.70%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.51 times

## RISK MEASURES

Standard Deviation 1.06%

Sharpe Ratio 0.04

Portfolio Beta 0.86

R squared 0.02

YTM 1.75%

## 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.

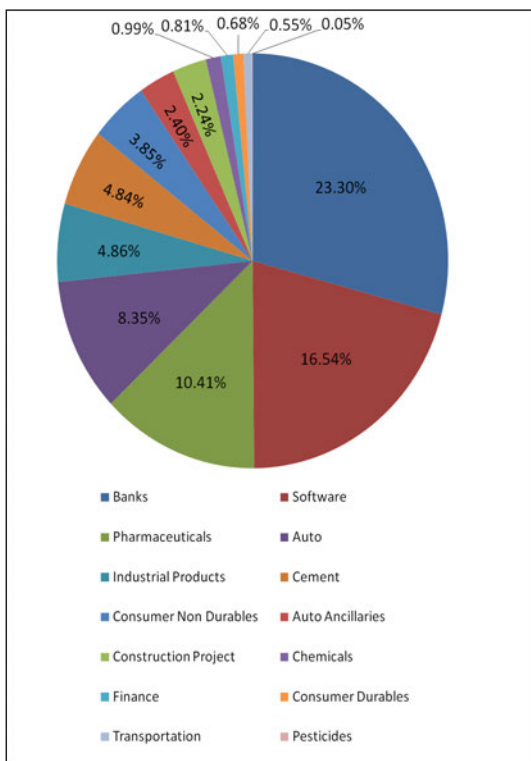
## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>8.35%</b>
TATA MOTORS LTD DVR SHARES	3.17%
EICHER MOTORS LTD	3.14%
MAHINDRA AND MAHINDRA LTD	2.04%
<b>Auto Ancillaries</b>	<b>2.40%</b>
BOSCH LTD	2.40%
<b>Banks</b>	<b>23.30%</b>
ICICI BANK LTD	7.48%
HDFC BANK LTD	7.41%
AXIS BANK LTD	5.15%
STATE BANK OF INDIA	2.68%
CITY UNION BANK LTD	0.58%
<b>Cement</b>	<b>4.84%</b>
JK LAKSHMI CEMENT LTD	2.11%
ULTRATECH CEMENT LTD	1.90%
THE RAMCO CEMENTS LTD	0.83%
<b>Chemicals</b>	<b>0.99%</b>
SOLAR INDUSTRIES INDIA LTD	0.99%
<b>Construction Project</b>	<b>2.24%</b>
LARSEN & TOUBRO LTD	2.24%
<b>Consumer Durables</b>	<b>0.68%</b>
BATA INDIA LTD	0.68%
<b>Consumer Non Durables</b>	<b>3.85%</b>
ITC LTD	2.34%
KAVERI SEED COMPANY LTD	1.51%
<b>Finance</b>	<b>0.81%</b>
MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD	0.81%
<b>Industrial Products</b>	<b>4.86%</b>
BHARAT FORGE LTD	2.22%
CUMMINS INDIA LTD	2.02%
SKF INDIA LTD	0.62%

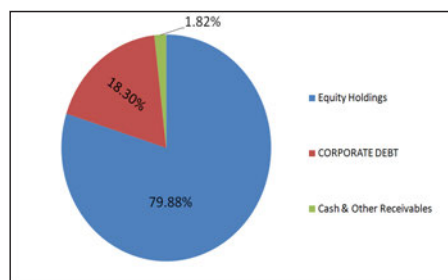
<b>Pesticides</b>	<b>0.05%</b>
SHARDA CROP CHEM LIMITED	0.05%
<b>Pharmaceuticals</b>	<b>10.41%</b>
LUPIN LTD	3.97%
DR. REDDY'S LABORATORIES LTD	3.26%
IPCA LABORATORIES LTD	1.68%
SUN PHARMACEUTICALS INDUSTRIES LTD	1.49%
<b>Software</b>	<b>16.54%</b>
TATA CONSULTANCY SERVICES LTD	4.46%
INFOSYS LTD	3.45%
HCL TECHNOLOGIES LTD	3.25%
TECH MAHINDRA LTD	2.33%
PERSISTENT SYSTEMS LTD	1.85%
INFO EDGE (INDIA) LTD	1.20%
<b>Transportation</b>	<b>0.55%</b>
BLUE DART EXPRESS LTD	0.55%
<b>Equity Holdings Total</b>	<b>79.88%</b>

Company	Rating	% of Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	7.13%
POWER FINANCE CORPORATION LTD	CRISIL AAA	11.16%
BLUE DART EXPRESS LTD	[ICRA] AA	0.01%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>18.30%</b>
<b>CORPORATE DEBT Total</b>		<b>18.30%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		2.21%
NET RECEIVABLES/(PAYABLES)		-0.39%
<b>Cash &amp; Other Receivables</b>		<b>1.82%</b>
<b>Grand Total</b>		<b>100.00%</b>

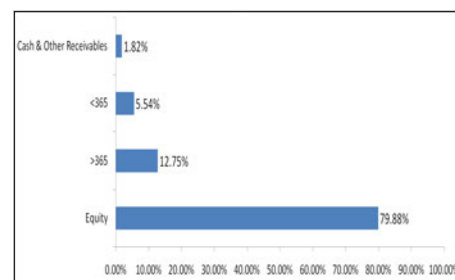
## PORTFOLIO ANALYSIS : SECTOR WISE



## ASSET ALLOCATION



## MATURITY PROFILE FOR THE PORTFOLIO



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested				
Period	Fund	C BalanceEx	S&P CNXNifty	
Last 1 Year	10,905	12,890	13,891	
Last 2 Years	10,068	10,186	10,054	
Last 3 Years	10,265	11,371	11,538	
Since Inception	37,960	NA	NA	

Since Inception (CAGR)	8.41%	NA	NA
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	C BalanceEx	S&P CNX Nifty
Sept 30, 2013 To Sept 30, 2014	9.05%	28.89%	38.87%
Sept 28, 2012 To Sept 30, 2013	0.68%	1.86%	0.56%
Sept 30, 2011 To Sept 28, 2012	2.65%	13.72%	15.38%



# LIC NOMURA MF BALANCED FUND

## SCHEME FEATURES

**Scheme Type:** Balanced

**Launch Date:** January 1, 1991

**AUM as on 28/11/2014:** INR 24.55 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 Nobutaka Kitajima

Shri Ramnath Venkateswaran

## NAV

For all the plans and options

**NAV as on November 28, 2014** **Per Unit**

Growth 85.4999

Dividend 14.9819

Direct Growth 86.4445

Direct Dividend 15.1632

**EXPENSE RATIO - REGULAR :** 2.70%

**EXPENSE RATIO - DIRECT :** 1.70%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.57 times

## RISK MEASURES

Standard Deviation 1.12%

Sharpe Ratio 0.04

Portfolio Beta 0.83

R squared 0.01

YTM 2.32%

## 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.

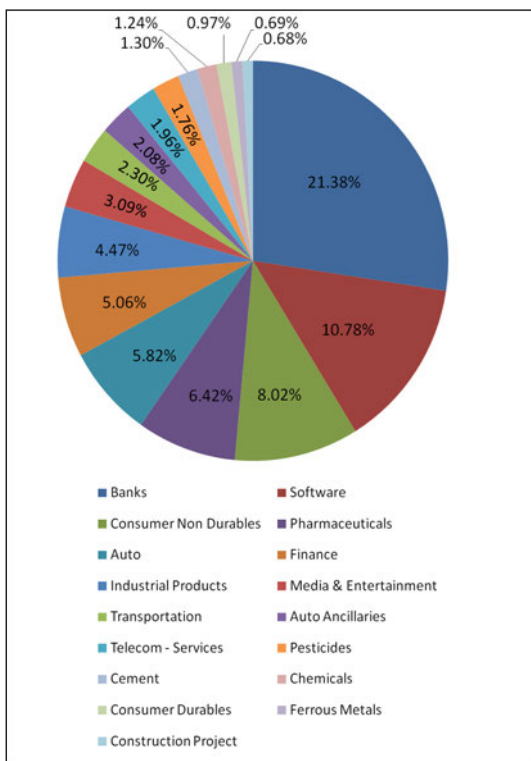
## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>5.82%</b>
TATA MOTORS LTD	3.09%
MAHINDRA & MAHINDRA LTD	1.83%
TATA MOTORS LTD DVR SHARES	0.90%
<b>Auto Ancillaries</b>	<b>2.08%</b>
BOSCH LTD	2.08%
<b>Banks</b>	<b>21.38%</b>
STATE BANK OF INDIA	4.97%
CITY UNION BANK LTD	4.54%
ICICI BANK LTD	4.47%
AXIS BANK LTD	3.53%
BANK OF INDIA	2.07%
HDFC BANK LTD	1.80%
<b>Cement</b>	<b>1.30%</b>
GRASIM INDUSTRIES LTD	1.30%
<b>Chemicals</b>	<b>1.24%</b>
VINATI ORGANICS LTD	1.24%
<b>Construction Project</b>	<b>0.68%</b>
PRATIBHA INDUSTRIES LTD	0.68%
<b>Consumer Durables</b>	<b>0.97%</b>
BATA INDIA LTD	0.97%
<b>Consumer Non Durables</b>	<b>8.02%</b>
ITC LTD	4.13%
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD	2.32%
JUBILANT FOODWORKS LTD	1.57%
<b>Ferrous Metals</b>	<b>0.69%</b>
TATA STEEL LTD	0.69%
<b>Finance</b>	<b>5.06%</b>
SHRIRAM TRANSPORT FINANCE COMPANY LTD	1.98%
MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD	1.58%
POWER FINANCE CORPORATION LTD	1.50%
<b>Industrial Products</b>	<b>4.47%</b>
CUMMINS INDIA LTD	2.35%
BHARAT FORGE LTD	2.12%

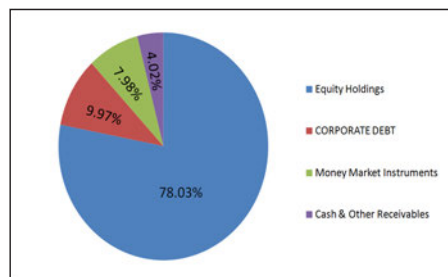
<b>Media &amp; Entertainment</b>	<b>3.09%</b>
PVR LTD	1.88%
SUN TV NETWORK LTD	1.21%
<b>Pesticides</b>	<b>1.76%</b>
PI INDUSTRIES LTD	1.76%
<b>Pharmaceuticals</b>	<b>6.42%</b>
CIPLA LTD	2.43%
IPCA LABORATORIES LTD	2.01%
DR. REDDY'S LABORATORIES LTD	1.98%
<b>Software</b>	<b>10.78%</b>
INFOSYS LTD	4.57%
MINDTREE LTD	2.36%
KPIT TECHNOLOGIES LTD	2.17%
WIPRO LTD	1.67%
<b>Telecom - Services</b>	<b>1.96%</b>
BHARTI AIRTEL LTD	1.96%
<b>Transportation</b>	<b>2.30%</b>
CONTAINER CORPORATION OF INDIA LTD	2.30%
<b>Equity Holdings Total</b>	<b>78.03%</b>

Company	Rating	% of Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL AAA	7.90%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	2.07%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>9.97%</b>
<b>CORPORATE DEBT Total</b>		<b>9.97%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
AXIS BANK LTD	CRISIL A1+	4.06%
CENTRAL BANK OF INDIA	CRISIL A1+	3.92%
<b>Certificate of Deposit Total</b>		<b>7.98%</b>
<b>MONEY MARKET INSTRUMENTS Total</b>		<b>7.98%</b>
<b>CASH &amp; OTHER RECEIVABLES</b>		
CBLO / REPO		12.14%
NET RECEIVABLES/(PAYABLES)		-8.12%
<b>Cash &amp; Other Receivables</b>		<b>4.02%</b>
<b>Grand Total</b>		<b>100.00%</b>

## PORTFOLIO ANALYSIS : SECTOR WISE



## ASSET ALLOCATION

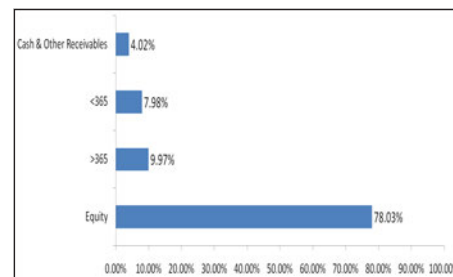


## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C BalanceEx	S&P CNX Nifty
<b>Last 1 Year</b>	13,131	12,890	13,891
<b>Last 2 Years</b>	10,509	10,186	10,054
<b>Last 3 Years</b>	11,180	11,371	11,538
<b>Since Inception</b>	79,482	NA	NA
<b>Since Inception (CAGR)</b>	<b>9.11%</b>	<b>NA</b>	<b>NA</b>

## MATURITY PROFILE FOR THE PORTFOLIO



## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	C BalanceEx	S&P CNX Nifty
Sept 30, 2013 To Sept 30, 2014	31.31%	28.89%	38.87%
Sept 28, 2012 To Sept 30, 2013	5.06%	1.86%	0.56%
Sept 30, 2011 To Sept 28, 2012	11.80%	13.72%	15.38%



# LIC NOMURA MF MONTHLY INCOME PLAN

## SCHEME FEATURES

**Scheme Type:** Hybrid

**Launch Date:** June 1, 2003

**AUM as on 28/11/2014:** INR 73.83 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 Kilol Pandya

## NAV

For all the plans and options

**NAV as on November 28, 2014** Per Unit

Growth	42.7737
Dividend - Monthly	10.9682
Dividend - Quarterly	11.1283
Dividend - Yearly	11.9284
Direct Growth	43.1962
Direct Dividend - Monthly	11.0866
Direct Dividend - Quarterly	11.1385
Direct Dividend - Yearly	12.0522

**EXPENSE RATIO - REGULAR :** 2.20%

**EXPENSE RATIO - DIRECT :** 1.55%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 1.12 times

## PORTFOLIO METRICS

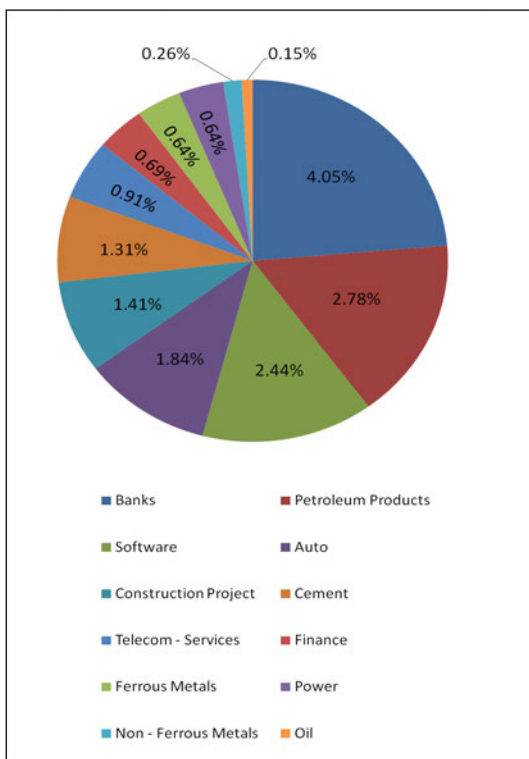
### Quantitative Indicators - Debt Component

Average Maturity	692 days
Duration	1.21 years

## RISK MEASURES

Standard Deviation	1.84%
Sharpe Ratio	0.02
Portfolio Beta	0.25
R squared	0.00
YTM	7.60%

## PORTFOLIO ANALYSIS : SECTOR WISE



## 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.

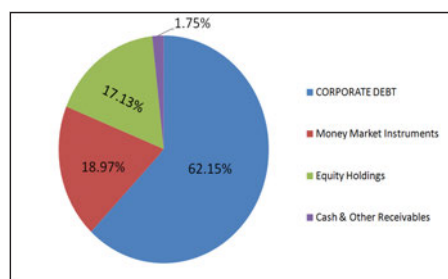
## PORTFOLIO

Company	% Of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>1.84%</b>
TATA MOTORS LTD DVR SHARES	0.51%
MARUTI SUZUKI INDIA LTD	0.45%
MAHINDRA & MAHINDRA LTD	0.45%
BAJAJ AUTO LTD	0.43%
<b>Banks</b>	<b>4.05%</b>
STATE BANK OF INDIA	1.52%
HDFC BANK LTD	0.73%
ICICI BANK LTD	0.71%
PUNJAB NATIONAL BANK	0.58%
BANK OF BARODA	0.29%
KOTAK MAHINDRA BANK LTD	0.21%
<b>Cement</b>	<b>1.31%</b>
ACC LTD	0.63%
ULTRATECH CEMENT LTD	0.37%
AMBUJA CEMENTS LTD	0.31%
<b>Construction Project</b>	<b>1.41%</b>
LARSEN & TOUBRO LTD	1.41%
<b>Ferrous Metals</b>	<b>0.64%</b>
TATA STEEL LTD	0.64%
<b>Finance</b>	<b>0.69%</b>
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	0.69%
<b>Non - Ferrous Metals</b>	<b>0.26%</b>
HINDALCO INDUSTRIES LTD	0.26%
<b>Oil</b>	<b>0.15%</b>
OIL & NATURAL GAS CORPORATION LTD	0.15%
<b>Petroleum Products</b>	<b>2.78%</b>
RELIANCE INDUSTRIES LTD	2.35%
BHARAT PETROLEUM CORPORATION LTD	0.20%
INDIAN OIL CORPORATION LTD	0.15%
HINDUSTAN PETROLEUM CORPORATION LTD	0.08%
<b>Power</b>	<b>0.64%</b>
NTPC LTD	0.29%
TATA POWER COMPANY LTD	0.25%
POWER GRID CORPORATION OF INDIA LTD	0.10%

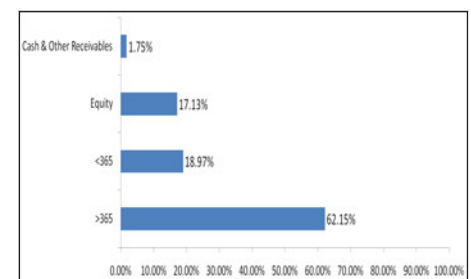
<b>Software</b>	<b>2.44%</b>
INFOSYS LTD	0.89%
TATA CONSULTANCY SERVICES LTD	0.54%
WIPRO LTD	0.44%
TECH MAHINDRA LTD	0.36%
HCL TECHNOLOGIES LTD	0.23%
<b>Telecom - Services</b>	<b>0.91%</b>
BHARTI AIRTEL LTD	0.54%
IDEA CELLULAR LTD	0.21%
TATA COMMUNICATIONS LTD	0.16%
<b>Equity Holding Total</b>	<b>17.13%</b>

Company	Rating	% of Nav
<b>Corporate Debt</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
POWER FINANCE CORPORATION LTD	CRISIL AAA	14.02%
TATA MOTORS LTD	CARE AA+	13.79%
TATA SONS LTD	CRISIL AAA	13.72%
INDIABULLS HOUSING FINANCE LTD	CARE AAA	13.61%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL AAA	7.01%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>62.15%</b>
<b>CORPORATE DEBT Total</b>		<b>62.15%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Commercial Paper</b>		
RELIANCE INFRASTRUCTURE LTD	IND A1+	12.60%
IL & FS FINANCIAL SERVICES LTD	[ICRA] A1+	6.36%
<b>Commercial Paper Total</b>		<b>18.97%</b>
<b>MONEY MARKET INSTRUMENTS Total</b>		<b>18.97%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		0.82%
NET RECEIVABLES/(PAYABLES)		0.93%
<b>Cash &amp; Other Receivables</b>		<b>1.75%</b>
<b>Grand Total</b>		<b>100.00%</b>

## ASSET ALLOCATION



## MATURITY PROFILE FOR THE PORTFOLIO



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C MIPex	10 Years GOI
Last 1 Year	11,127	11,545	10,685
Last 2 Years	10,752	10,321	10,946
Last 3 Years	10,615	11,060	11,822
Since Inception	24,734	24,641	17,193
<b>Since Inception (CAGR)</b>	<b>8.31%</b>	<b>8.20%</b>	<b>4.89%</b>

## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	C MIPex	10 Yrs GOI
Sept 30, 2013 To Sept 30, 2014	11.27%	15.45%	6.85%
Sept 28, 2012 To Sept 30, 2013	7.48%	3.20%	2.45%
Sept 30, 2011 To Sept 28, 2012	6.15%	10.60%	8.01%

\* For Dividend History refer to page no. 22



# LIC NOMURA MF CHILDREN'S FUND

## SCHEME FEATURES

**Scheme Type:** Balanced

**Launch Date:** September 26, 2001

**AUM as on 28/11/2014:** INR 6.07 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 Nobutaka Kitajima

Shri Ramnath Venkateswaran

## NAV

For all the plans and options

**NAV as on November 28, 2014** Per Unit

Growth 14.3343

Direct Growth 14.5739

**EXPENSE RATIO - REGULAR :** 2.45%

**EXPENSE RATIO - DIRECT :** 1.70%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.67 times

## PORTFOLIO METRICS

### Quantitative Indicators - Debt Component

Average Maturity 64 days

Duration 0.13 years

## RISK MEASURES

Standard Deviation 1.12%

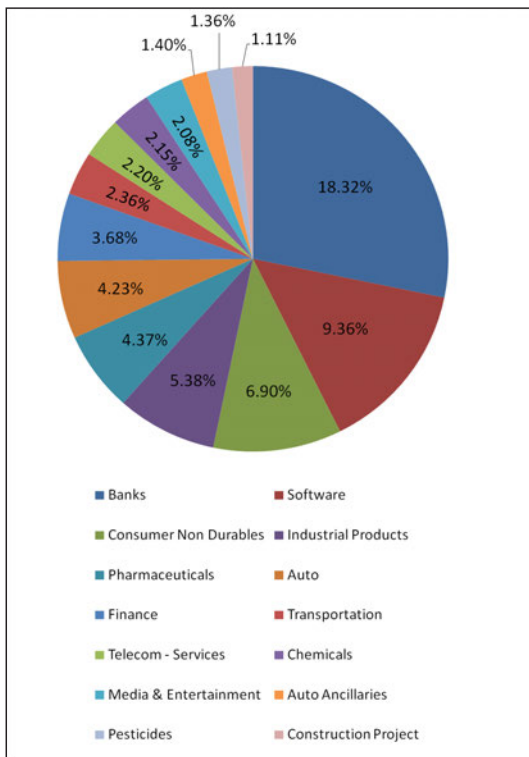
Sharpe Ratio 0.00

Portfolio Beta 0.91

R squared 0.02

YTM 2.82%

## PORTFOLIO ANALYSIS : SECTOR WISE



## 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.

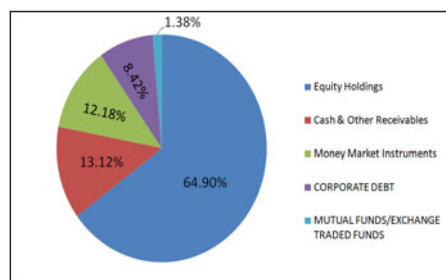
## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>4.23%</b>
TATA MOTORS LTD	2.20%
MAHINDRA & MAHINDRA LTD	2.04%
<b>Auto Ancillaries</b>	<b>1.40%</b>
BOSCH LTD	1.40%
<b>Banks</b>	<b>18.32%</b>
ICICI BANK LTD	4.91%
STATE BANK OF INDIA	4.61%
CITY UNION BANK LTD	4.45%
AXIS BANK LTD	2.77%
BANK OF INDIA	1.57%
<b>Chemicals</b>	<b>2.15%</b>
VINATI ORGANICS LTD	2.15%
<b>Construction Project</b>	<b>1.11%</b>
PRATIBHA INDUSTRIES LTD	1.11%
<b>Consumer Non Durables</b>	<b>6.90%</b>
ITC LTD	3.47%
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD	1.97%
JUBILANT FOODWORKS LTD	1.46%
<b>Finance</b>	<b>3.68%</b>
SHRIRAM TRANSPORT FINANCE COMPANY LTD	2.05%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.64%
<b>Industrial Products</b>	<b>5.38%</b>
BHARAT FORGE LTD	2.78%
CUMMINS INDIA LTD	2.60%
<b>Media &amp; Entertainment</b>	<b>2.08%</b>
PVR LTD	2.08%
<b>Pesticides</b>	<b>1.36%</b>
PI INDUSTRIES LTD	1.36%
<b>Pharmaceuticals</b>	<b>4.37%</b>
CIPLA LTD	3.24%
IPCA LABORATORIES LTD	1.13%

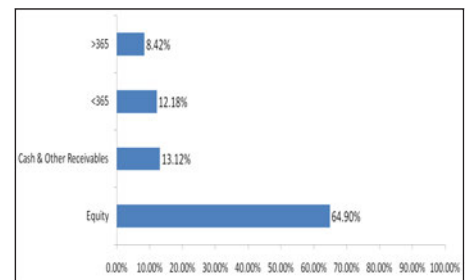
<b>Software</b>	<b>9.36%</b>
INFOSYS LTD	3.27%
MINDTREE LTD	2.36%
KPIT TECHNOLOGIES LIMITED	1.95%
WIPRO LTD	1.79%
<b>Telecom - Services</b>	<b>2.20%</b>
IDEA CELLULAR LTD	2.20%
<b>Transportation</b>	<b>2.36%</b>
CONTAINER CORPORATION OF INDIA LTD	2.36%
<b>Equity Holdings Total</b>	<b>64.90%</b>

Company	Rating	% of Nav
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
POWER FINANCE CORPORATION LTD	CRISIL AAA	8.42%
<b>NON-CONVERTIBLE DEBENTURES Total</b>		<b>8.42%</b>
<b>CORPORATE DEBT Total</b>		<b>8.42%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
INDUSIND BANK LTD	CRISIL A1+	12.18%
<b>Certificate of Deposit Total</b>		<b>12.18%</b>
<b>MONEY MARKET INSTRUMENTS Total</b>		<b>12.18%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>		
<b>Mutual Fund Units</b>		
LIC NOMURA MF LIQUID FUND-DIRECT PLAN-GR OPTION		1.38%
<b>Mutual Fund Units Total</b>		<b>1.38%</b>
<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total</b>		<b>1.38%</b>
<b>Cash &amp; Other Receivables</b>		
CBLO / REPO		13.54%
NET RECEIVABLES/(PAYABLES)		-0.42%
<b>Cash &amp; Other Receivables</b>		<b>13.12%</b>
<b>Grand Total</b>		<b>100.00%</b>

## ASSET ALLOCATION



## MATURITY PROFILE FOR THE PORTFOLIO



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C BalanceEx	S&P CNX Nifty
Last 1 Year	12,983	12,890	13,891
Last 2 Years	10,320	10,186	10,054
Last 3 Years	10,829	11,371	11,538
Since Inception	13,454	NA	12,266

<b>Since Inception (CAGR)</b>	<b>2.33%</b>	<b>NA</b>	<b>1.58%</b>
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	C BalanceEx	S&P CNX Nifty
Sept 30, 2013 To Sept 30, 2014	29.83%	28.89%	38.87%
Sept 28, 2012 To Sept 30, 2013	3.18%	1.86%	0.56%
Sept 30, 2011 To Sept 28, 2012	8.29%	13.72%	15.38%

\* For Dividend History refer to page no. 22



# LIC NOMURA MF EQUITY FUND

## SCHEME FEATURES

**Scheme Type:** Equity - Diversified

**Launch Date:** April 16, 1998

**AUM as on 28/11/2014:** INR 325.41 Cr

**Load Structure:**

**Entry Load:** Nil

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

**Benchmark:** BSE Sensex

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

## FUND MANAGER

**Name:** Shri Nobutaka Kitajima

## NAV

For all the plans and options

**NAV As on November 28, 2014 Per Unit**

Growth	41.3897
Dividend	16.3111
Direct Growth	41.8101
Direct Dividend	16.7502

**EXPENSE RATIO - REGULAR :** 2.70%

**EXPENSE RATIO - DIRECT :** 1.70%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.38 times

## RISK MEASURES

Standard Deviation	1.56%
Sharpe Ratio	0.04
Portfolio Beta	0.90
YTM	0.13%

## INVESTMENT OBJECTIVE

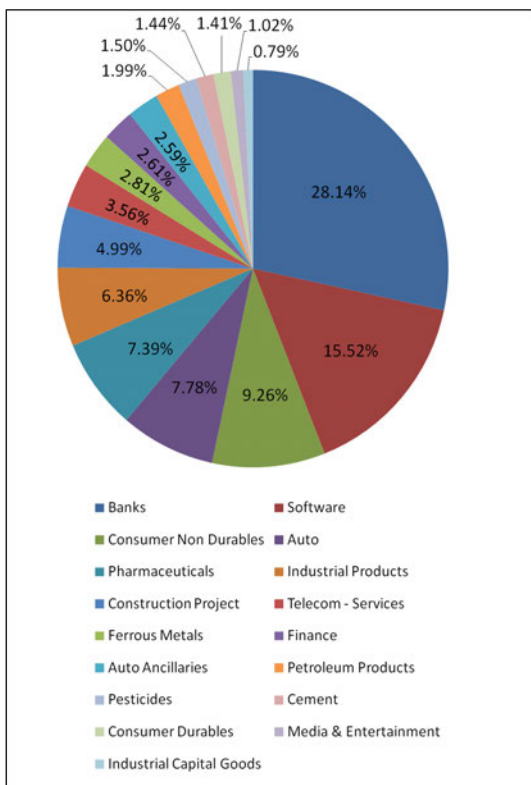
An open ended pure Growth scheme seeking to provide capital growth by investing mainly in mix of equity instruments. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

## PORTFOLIO

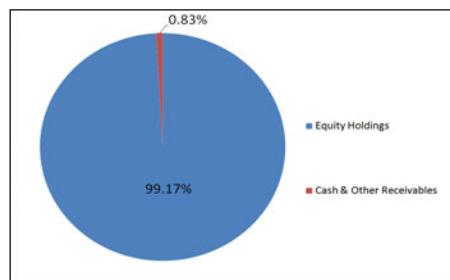
Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>7.78%</b>
TATA MOTORS LTD DVR SHARES	3.60%
MAHINDRA & MAHINDRA LTD	2.31%
BAJAJ AUTO LTD	1.87%
<b>Auto Ancillaries</b>	<b>2.59%</b>
BOSCH LTD	2.59%
<b>Banks</b>	<b>28.14%</b>
ICICI BANK LTD	8.11%
STATE BANK OF INDIA	6.17%
AXIS BANK LTD	4.01%
HDFC BANK LTD	3.41%
CITY UNION BANK LTD	2.39%
BANK OF BARODA	1.73%
BANK OF INDIA LTD	1.47%
YES BANK LTD	0.85%
<b>Cement</b>	<b>1.44%</b>
GRASIM INDUSTRIES LTD	1.44%
<b>Construction Project</b>	<b>4.99%</b>
LARSEN & TOUBRO LTD	4.99%
<b>Consumer Durables</b>	<b>1.41%</b>
BATA INDIA LTD	1.41%
<b>Consumer Non Durables</b>	<b>9.26%</b>
ITC LTD	4.12%
COLGATE PALMOLIVE INDIA LTD	2.13%
JUBILANT FOODWORKS LTD	1.63%
PROCTER & GAMBLE HYGIENE AND HEALTH CARE	1.37%
<b>Ferrous Metals</b>	<b>2.81%</b>
TATA STEEL LTD	2.81%

<b>Finance</b>	<b>2.61%</b>
POWER FINANCE CORPORATION LTD	1.37%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.24%
<b>Industrial Capital Goods</b>	<b>0.79%</b>
CROMPTON GREAVES LTD	0.79%
<b>Industrial Products</b>	<b>6.36%</b>
SKF INDIA LTD	2.46%
CUMMINS INDIA LTD	2.33%
BHARAT FORGE LTD	1.57%
<b>Media &amp; Entertainment</b>	<b>1.02%</b>
PVR LTD	1.02%
<b>Pesticides</b>	<b>1.50%</b>
PI INDUSTRIES LTD	1.50%
<b>Petroleum Products</b>	<b>1.99%</b>
RELIANCE INDUSTRIES LTD	1.99%
<b>Pharmaceuticals</b>	<b>7.39%</b>
CIPLA LTD	4.09%
IPCA LABORATORIES LTD	2.03%
DIVIS LABORATORIES LTD	1.27%
<b>Software</b>	<b>15.52%</b>
INFOSYS LTD	6.21%
WIPRO LTD	3.06%
PERSISTENT SYSTEMS LTD	2.78%
KPIT TECHNOLOGIES LTD	1.74%
MINDTREE LTD	1.73%
<b>Telecom - Services</b>	<b>3.56%</b>
BHARTI AIRTEL LTD	3.56%
<b>Equity Holdings Total</b>	<b>99.17%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	1.61%
NET RECEIVABLES/(PAYABLES)	-0.78%
<b>Cash &amp; Other Receivables</b>	<b>0.83%</b>
<b>Grand Total</b>	<b>100.00%</b>

## PORTFOLIO ANALYSIS : SECTOR WISE



## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	BSE Sensex	Nifty
Last 1 Year	14,963	13,741	13,891
Last 2 Years	9,603	10,329	10,054
Last 3 Years	11,368	11,408	11,538
Since Inception	37,669	63,519	66,537

<b>Since Inception (CAGR)</b>	<b>9.35%</b>	<b>11.88%</b>	<b>12.20%</b>
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	BSE Sensex	Nifty
Sept 30, 2013 To Sept 30, 2014	49.63%	37.41%	38.87%
Sept 28, 2012 To Sept 30, 2013	-3.94%	3.27%	0.56%
Sept 30, 2011 To Sept 28, 2012	13.68%	14.03%	15.38%



**LIC NOMURA**  
MUTUAL FUND  
www.licnomuramf.com



# LIC NOMURA MF GROWTH FUND

## SCHEME FEATURES

**Scheme Type:** Equity - Diversified

**Launch Date:** September 1, 1999

**AUM as on 28/11/2014:** INR 82.40 Cr

**Load Structure:**

**Entry Load:** Nil

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

**Benchmark:** BSE Sensex

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

## FUND MANAGER

**Name:** Shri Nobutaka Kitajima

## NAV

For all the plans and options

**NAV As on November 28, 2014** Per Unit

Growth	20.1985
Dividend	17.9114
Direct Growth	20.4272
Direct Dividend	18.0590

**EXPENSE RATIO - REGULAR :** 2.70%

**EXPENSE RATIO - DIRECT :** 1.70%

**ANNUAL PORTFOLIO TURNOVER RATIO:** 0.36 times

## RISK MEASURES

Standard Deviation	1.54%
Sharpe Ratio	0.05
Portfolio Beta	0.86
YTM	0.10%

## INVESTMENT OBJECTIVE

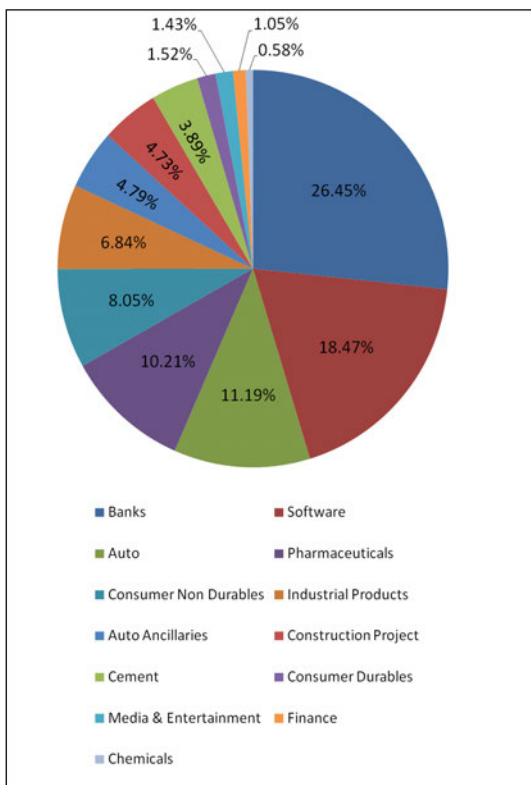
An open ended pure Growth scheme seeking to provide capital growth by investing mainly in equity instruments and also in debt and other permitted instruments of capital and money markets. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

## PORTFOLIO

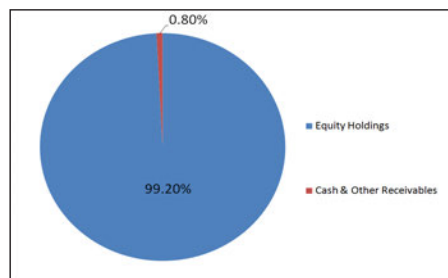
Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>11.19%</b>
TATA MOTORS LTD DVR SHARES	4.72%
EICHER MOTORS LTD	4.39%
MAHINDRA & MAHINDRA LTD	2.09%
<b>Auto Ancillaries</b>	<b>4.79%</b>
BOSCH LTD	3.86%
MOTHERSON SUMI SYSTEMS LTD	0.94%
<b>Banks</b>	<b>26.45%</b>
ICICI BANK LTD	9.01%
HDFC BANK LTD	8.90%
AXIS BANK LTD	7.26%
STATE BANK OF INDIA	1.29%
<b>Cement</b>	<b>3.89%</b>
ULTRATECH CEMENT LTD	1.66%
JK LAKSHMI CEMENT LTD	1.18%
THE RAMCO CEMENTS LIMITED	1.05%
<b>Chemicals</b>	<b>0.58%</b>
SOLAR INDUSTRIES (I) LTD	0.58%
<b>Construction Project</b>	<b>4.73%</b>
LARSEN & TOUBRO LTD	4.73%
<b>Consumer Durables</b>	<b>1.52%</b>
BATA INDIA LTD	1.52%
<b>Consumer Non Durables</b>	<b>8.05%</b>
ITC LTD	3.86%
COLGATE PALMOLIVE INDIA LTD	2.32%
KAVERI SEED COMPANY LTD	1.86%

<b>Finance</b>	<b>1.05%</b>
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.05%
<b>Industrial Products</b>	<b>6.84%</b>
SKF INDIA LTD	2.52%
CUMMINS INDIA LTD	2.30%
BHARAT FORGE LTD	2.01%
<b>Media &amp; Entertainment</b>	<b>1.43%</b>
PVR LTD	1.43%
<b>Pharmaceuticals</b>	<b>10.21%</b>
LUPIN LTD	4.56%
DR REDDY LABORATORIES LTD	2.71%
IPCA LABORATORIES LTD	1.89%
SUN PHARMACEUTICALS INDUSTRIES LTD	1.04%
<b>Software</b>	<b>18.47%</b>
TATA CONSULTANCY SERVICES LTD	5.79%
HCL TECHNOLOGIES LTD	4.66%
INFOSYS LTD	3.89%
PERSISTENT SYSTEMS LTD	2.40%
WIPRO LTD	0.89%
INFO EDGE INDIA LTD	0.85%
<b>Equity Holdings Total</b>	<b>99.20%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	1.18%
NET RECEIVABLES/(PAYABLES)	-0.37%
<b>Cash &amp; Other Receivables</b>	<b>0.80%</b>
<b>Grand Total</b>	<b>100.00%</b>

## PORTFOLIO ANALYSIS : SECTOR WISE



## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	BSE Sensex	Nifty
Last 1 Year	14,402	13,741	13,891
Last 2 Years	9,987	10,329	10,054
Last 3 Years	11,491	11,408	11,538
Since Inception	18,541	55,199	56,460

Since Inception (CAGR)	9.61%	11.98%	12.15%
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	BSE Sensex	Nifty
Sept 30, 2013 To Sept 30, 2014	44.02%	37.41%	38.87%
Sept 28, 2012 To Sept 30, 2013	-0.13%	3.27%	0.56%
Sept 30, 2011 To Sept 28, 2012	14.91%	14.03%	15.38%



# LIC NOMURA MF TAX PLAN

## SCHEME FEATURES

**Scheme Type:** Equity Linked Savings Scheme

**Launch Date:** April 17, 2000

**AUM as on 28/11/2014:** INR 40.16 Cr

**Load Structure:**

Entry Load: Nil

Exit Load: Nil

**Benchmark:** BSE Sensex

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

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

## FUND MANAGER

**Name:** Shri Nobutaka Kitajima

## NAV

For all the plans and options

**NAV as on November 28, 2014** Per Unit

Growth 47.6368

Dividend 17.0549

Direct Growth 48.5616

Direct Dividend 17.3890

**EXPENSE RATIO - REGULAR :** 2.70%

**EXPENSE RATIO - DIRECT :** 1.70%

**ANNUAL PORTFOLIO TURNOVER RATIO:** 0.92 times

## RISK MEASURES

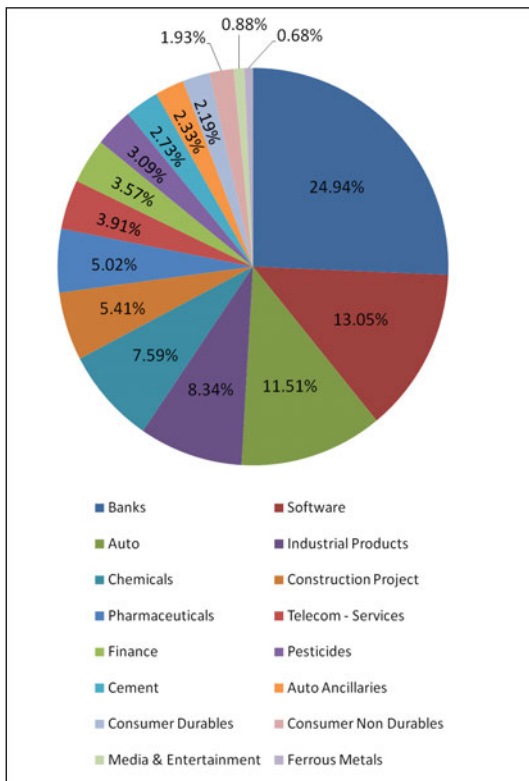
Standard Deviation 1.83%

Sharpe Ratio 0.03

Portfolio Beta 0.86

YTM 0.26%

## PORTFOLIO ANALYSIS : SECTOR WISE



## INVESTMENT OBJECTIVE

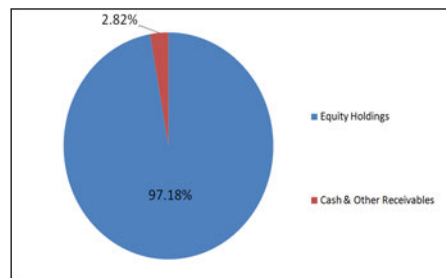
To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets.

## PORTFOLIO

Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>11.51%</b>
TATA MOTORS LTD DVR SHARES	3.99%
MAHINDRA AND MAHINDRA LTD	3.90%
EICHER MOTORS LTD	3.62%
<b>Auto Ancillaries</b>	<b>2.33%</b>
BOSCH LTD	2.33%
<b>Banks</b>	<b>24.94%</b>
AXIS BANK LTD	8.24%
ICICI BANK LTD	7.75%
DCB BANK LIMITED	2.67%
YES BANK LTD	2.34%
CITY UNION BANK LTD	2.22%
HDFC BANK LTD	1.72%
<b>Cement</b>	<b>2.73%</b>
JK LAKSHMI CEMENT LTD	2.26%
THE RAMCO CEMENTS LIMITED	0.47%
<b>Chemicals</b>	<b>7.59%</b>
VINATI ORGANICS LIMITED	3.10%
SOLAR INDUSTRIES (I) LTD	2.25%
PIDILITE INDUSTRIES LTD	2.23%
<b>Construction Project</b>	<b>5.41%</b>
SADBHAV ENGINEERING LTD	2.51%
PRATIBHA INDUSTRIES LTD	1.49%
LARSEN & TOUBRO LTD	1.41%
<b>Consumer Durables</b>	<b>2.19%</b>
BATA INDIA LTD	2.19%
<b>Consumer Non Durables</b>	<b>1.93%</b>
UNITED SPIRITS LTD	1.36%
PROCTOR & GAMBLE HYGIENE AND HEALTH CARE	0.57%

<b>Ferrous Metals</b>	<b>0.68%</b>
TATA STEEL LTD	0.68%
<b>Finance</b>	<b>3.57%</b>
HOUSING DEVELOPMENT FINANCE CORPORATION	1.85%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.72%
<b>Industrial Products</b>	<b>8.34%</b>
SKF INDIA LTD	3.22%
BHARAT FORGE LTD	2.22%
CUMMINS INDIA LTD	1.46%
IFGL REFRACTORIES LTD	1.45%
<b>Media &amp; Entertainment</b>	<b>0.88%</b>
ENTERTAINMENT NETWORK INDIA LTD	0.88%
<b>Pesticides</b>	<b>3.09%</b>
PI INDUSTRIES LTD	3.09%
<b>Pharmaceuticals</b>	<b>5.02%</b>
CIPLA LTD	2.24%
DIVIS LABORATORIES LTD	1.95%
LUPIN LTD	0.83%
<b>Software</b>	<b>13.05%</b>
INFOSYS LTD	4.41%
WIPRO LTD	3.20%
PERSISTENT SYSTEMS LTD	2.93%
HCL TECHNOLOGIES LTD	2.52%
<b>Telecom - Services</b>	<b>3.91%</b>
TATA COMMUNICATIONS LTD	3.23%
BHARTI AIRTEL LTD	0.69%
<b>Equity Holdings Total</b>	<b>97.18%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	3.21%
NET RECEIVABLES/(PAYABLES)	-0.40%
<b>Cash &amp; Other Receivables</b>	<b>2.82%</b>
<b>Grand Total</b>	<b>100.00%</b>

## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	BSE Sensex	Nifty
Last 1 Year	15,309	13,741	13,891
Last 2 Years	9,856	10,329	10,054
Last 3 Years	11,200	11,408	11,538
Since Inception	43,435	54,563	55,175

Since Inception (CAGR)	7.92%	12.45%	12.53%
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	BSE Sensex	Nifty
Sept 30, 2013 To Sept 30, 2014	53.09%	37.41%	38.87%
Sept 28, 2012 To Sept 30, 2013	-1.43%	3.27%	0.56%
Sept 30, 2011 To Sept 28, 2012	12.00%	14.03%	15.38%



# LIC NOMURA MF INDEX FUND - SENSEX PLAN

## SCHEME FEATURES

**Scheme Type:** Equity - Index

**Launch Date:** November 15, 2002

**AUM as on 28/11/2014:** INR 11.46 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:** BSE Sensex

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

## FUND MANAGER

**Name:** Shri Nobutaka Kitajima

## NAV

For all the plans and options

**NAV as on November 28, 2014** Per Unit

Growth	53.9106
Dividend	18.4764
Direct Growth	54.4364
Direct Dividend	18.2963

**EXPENSE RATIO - REGULAR :** 1.70%

**EXPENSE RATIO - DIRECT :** 1.20%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.13 times

## RISK MEASURES

Tracking error	0.31%
Standard Deviation	1.51%
Sharpe Ratio	0.04
Portfolio Beta	0.95
YTM	0.11%

## INVESTMENT OBJECTIVE

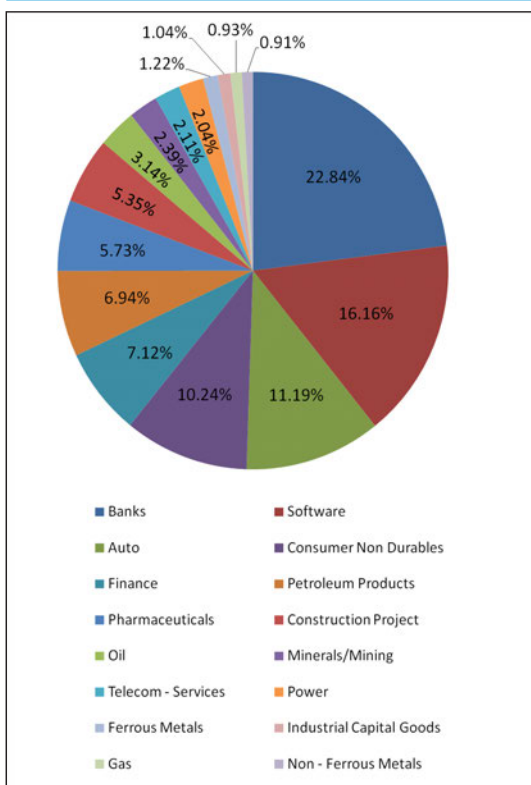
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

## PORTFOLIO

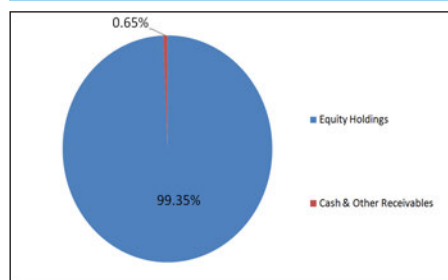
Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>11.19%</b>
TATA MOTORS LTD	3.89%
MAHINDRA & MAHINDRA LTD	2.43%
MARUTI SUZUKI INDIA LTD	1.76%
HERO MOTOCORP LTD	1.65%
BAJAJ AUTO LTD	1.48%
<b>Banks</b>	<b>22.84%</b>
ICICI BANK LTD	7.99%
HDFC BANK LTD	7.28%
STATE BANK OF INDIA	4.19%
AXIS BANK LTD	3.38%
<b>Construction Project</b>	<b>5.35%</b>
LARSEN & TOUBRO LTD	5.35%
<b>Consumer Non Durables</b>	<b>10.24%</b>
ITC LTD	7.94%
HINDUSTAN UNILEVER LTD	2.29%
<b>Ferrous Metals</b>	<b>1.22%</b>
TATA STEEL LTD	1.22%
<b>Finance</b>	<b>7.12%</b>
HOUSING DEVELOPMENT FINANCE CORPORATION	7.12%
<b>Gas</b>	<b>0.93%</b>
GAIL (INDIA) LTD	0.93%
<b>Industrial Capital Goods</b>	<b>1.04%</b>
BHARAT HEAVY ELECTRICALS LTD	1.04%

<b>Minerals / Mining</b>	<b>2.39%</b>
COAL INDIA LTD	1.32%
SESA STERLITE LTD	1.06%
<b>Non - Ferrous Metals</b>	<b>0.91%</b>
HINDALCO INDUSTRIES LTD	0.91%
<b>Oil</b>	<b>3.14%</b>
OIL & NATURAL GAS CORPORATION LTD	3.14%
<b>Petroleum Products</b>	<b>6.94%</b>
RELIANCE INDUSTRIES LTD	6.94%
<b>Pharmaceuticals</b>	<b>5.73%</b>
SUN PHARMACEUTICALS INDUSTRIES LTD	2.67%
DR REDDY LABORATORIES LTD	1.81%
Cipla Ltd	1.25%
<b>Power</b>	<b>2.04%</b>
NTPC LTD	1.36%
TATA POWER CO LTD	0.68%
<b>Software</b>	<b>16.16%</b>
INFOSYS LTD	8.47%
TATA CONSULTANCY SERVICES LTD	6.05%
WIPRO LTD	1.65%
<b>Telecom - Services</b>	<b>2.11%</b>
BHARTI AIRTEL LTD	2.11%
<b>Equity Holdings Total</b>	<b>99.35%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	1.33%
NET RECEIVABLES/(PAYABLES)	-0.68%
<b>Cash &amp; Other Receivables</b>	<b>0.65%</b>
<b>Grand Total</b>	<b>100.00%</b>

## PORTFOLIO ANALYSIS : SECTOR WISE



## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	BSE Sensex	Nifty
Last 1 Year	13,680	13,741	13,891
Last 2 Years	10,357	10,329	10,054
Last 3 Years	11,467	11,408	11,538
Since Inception	50,161	82,454	76,149

Since Inception (CAGR)	14.85%	19.52%	18.73%
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	BSE Sensex	Nifty
Sept 30, 2013 To Sept 30, 2014	36.80%	37.41%	38.87%
Sept 28, 2012 To Sept 30, 2013	3.55%	3.27%	0.56%
Sept 30, 2011 To Sept 28, 2012	14.67%	14.03%	15.38%



# LIC NOMURA MF INDEX FUND - NIFTY PLAN

## SCHEME FEATURES

**Scheme Type:** Equity - Index

**Launch Date:** November 15, 2002

**AUM as on 28/11/2014:** INR 13.32 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 CNX Nifty

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

## FUND MANAGER

**Name:** Shri Nobutaka Kitajima

## NAV

For all the plans and options

**NAV as on November 28, 2014 Per Unit**

Growth	47.7000
Dividend	17.5949
Direct Growth	48.1497
Direct Dividend	17.7683

**EXPENSE RATIO - REGULAR :** 1.70%

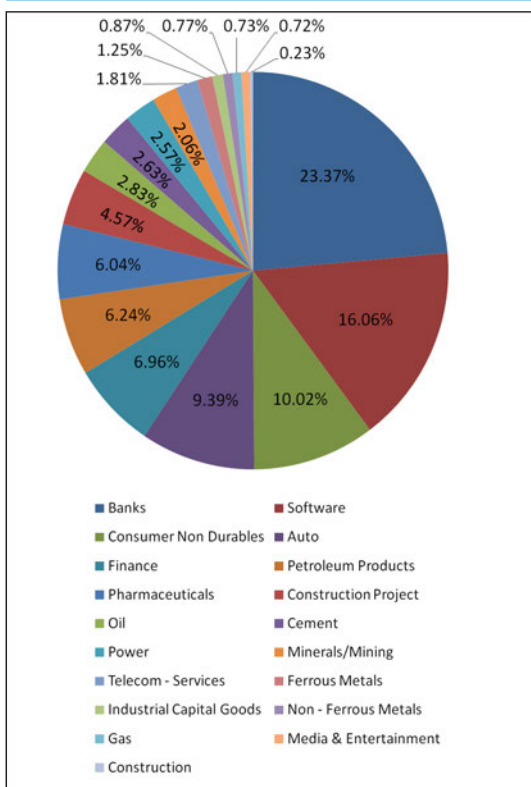
**EXPENSE RATIO - DIRECT :** 1.20%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.12 times

## RISK MEASURES

Tracking error	0.62%
Standard Deviation	1.48%
Sharpe Ratio	0.04
Portfolio Beta	0.88
YTM	0.13%

## PORTFOLIO ANALYSIS : SECTOR WISE



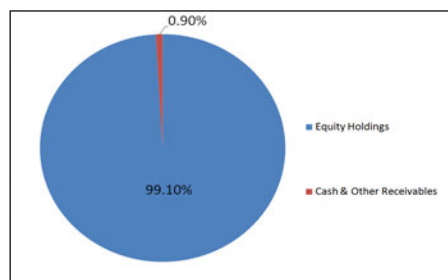
## INVESTMENT OBJECTIVE

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>9.39%</b>
TATA MOTORS LTD	3.30%
MAHINDRA & MAHINDRA LTD	2.08%
MARUTI SUZUKI INDIA LTD	1.52%
HERO MOTOCORP LTD	1.29%
BAJAJ AUTO LTD	1.20%
<b>Banks</b>	<b>23.37%</b>
ICICI BANK LTD	6.95%
HDFC BANK LTD	6.17%
STATE BANK OF INDIA	3.43%
AXIS BANK LTD	2.77%
KOTAK MAHINDRA BANK LTD	1.76%
INDUSIND BANK LTD	1.09%
BANK OF BARODA	0.66%
PUNJAB NATIONAL BANK	0.54%
<b>Cement</b>	<b>2.63%</b>
ULTRATECH CEMENT LTD	0.86%
GRASIM INDUSTRIES LTD	0.73%
AMBUJA CEMENTS LTD	0.61%
ACC LTD	0.44%
<b>Construction</b>	<b>0.23%</b>
DLF LTD	0.23%
<b>Construction Project</b>	<b>4.57%</b>
LARSEN & TOUBRO LTD	4.57%
<b>Consumer Non Durables</b>	<b>10.02%</b>
ITC LTD	6.96%
HINDUSTAN UNILEVER LTD	1.92%
ASIAN PAINTS LTD	1.14%
<b>Ferrous Metals</b>	<b>1.25%</b>
TATA STEEL LTD	1.07%
JINDAL STEEL AND POWER LTD	0.18%
<b>Finance</b>	<b>6.96%</b>
HOUSING DEVELOPMENT FINANCE CORPORATION	6.23%
IDFC LTD	0.72%

## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	Nifty	Sensex
Last 1 Year	13,857	13,891	13,741
Last 2 Years	10,055	10,054	10,329
Last 3 Years	11,552	11,538	11,408
Since Inception	44,363	76,149	78,687

Since Inception (CAGR)	13.70%	18.72%	19.52%
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	Nifty	Sensex
Sept 30, 2013 To Sept 30, 2014	38.57%	38.87%	37.41%
Sept 28, 2012 To Sept 30, 2013	0.55%	0.56%	3.27%
Sept 30, 2011 To Sept 28, 2012	15.52%	15.38%	14.03%



# LIC NOMURA MF INDEX FUND - SENSEX ADVANTAGE PLAN

## SCHEME FEATURES

**Scheme Type:** Equity - Index

**Launch Date:** November 15, 2002

**AUM as on 28/11/2014:** INR 3.81 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:** BSE Sensex

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

## FUND MANAGER

**Name:** Shri Nobutaka Kitajima

## NAV

For all the plans and options

**NAV as on November 28, 2014** Per Unit

Growth	51.0617
Dividend	18.0619
Direct Growth	51.4971
Direct Dividend	18.2363

**EXPENSE RATIO - REGULAR :** 1.70%

**EXPENSE RATIO - DIRECT :** 1.20%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.06 times

## RISK MEASURES

Tracking error	0.41%
Standard Deviation	1.38%
Sharpe Ratio	0.04
Portfolio Beta	0.86
YTM	0.20%

## INVESTMENT OBJECTIVE

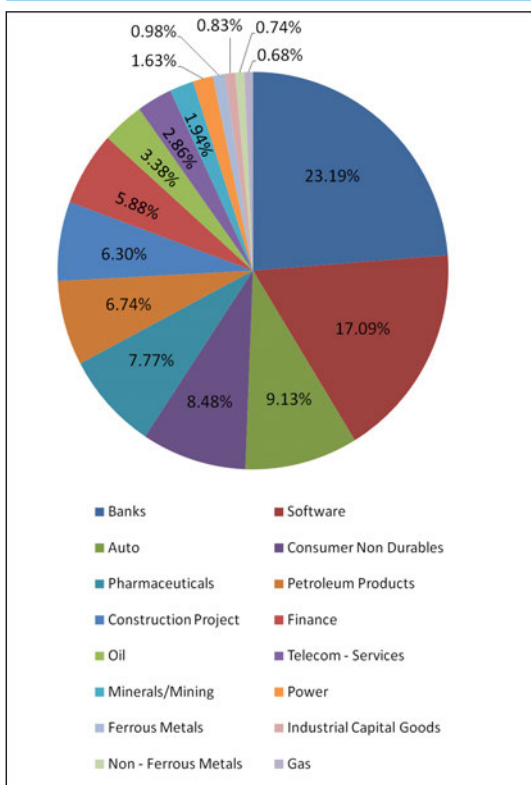
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

## PORTFOLIO

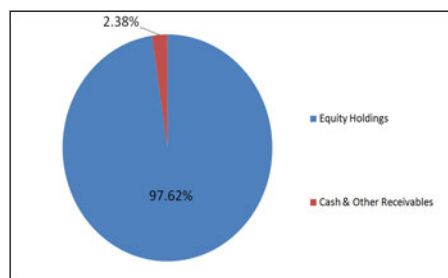
Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Auto</b>	<b>9.13%</b>
TATA MOTORS LTD	3.25%
MAHINDRA & MAHINDRA LTD	1.95%
MARUTI SUZUKI INDIA LTD	1.47%
HERO MOTOCORP LTD	1.31%
BAJAJ AUTO LTD	1.14%
<b>Banks</b>	<b>23.19%</b>
ICICI BANK LTD	6.60%
HDFC BANK LTD	5.97%
KOTAK MAHINDRA BANK LTD	4.38%
STATE BANK OF INDIA	3.49%
AXIS BANK LTD	2.76%
<b>Construction Project</b>	<b>6.30%</b>
LARSEN & TOUBRO LTD	4.39%
SADBHAV ENGINEERING LTD	1.91%
<b>Consumer Non Durables</b>	<b>8.48%</b>
ITC LTD	6.58%
HINDUSTAN UNILEVER LTD	1.90%
<b>Ferrous Metals</b>	<b>0.98%</b>
TATA STEEL LTD	0.98%
<b>Finance</b>	<b>5.88%</b>
HOUSING DEVELOPMENT FINANCE CORPORATION	5.88%
<b>Gas</b>	<b>0.68%</b>
GAIL (INDIA) LTD	0.68%
<b>Industrial Capital Goods</b>	<b>0.83%</b>
BHARAT HEAVY ELECTRICALS LTD	0.83%
<b>Minerals / Mining</b>	<b>1.94%</b>
COAL INDIA LTD	1.05%
SESA STERILITE LTD	0.89%

<b>Non - Ferrous Metals</b>	<b>0.74%</b>
HINDALCO INDUSTRIES LTD	0.74%
<b>Oil</b>	<b>3.38%</b>
OIL & NATURAL GAS CORPORATION LTD	2.63%
CAIRN INDIA LTD	0.75%
<b>Petroleum Products</b>	<b>6.74%</b>
RELIANCE INDUSTRIES LTD	5.73%
MANGALORE REFINERY & PETROCHEMICALS LTD	1.01%
<b>Pharmaceuticals</b>	<b>7.77%</b>
LUPIN LTD	3.17%
SUN PHARMACEUTICALS INDUSTRIES LTD	2.22%
DR REDDY LABORATORIES LTD	1.39%
CIPLA LTD	0.99%
<b>Power</b>	<b>1.63%</b>
NTPC LTD	1.12%
TATA POWER CO LTD	0.51%
<b>Software</b>	<b>17.09%</b>
INFOSYS LTD	6.86%
TATA CONSULTANCY SERVICES LTD	5.06%
HCL TECHNOLOGIES LTD	3.77%
WIPRO LTD	1.40%
<b>Telecom - Services</b>	<b>2.86%</b>
BHARTI AIRTEL LTD	1.70%
IDEA CELLULAR LTD	1.16%
<b>Equity Holdings Total</b>	<b>97.62%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	2.43%
NET RECEIVABLES/(PAYABLES)	-0.05%
<b>Cash &amp; Other Receivables</b>	<b>2.38%</b>
<b>Grand Total</b>	<b>100.00%</b>

## PORTFOLIO ANALYSIS : SECTOR WISE



## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	BSE Sensex	Nifty
Last 1 Year	13,886	13,741	13,891
Last 2 Years	10,386	10,329	10,054
Last 3 Years	11,449	11,408	11,538
Since Inception	47,810	82,454	76,149

Since Inception (CAGR)	14.44%	19.52%	18.73%
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	BSE Sensex	Nifty
Sept 30, 2013 To Sept 30, 2014	38.86%	37.41%	38.87%
Sept 28, 2012 To Sept 30, 2013	3.84%	3.27%	0.56%
Sept 30, 2011 To Sept 28, 2012	14.49%	14.03%	15.38%



# LIC NOMURA MF INFRASTRUCTURE FUND

## SCHEME FEATURES

**Scheme Type:** Equity - Diversified

**Launch Date:** January 31, 2008

**AUM as on 28/11/2014:** INR 68.64 Cr

**Load Structure:**

**Entry Load:** Nil

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

**Benchmark:** BSE 100

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

## FUND MANAGER

Shri Nobutaka Kitajima

Shri Sachin Relekar

## NAV

For all the plans and options

**NAV as on November 28, 2014** Per Unit

Growth	12.2328
Dividend	12.2327
Direct Growth	12.3571
Direct Dividend	12.3528

**EXPENSE RATIO - REGULAR :** 2.70%

**EXPENSE RATIO - DIRECT :** 1.70%

**ANNUAL PORTFOLIO TURNOVER RATIO :** 0.27 times

## RISK MEASURES

Standard Deviation	1.59%
Sharpe Ratio	0.01
Portfolio Beta	0.85
YTM	0.12%

## INVESTMENT OBJECTIVE

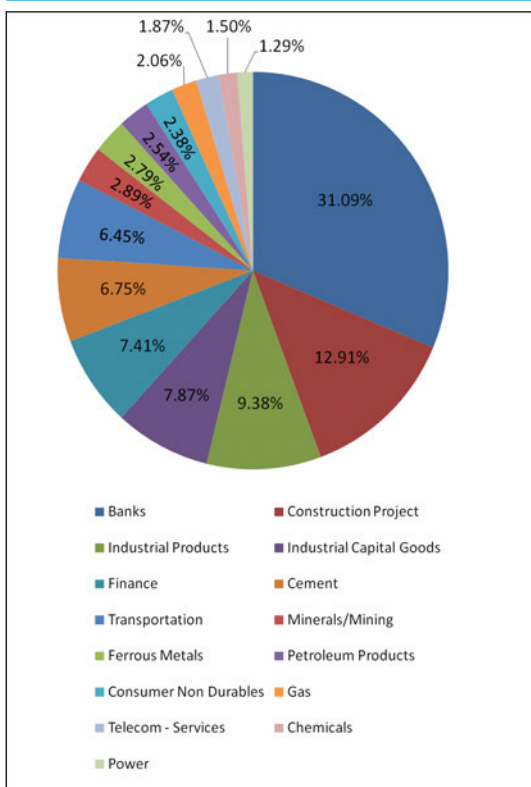
The investment objective of the scheme is to provide long term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector.

## PORTFOLIO

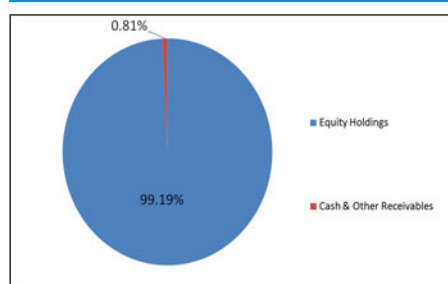
Company	% of Nav
<b>EQUITY HOLDINGS</b>	
<b>Banks</b>	<b>31.09%</b>
ICICI BANK LTD	10.42%
HDFC BANK LTD	9.80%
STATE BANK OF INDIA	6.30%
AXIS BANK LTD	3.25%
CITY UNION BANK LTD	1.33%
<b>Cement</b>	<b>6.75%</b>
JK LAKSHMI CEMENT LTD	2.79%
THE RAMCO CEMENTS LIMITED	2.18%
ULTRATECH CEMENT LTD	1.77%
<b>Chemicals</b>	<b>1.50%</b>
SOLAR INDUSTRIES (I) LTD	1.50%
<b>Construction Project</b>	<b>12.91%</b>
LARSEN & TOUBRO LTD	6.15%
SADDBHAV ENGINEERING LTD	5.50%
PRATIBHA INDUSTRIES LTD	1.26%
<b>Consumer Non Durables</b>	<b>2.38%</b>
KAVERI SEED COMPANY LTD	2.38%
<b>Ferrous Metals</b>	<b>2.79%</b>
TATA STEEL LTD	2.79%
<b>Finance</b>	<b>7.41%</b>
HOUSING DEVELOPMENT FINANCE CORPORATION	3.09%
POWER FINANCE CORPORATION LTD	2.51%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.81%

<b>Gas</b>	<b>2.06%</b>
PETRONET LNG LTD	2.06%
<b>Industrial Capital Goods</b>	<b>7.87%</b>
THERMAX LTD	3.96%
PRAJ INDUSTRIES LTD	2.05%
CROMPTON GREAVES LTD	1.86%
<b>Industrial Products</b>	<b>9.38%</b>
SKF INDIA LTD	5.10%
BHARAT FORGE LTD	2.15%
CUMMINS INDIA LTD	2.13%
<b>Minerals / Mining</b>	<b>2.89%</b>
GUJARAT MINERAL DEVELOPMENT LTD	2.18%
NMDC LTD	0.71%
<b>Petroleum Products</b>	<b>2.54%</b>
RELIANCE INDUSTRIES LTD	2.54%
<b>Power</b>	<b>1.29%</b>
JYOTI STRUCTURES LTD	1.29%
<b>Telecom - Services</b>	<b>1.87%</b>
BHARTI AIRTEL LTD	1.87%
<b>Transportation</b>	<b>6.45%</b>
CONTAINER CORPORATION OF INDIA LTD	3.72%
ADANI PORT AND SPECIAL ECONOMIC ZONE LTD	1.75%
BLUE DART EXPRESS LTD	0.97%
<b>Equity Holdings Total</b>	<b>99.19%</b>
<b>Cash &amp; Other Receivables</b>	
CBLO / REPO	1.54%
NET RECEIVABLES/(PAYABLES)	-0.73%
<b>Cash &amp; Other Receivables</b>	<b>0.81%</b>
<b>Grand Total</b>	<b>100.00%</b>

## PORTFOLIO ANALYSIS : SECTOR WISE



## ASSET ALLOCATION



## POINT TO POINT RETURNS

As on 30 September 2014

Lumpsum investment of 10,000 invested			
Period	Fund	BSE 100	Nifty
Last 1 Year	15,851	14,003	13,891
Last 2 Years	8,709	10,039	10,054
Last 3 Years	10,382	11,414	11,538
Since Inception	11,097	16,446	76,149

Since Inception (CAGR)	1.61%	7.93%	18.73%
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## DISCRETE 12 MONTHS RETURNS

As on 30 September 2014

Period	Fund	BSE 100	Nifty
Sept 30, 2013 To Sept 30, 2014	58.51%	40.05%	38.87%
Sept 28, 2012 To Sept 30, 2013	-12.84%	0.38%	0.56%
Sept 30, 2011 To Sept 28, 2012	3.82%	14.13%	15.38%



# DIVIDEND HISTORY

## DIVIDEND HISTORY OF LIC NOMURA MF LIQUID FUND

Frequency	Record Date	Face Value (Rs.)	NAV (Rs.)	Gross Dividend (Rs.)/unit
Daily	October, 2014			8.0702
	November, 2014			7.6660
Daily Direct	October, 2014			8.1169
	November, 2014			7.7169

## DIVIDEND HISTORY OF LIC NOMURA MF MONTHLY INCOME PLAN

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Monthly	November 27, 2014	10.0000		0.0750
Monthly Dir.	November 27, 2014	10.0000		0.0750
Quarterly	October 16, 2014	10.0000		0.2500
Quarterly Dir.	October 16, 2014	10.0000		0.2500
Yearly	March 25, 2014	10.0000		0.7500
Yearly Direct	March 25, 2014	10.0000		0.7500

## DIVIDEND HISTORY OF LIC NOMURA MF SAVINGS PLUS FUND

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Daily	October, 2014			0.0686
	November, 2014			0.0488
Daily Direct	October, 2014			0.1102
	November, 2014			0.0816
Weekly	October, 2014			0.0534
	November, 2014			0.0378
Weekly Direct	October, 2014			0.0623
	November, 2014			0.0631

## DIVIDEND HISTORY OF LIC NOMURA MF INCOME PLUS FUND

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Daily	October, 2014			0.0907
	November, 2014			0.0646
Daily Direct	October, 2014			0.0950
	November, 2014			0.0685
Weekly	October, 2014			0.0783
	November, 2014			0.0708
Weekly Direct	October, 2014			0.0821
	November, 2014			0.0748
Monthly	October, 2014	10.0000		0.0938
	November, 2014			0.0735
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	June 26, 2013	10.0000		0.30
	October 16, 2014	10.0000		0.25
Qtrly Direct	June 25, 2013	10.0000		0.30
	October 16, 2014	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 28, 2013	10.0000		0.50
	June 26, 2013	10.0000		0.25
Qtrly Dir	March 28, 2013	10.0000		0.50
	June 25, 2013	10.0000		0.25

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

Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
March 25, 2014	10.0000		0.5000
August 20, 2014	10.0000		0.5000
March 25, 2014	10.0000		0.5000
August 20, 2014	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 - Mr. Nobutaka Kitajima

Top 3	
Scheme Name	1-year Return
LIC Nomura MF Infra Fund(G)	54.40
LIC Nomura MF Tax Plan(G)	52.86
LIC Nomura MF Equity Fund(G)	48.10
Bottom 3	
Scheme Name	1-year Return
LIC Nomura MF Balanced Fund(G)	35.59
LIC Nomura MF ULIS	33.85
LIC Nomura MF Children(G)	32.34

### Fund Manager - Mr. Killol Pandya

Top 2	
Scheme Name	1-year Return
LIC Nomura MF MIP(G)	12.84
LIC Nomura MF Liquid(G)	9.07
Bottom 2	
Scheme Name	1-year Return
LIC Nomura MF Savings Plus(G)	8.64
LIC Nomura MF Income Plus(G)	7.64

### Fund Manager - Mr. Kunal Jain

Top 3	
Scheme Name	1-year Return
LIC Nomura MF G-Sec-Reg(G)	12.74
LIC Nomura MF Bond(G)	11.13
LIC Nomura MF Annual-Inv-1-Reg(G)	9.24
Bottom 3	
Scheme Name	1-year Return
LIC Nomura MF Qttly-Inv-1-Reg(G)	9.14
LIC Nomura MF Qttly-Inv-2-Reg(G)	8.92
LIC Nomura MF Mthly-Inv-1-Reg(G)	8.68



# Small investments can fulfill your dreams



## Systematic Investment Plan (SIP) Where little savings can matter

### What is SIP?

Like a recurring deposit, **Systematic Investment Plan** works on the principle of regular investments, where you put aside a small amount every month. What's more, you have the opportunity to invest in a Mutual Fund by making small periodic investments in place of a huge one-time investment. In other words, **Systematic Investment Plan** has brought mutual fund within the reach of common man as it enables anyone to invest with a small amount on a regular basis.

### Benefits

- Imparts financial discipline to life
- Start investing with small amounts
- Invest irrespective of market conditions
- Cost averaging helps neutralize market volatility
- Enhance possibility of better returns

### Starting SIP

- Set your financial goal
- Decide the amount of periodic contribution
- Choose frequency of payment
- Furnish information on enrollment form
- Choose mode of payment - PDC / ECS

### An Investor Education Initiative



to know more, please visit  
[www.licnomuramf.com/Investor-Education](http://www.licnomuramf.com/Investor-Education)

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

### 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.



## AREA OFFICES

PLACE	ADDRESS	LANDLINE	MOBILE
<b>AHMEDABAD</b>	Jeevan Sadan, 3rd Flr, LIC Bldg, Opp. Capital Commercial Center, AHMEDABAD - 380006.	079-26588301	9375090006 / 9924403147 / 9328638838
<b>BANGALORE</b>	No.4, Canara Mutual Building (Opp. Cash Pharmacy), 2nd Floor, Residency Rd, BANGALORE-560025.	080-22210180 / 22118478	9845280964 / 9972092957 / 9986500721 / 9880058223 / 9902088717 / 9844750711 / 9482081121
<b>BHUBANESHWAR</b>	SCR-B/19, Indradhanu Market, IRC Village, BHUBANESHWAR-751015.	0674-2554094	9937196937
<b>CHANDIGARH</b>	S.C.O.-20-30, Jeevan Prakash Building, Ground Floor, LIC Divisional Office, Sector - 17B, CHANDIGARH-160 017.	0172-5047510	9888111190 / 9915099333 / 9914720500
<b>CHENNAI</b>	15, Anna Salai, Next to V.G.P. Bldg., CHENNAI - 600002.	044-28411984 / 28555883	9382315850 / 9500038285 / 9361555562
<b>DEHRADUN</b>	110, Tagore Villa, Chakrata Road, DEHRADUN - 248 001	0135 - 2650749	9412965570 / 9410702598 / 8410010025 / 9897056231
<b>ERNAKULAM</b>	11th Floor, Jeevan Prakash, M.G. Road, Ernakulam, KOCHI - 682011	0484-2367643	9946710555 / 9745612888 / 9388755722
<b>HUBLI</b>	2nd Floor, LIC Bldg., Beside HPO, Lamington Road, HUBLI - 580020.	0836 - 4260523 / 4262092	980058223 / 9845205168
<b>HYDERABAD</b>	House No. 5-9-57, 4th Floor, Jeevan Jyoti Building, Basheerbagh, HYDERABAD - 500029.	040-23244445 / 23210572	8897656665 / 9000444850 / 9000550850
<b>INDORE</b>	U.V. House, 1st Floor, Snehil 9/1-A South Tukoganj, INDORE - 452001.	0731-2520262 / 4069162	9584028359 / 8827344195 / 9981511435
<b>JAIPUR</b>	327 - A, 3rd floor, Ganpati Plaza, M. I. Road, JAIPUR - 1.	0141-5112620	7023953465 / 9829098323 / 9929095005
<b>KANPUR</b>	Jeevan Vikas, Ground Floor, 16/98, M.G. Road, KANPUR - 208001.	0512-2360240 / 3244949	7275430214 / 9451448305 / 9984006600 / 9838038440 / 9389052340 / 9889085736
<b>KOLKATA</b>	Ground Floor, Hindustan Building Annexe, 4, Chittaranjan Avenue, KOLKATA - 700072.	033-22129455 / 22128680	9474424374 / 9932877925 / 9432391810 / 9339531895 / 9830689965 / 9903495703 / 9051068127
<b>LUCKNOW</b>	7th Floor, Jeevan Bhavan 2, Naval Kishore Road, Hazrat Ganj, LUCKNOW-226 001	0522-2231186 / 4045203	9651534267 / 8858235350 / 9455060457
<b>MADURAI</b>	2nd Floor, LIC Bldg., Door No. 3, West Marret Street, MADURAI - 625 001	0452 - 2345700	9715371216
<b>MANGALORE</b>	No. 6, Gr. Floor, Popular Building, K S Rao Road, MANAGALORE - 575 001	0824 - 2411482	9845190466 / 9742726012
<b>MUMBAI</b>	Gr. Floor, Industrial Assurance Bldg., Opp. Churchgate Station, MUMBAI - 400020.	022-22885971 / 22817162 / 63	9930718555 / 9325523480 / 9769028905 / 9820137844 / 9930957772 / 9820469996
<b>NAGPUR</b>	Jeevan Seva Bldg., Mount Road, Sadar, NAGPUR - 440 001.	0712 - 2542497	9422113800 / 9021426397 / 9011412206 / 9373539939 / 9422104130 / 9423406727 / 9860207510
<b>NASHIK</b>	Shop No.2, Ground Floor, Rajvee Enclave, New Pandit Colony, NASHIK - 422002.	0253-2579507	9922996155 / 9823366379 / 9595075700
<b>NEW DELHI</b>	7th Floor, Jeevan Prakash, 25 K.G. Marg, NEW DELHI - 110001.	011-64663650 / 23359190 / 23314396	9811464244 / 9818610867 / 9818630124 / 9811464244 / 9891736008 / 9971672830 / 9717765151 / 7838637303 / 9891785037 / 9818280698
<b>PATNA</b>	Ground floor, Jeevan Jyothi Bldg. Exhibition Road, PATNA - 800001.	0612-2501157	8252562400 / 9431023274 / 9507151965
<b>PUNE</b>	LIC of India, Pune D.O.-I,6/7, Shivaji Nagar,University Road, PUNE - 411 005	020 - 25537301	9325523480 / 9767868611
<b>RAIPUR</b>	C-29/A, Sector 1, Besides City Centre Mall, Devendra Nagar, RAIPUR-492001 C.G.	0771-2236780/4051137	9425535664 / 9329100009
<b>RAJKOT</b>	LIC of India Bldg., Jeevan Prakash, Tagore Marg, RAJKOT - 360 002.	0281 - 2461522	8690444022 / 9898733233
<b>RANCHI</b>	Narsaria Tower, 2nd Floor, Opp. Lalpur Police Station, Post Lalpur, RANCHI-834001.	0651-2206372	8986771069 / 9835197681 / 9835708803



Investment Manager:

**LIC NOMURA MUTUAL FUND ASSET MANAGEMENT COMPANY LIMITED**

4th Floor, Industrial Assurance Bldg., Opp. Churchgate Station, Mumbai 400 020. Tel. : 22851661

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