



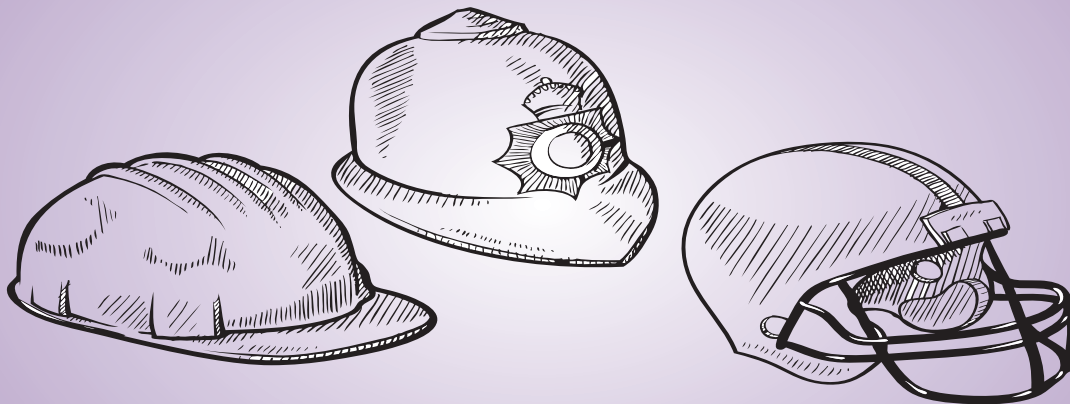
LIC NOMURA
MUTUAL FUND

www.licnomuramf.com

MUTUAL INTEREST

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

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LIC NOMURA
MUTUAL FUND

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

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Shri S. Ramasamy
CIO - Debt

DEBT MARKET REVIEW

RBI infused Rs.27728 crores in the repo auction and absorbed Rs.8523 Crore in the reverse repo auction on 30th September, 2014.

- PSU Banks issued 3 months and 1 year CD in the range 8.60 - 8.70% and 9.00% respectively on 30/09/2014.
- While the INR/\$ started the month at 60.5275 closed at a low of 61.7575 on 30th September, 2014 v/s the USD.
- The 10 year Bond 8.40 2024 began the month on 1st September 2014 at 8.71%. The new 10 year security closed the month at 8.51% trading most of second fortnight between 8.44 - 8.48%
- Call and CBLO rates ruled firm through the month and closed at 8.09% and 7.66% making intra month low of 7.33% and 7.18% respectively while the MIBOR opened in September at 7.97% and closed 8.19%.

RBI POLICY ANNOUNCEMENT

- The RBI maintained status quo on rates last week, upside risks to inflation in the medium term remain forecast for the key to economic recovery
- No rate action in current policy
- SLR cuts may continue in future to urge banks to lend
- RBI positive on near term inflation trends
- RBI concerned over sustainability of inflation downturn, esp. about Food inflation
- RBIs policy will continue to be data driven
- RBI of opinion that US-India monetary cycles are de-synchronized and we may cut rates even if Fed hikes rates
- Overall, RBIs policy was less hawkish than before but cannot be termed dovish

MACRO ECONOMIC DATA REVIEW:

- PMI; India Mfg. PMI at a 9-month low: Mfg. PMI got closer to the neutral mark, coming in at 51.0 in Sep on low output and new orders, while the services PMI inched higher to 51.6 on moderate expansion in the private sector. Overall, the composite PMI rose slightly to 51.8 in Sep from 51.6 in Aug, as accelerated services growth offset the decline in mfg. growth.
- IIP Data was at +0.5% which was lower than market expectations of +1.8% in July off a low base, led by the Mfg. sector Eight-core rose to 5.8%
- WPI hit a 5 year low of 3.74%. CPI at 7.80% is in line with RBIs glide-path towards 8% by January 2015 on falling food prices; is in line with RBIs glide-path towards 8% by January 2015.
- Sept trade deficit likely to come in lower at \$10.6bn as exports outstrip imports MoM.
- Also, the SW monsoon season ended with an overall deficit of 12% below LPA. SW monsoons have begun to withdraw, FY15 agri growth estimate is at 2.5%.

OUTLOOK:

- INR has weakened somewhat but remains in 61.00-61.50 range.
- Crude prices have dropped sharply to about USD 89 - 90 and may continue to remain weak.
- GDP appears to be picking up 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

The markets closed absolutely flat in September. Nifty yet again saw fresh all-time highs (intra-day) of 8,180 before coming off to the end the month flat at 7964.8 (+0.1%). While no clear trends emerged from macro data points, S&P brought some cheer with its upward revision of India's sovereign rating outlook. Standard & Poor's (S&P), which had lowered India's sovereign outlook to "negative" in April 2012, revised the outlook up to "stable" and reaffirmed the rating at "BBB-". S&P cited India's improved political setting as one of the key reasons for this outlook revision.

The Supreme Court delivered verdict on the coal case during the month, and the worst fears for many in the steel and power sector were realized. In its order, the apex court upheld the allocation of only four operational blocks where coal was being mined by government companies and the leases of the remaining 42 blocks were cancelled. The verdict also called for banks to take a relook at their loan books in an already weak credit environment.

On the global front, the U.S. dollar has strengthened with strong economic data coming from US. On the other hand crude oil has softened because recent economic data from Europe has been weak and could potentially put the region into recession. Some of this weakness has to do with the crisis between Russia and Ukraine and the sanctions from Europe and the U.S. China has also been reporting disappointing economic data which also could lead to slower growth, not just in that country but also regions that are exporting to China which includes Europe.

On domestic macro front, headline Consumer Price Index (CPI) remained elevated at 7.8% in August (vs 8% in July) – higher food inflation being offset by softer commodity prices. Core CPI however saw a sharp decline to 6.9% from 7.4%. On the other hand, Wholesale Price Index (WPI) touched 5 year low at 3.7%. The decline was pronounced due to the base effect in WPI vegetable index, and the higher weight of industrial fuel prices vis-à-vis the CPI.

The RBI had its bi-monthly policy meeting in the month end, and kept the key policy rates unchanged as expected by the market. It did however acknowledge the upside risks to its January 2016 CPI target of 6% and pegged its model projection at 7%. Metals and mining companies were among the top losers after the SC verdict of most mines being de-allocated and the firms asked to pay a penalty of INR295/t for production done till date. BSE realty, metal, and capital goods index were the top losers down 8.5%, 6.9% and 4.3% respectively. BSE healthcare consumer durable and IT indices were the major gainers - up 7.5%, 7.3% and 6%

CAPITAL FLOWS:

FII continued to be net buyers in equity to the tune of Rs 5,448crore in the month of September. FIIs bought equity worth Rs 83,413crore from January to September 2014. (Source: SEBI).

OUTLOOK:

October will usher in the festive season and the focus will once again be on second quarter corporate earnings, which will be started by Infosys declaring its result on 10th October. Banks & pharma (boosted by a low base), autos(on the back of cyclical recovery), IT (strong seasonality) and telecom (strong growth trend in data) are expected to see good quarter. Consumer companies may continue to see subdued volume growth but with accelerated EBITDA growth aided by price hikes, and lower A&SP intensity. However, with sharp correction in global commodity prices in the second quarter, there might be negative impact on material & energy sector results. PSU oil marketing companies could see marginal benefit from the falling under recoveries leading to decline in working capital. Infrastructure, utilities and media companies may be having a seasonally weak quarter. In addition to corporate results, the expectation is that retail sales are to get boost around festive season, making a positive impact on consumer companies.









On political front, the Assembly elections in Maharashtra and Haryana will be held on October 15. It will be a single phased election in both the states, and counting of votes will take place on October 19. While Haryana has 90 Assembly seats, Maharashtra has 288 seats. The outcome of these elections will be watched carefully in determining the pace of future reforms including gas price reforms, maintaining fiscal deficit target, GST etc. There are a lot of events stacked up at the global level as well, including tapering of the US Fed Reserve's bond-buying program, economic data from Europe and China and geopolitical events. As the US Federal Reserve begins to signal a move to tighten monetary policy, higher interest rates in the US may prompt investors withdraw funds from emerging markets including India.

Although we are yet to see material reforms being introduced by the new government and the economy move out of low growth phase, better inflation outlook, supported by lower crude oil prices hovering at two year low, improving food inflation trend and rural wage growth, and the bottoming out of corporate earnings indicates a better outlook for the stock market.


Benchmark Index	Latest Price	1 month return (%)	3 months return (%)	6 months return (%)
S&P BSE SENSEX	26630.5	0	4.8	19.2
CNX Nifty Index	7964.8	0.1	4.6	19
S&P BSE 100	8015.7	0	3.5	19.9
S&P BSE 200	3251.8	0.6	4.1	21.8
S&P BSE 500	10173.3	0.8	3.9	23.2
S&P BSE Mid-Cap	9530.4	2.5	1.6	35.9
S&P BSE Small-Cap	10681.5	4.1	4.7	52.6

Benchmark Index	Latest Price	1 month return (%)	3 months return (%)	6 months return (%)
S&P BSE IT	10687.6	6	14.4	21.8
S&P BSE AUTO Index	17746.9	2.6	16.4	35
S&P BSE BANKEX	17615.5	-2.2	0.8	20.8
S&P BSE Capital Goods	14267.7	-4.3	-11.9	18.2
S&P BSE Consumer Durables	9850.8	7.3	11.1	54.9
S&P BSE FMCG	7631	3.1	14.3	8.8
S&P BSE Health Care	14352.3	7.5	25.2	42.5
S&P BSE METAL Index	11409.4	-6.9	-12.9	17.8
S&P BSE OIL & GAS Index	10728.9	-4.1	-3.8	13.5
S&P BSE Power Index	1978.1	-3.1	-14.7	14
S&P BSE Realty Index	1581.3	-8.5	-23.9	10.7

COLOR CODE


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


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"> • Long term capital appreciation and tax benefits • Investment in equity and equity related instruments fixed income securities (Debt and money Market) • MEDIUM RISK  (YELLOW)
LIC NOMURA MF EQUITY FUND	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related securities • HIGH RISK  (BROWN)
LIC NOMURA MF GROWTH FUND	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related securities • HIGH RISK  (BROWN)
LIC NOMURA MF INDEX-NIFTY PLAN	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity Instrument of respective index stock subject to tracking error • HIGH RISK  (BROWN)
LIC NOMURA MF INDEX-SENSEX ADVANTAGE PLAN	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity Instruments of respective index stock subject to tracking error • HIGH RISK  (BROWN)
LIC NOMURA MF INDEX-SENSEX PLAN	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity Instrument of respective index stock subject to tracking error • HIGH RISK  (BROWN)
LIC NOMURA MF INFRASTRUCTURE FUND	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related instruments related directly or indirectly with the infrastructure sector. • HIGH RISK  (BROWN)
LIC NOMURA MF TAX PLAN	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related securities • HIGH RISK  (BROWN)

* 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 30/09/2014: INR 3537.08 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 September 30, 2014	Per Unit
Growth	2427.6544
Dividend	1098.0000
Direct Growth	2429.8186
Direct Dividend	1098.0000

EXPENSE RATIO - REGULAR : 0.15%

EXPENSE RATIO - DIRECT : 0.10%

PORTFOLIO METRICS

Average Maturity	35 days
Duration	0.09 yrs
YTM	8.78%

INVESTMENT OBJECTIVE

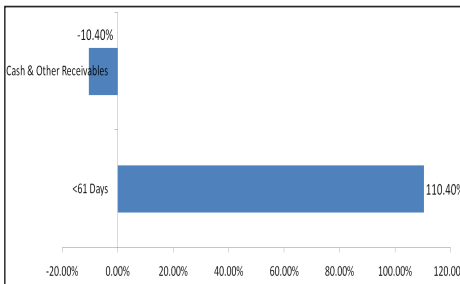
An open ended scheme which seeks to generate reasonable returns with low risk and high liquidity through judicious mix of investment in money market instruments and quality debt instruments.

PORTFOLIO

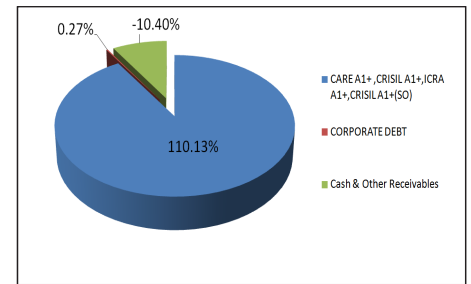
Company	Industry/Rating	% to Nav
CORPORATE DEBT		
Non-Convertible Debentures		
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	0.27%
Non-Convertible Debentures Total		0.27%
Corporate Debt Total		0.27%
MONEY MARKET INSTRUMENTS		
Certificate Of Deposit		
ANDHRA BANK	CRISIL A1+	1.41%
CANARA BANK	CRISIL A1+	2.12%
CENTRAL BANK OF INDIA	CRISIL A1+	2.11%
CORPORATION BANK	CRISIL A1+	2.12%
IDBI BANK LTD	CRISIL A1+	4.94%
KARUR VYSYA BANK LTD	CRISIL A1+	2.81%
SOUTH INDIAN BANK LTD	CARE A1+	7.44%
STATE BANK OF PATIALA	CRISIL A1+	0.56%
SYNDICATE BANK	CARE A1+	2.11%
THE JAMMU & KASHMIR BANK LTD	CRISIL A1+	1.41%
Certificate Of Deposit Total		27.03%
Commercial Paper		
ADITYA BIRLA FINANCE LTD	[ICRA] A1+	5.60%
ADITYA BIRLA NUVO LTD	[ICRA] A1+	2.09%
BLUE STAR LTD	CARE A1+	2.80%
CENTURY TEXTILES & INDUSTRIES LTD	CARE A1+	0.98%
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD	[ICRA] A1+	2.80%
COROMANDEL INTERNATIONAL LTD	[ICRA] A1+	2.82%
DEWAN HOUSING FINANCE CORPORATION LTD	CRISIL A1+	1.40%
EDELWEISS FINANCIAL SERVICES LTD	CRISIL A1+	2.81%
EID PARRY INDIA LTD	CRISIL A1+	1.55%

FAMILY CREDIT LTD	CARE A1+	2.80%
GODREJ AGROVET LTD	[ICRA]A1+	2.52%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	[ICRA] A1+	5.54%
INDIABULLS HOUSING FINANCE LTD	CRISIL A1+	1.41%
JM FINANCIAL PRODUCTS LTD	CRISIL A1+	0.28%
L AND T FINCORP LTD	CARE A1+	2.10%
L & T FINANCE LTD	CARE AA+	2.79%
NATIONAL FERTILIZERS LTD	CRISIL A1+	2.82%
NATIONAL HOUSING BANK	CRISIL AAA	2.82%
NIRMA LTD	CRISIL AA	2.79%
PIRAMAL ENTERPRISES LTD	[ICRA] A1+	1.40%
RELIANCE CAPITAL LTD	CARE AAA	2.77%
RELIANCE CAPITAL LTD	CRISIL A1+	4.78%
RELIANCE INFRASTRUCTURE LTD	IND A1+	5.63%
SBI GLOBAL FACTORS LTD	CRISIL A1+	1.67%
SREI EQUIPMENT FINANCE LTD	[ICRA] A1+	2.73%
STEEL AUTHORITY OF INDIA LTD	CARE A1+	2.80%
SUNDARAM FINANCE LTD	CRISIL A1+	2.79%
TATA MOTORS LTD	CARE A1+	2.82%
TATA MOTORS LTD	CRISIL A1+	2.79%
TGS INVESTMENT & TRADE PVT LTD	[ICRA] A1+	1.41%
TITAN COMPANY LIMITED	CRISIL A1+	2.79%
Commercial Paper Total		83.10%
MONEY MARKET INSTRUMENTS Total		
Cash & Other Receivables		
CBLO / REPO		0.75%
NET RECEIVABLES/(PAYABLES)		-11.15%
Cash & Other Receivables		-10.40%
Grand Total		100.00%

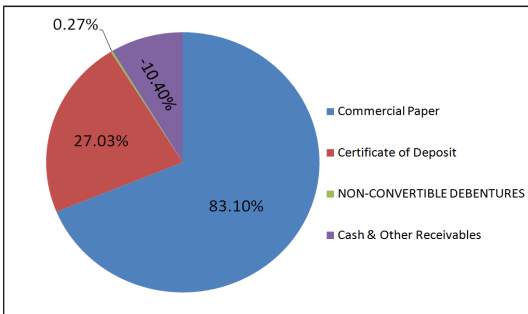
MATURITY PROFILE FOR THE PORTFOLIO



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%
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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	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 28 August 2014

Period	Fund	C Fund~LX	1 yr T-bill
Last 7 Days	8.64%	9.37%	8.66%
Last 15 Days	8.63%	9.08%	7.85%
Last 30 Days	8.55%	8.82%	8.89%

* 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 30/09/2014: INR 340.45 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 September 30, 2014	Per Unit
Growth	20.5185
Dividend - Daily	10.1000
Dividend - Weekly	10.1253
Dividend - Monthly	10.1275
Direct Growth	20.7709
Direct Dividend - Daily	10.1000
Direct Dividend - Weekly	10.4954
Direct Dividend - Monthly	11.0001

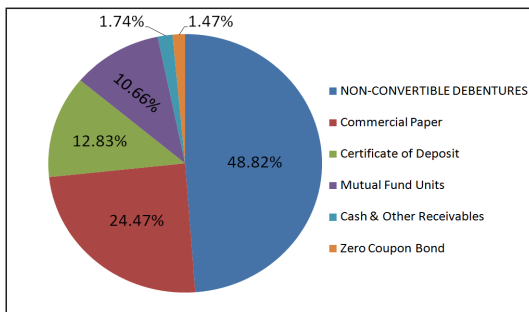
EXPENSE RATIO - REGULAR : 1.50%

EXPENSE RATIO - DIRECT : 0.65%

PORTFOLIO METRICS

Average Maturity	482 days
Duration	0.94 yrs
YTM	8.39%

ASSET ALLOCATION



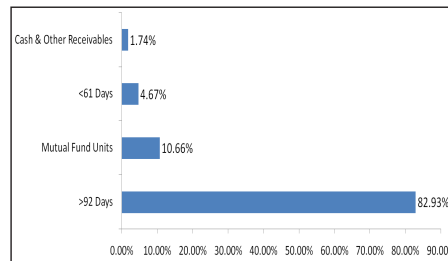
INVESTMENT OBJECTIVE

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

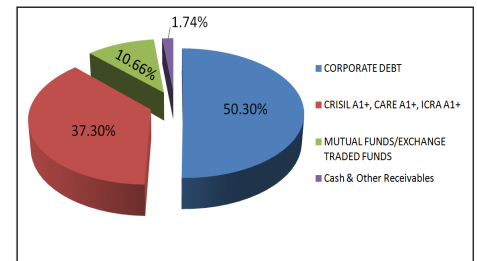
PORTFOLIO

Company	Industry/Rating	% to Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
TATA MOTORS LTD	CARE AA+	14.64%
TATA CAPITAL HOUSING FINANCE LTD	CRISIL AA+	11.76%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	13.57%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL AAA	5.94%
DEEPAK FERTILIZERS AND PETROCHEMICALS CORPORATION LTD	[ICRA] AA	1.46%
INDIAN OIL CORPORATION LTD	CRISIL AAA	0.71%
POWER FINANCE CORPORATION LTD	CRISIL AAA	0.29%
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	CRISIL AAA	0.24%
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	0.22%
NON-CONVERTIBLE DEBENTURES Total		48.82%
ZERO COUPON BOND		
EDELWEISS FINANCIAL SERVICES LTD	CARE AA	1.47%
ZERO COUPON BOND TOTAL		1.47%
CORPORATE DEBT Total		50.30%
MONEY MARKET INSTRUMENTS		
Certificate Of Deposit		
STATE BANK OF PATIALA	[ICRA]A1+	9.61%
STATE BANK OF PATIALA	CRISIL A1+	3.22%
Certificate Of Deposit Total		12.83%
COMMERCIAL PAPER		
IL & FS FINANCIAL SERVICES LTD	[ICRA] A1+	9.49%
POWER FINANCE CORPORATION LTD	CRISIL A1+	6.88%
RELIANCE INFRASTRUCTURE LTD	IND A1+	6.65%
RELIANCE CAPITAL LTD	CRISIL A1+	1.46%
Commercial Paper Total		24.47%
MONEY MARKET INSTRUMENTS Total		37.30%
MUTUAL FUNDS/EXCHANGE TRADED FUNDS		
Mutual Fund Units		
LIC NOMURA MF FMP SERIES 73 - DIR PLAN - GROWTH		5.67%
LIC NOMURA MF FMP SERIES 75 - DIR PLAN - GROWTH		4.99%
Mutual Fund Units Total		10.66%
MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total		10.66%
Cash & Other Receivables		
CBLO / REPO		0.47%
NET RECEIVABLES/(PAYABLES)		1.27%
Cash & Other Receivables		1.74%
Grand Total		100.00%

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

Since Inception (CAGR)	6.55%	6.67%	5.53%
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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	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 30/09/2014: INR 125.98 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 September 30, 2014 Per Unit

Growth	17.2586
Dividend - Daily	10.1000
Dividend - Weekly	10.1000
Direct Growth	17.5227
Direct Dividend - Daily	10.1000
Direct Dividend - Weekly	10.1000

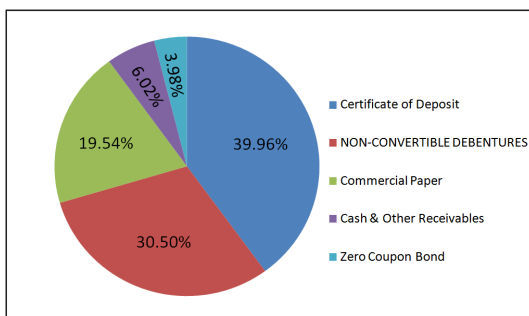
EXPENSE RATIO - REGULAR : 2.45%

EXPENSE RATIO - DIRECT : 1.95%

PORTFOLIO METRICS

Average Maturity	466 days
Duration	0.98 yrs
YTM	9.38%

ASSET ALLOCATION



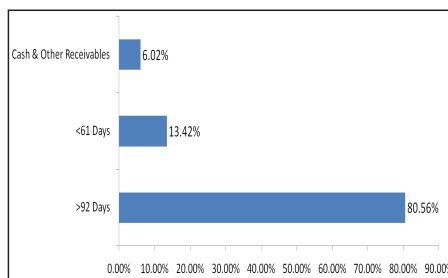
INVESTMENT OBJECTIVE

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.

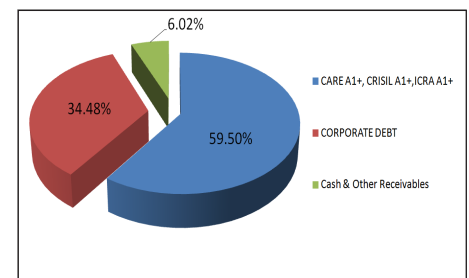
PORTFOLIO

Company	Industry/Rating	% to Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
TATA CAPITAL FINANCIAL SERVICES LTD	[ICRA] AA+	7.92%
TATA SONS LTD	CRISIL AAA	7.87%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	9.56%
POWER FINANCE CORPORATION LTD	CRISIL AAA	2.81%
INDIAN OIL CORPORATION LTD	[ICRA] AAA	1.14%
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	CRISIL AAA	1.19%
NON-CONVERTIBLE DEBENTURES Total		30.50%
ZERO COUPON BOND		
EDELWEISS FINANCIAL SERVICES LTD	CARE AA	3.98%
ZERO COUPON BOND TOTAL		3.98%
CORPORATE DEBT Total		34.48%
MONEY MARKET INSTRUMENTS		
Certificate Of Deposit		
ING VYSYA BANK LTD	CRISIL A1+	15.00%
STATE BANK OF PATIALA	CRISIL A1+	11.85%
STATE BANK OF PATIALA	[ICRA] A1+	11.19%
CANARA BANK	CRISIL A1+	1.53%
CENTRAL BANK OF INDIA	CRISIL A1+	0.38%
Certificate Of Deposit Total		39.96%
Commercial Paper		
RELIANCE INFRASTRUCTURE LTD	IND A1+	17.97%
JM FINANCIAL PRODUCTS LTD	CRISIL A1+	1.57%
Commercial Paper Total		19.54%
MONEY MARKET INSTRUMENTS Total		59.50%
Cash & Other Receivables		
CBLO / REPO		5.72%
NET RECEIVABLES/(PAYABLES)		0.30%
Cash & Other Receivables		6.02%
Grand Total		100.00%

MATURITY PROFILE FOR THE PORTFOLIO



RATING PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 September 2014

Period	Lumpsum investment of 10,000 invested		
	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 30/09/2014: INR 107.56 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 September 30, 2014 Per Unit

Growth	35.7444
Dividend	10.8090
Direct Growth	36.0737
Direct Dividend	10.9134

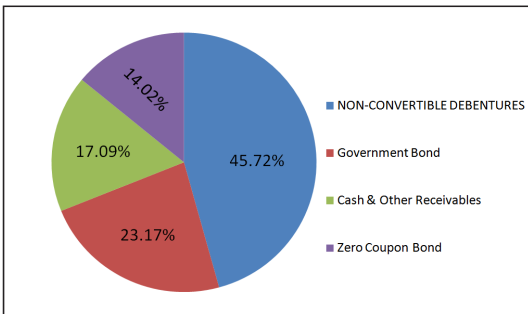
EXPENSE RATIO - REGULAR : 2.35%

EXPENSE RATIO - DIRECT : 1.60%

PORTFOLIO METRICS

Average Maturity	1,954 days
Duration	3.01 years
YTM	9.47%

ASSET ALLOCATION



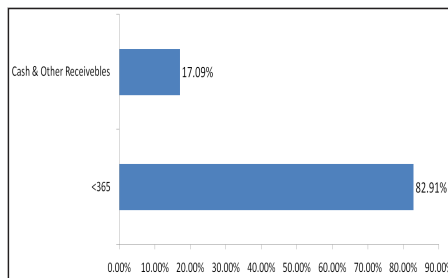
INVESTMENT OBJECTIVE

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.

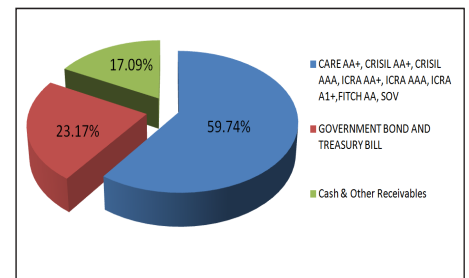
PORTFOLIO

Company	Industry/Rating	% to Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
INDIABULLS HOUSING FINANCE LTD	CARE AA+	13.96%
INDIAN RAILWAY FINANCE CORP LTD	CRISIL AAA	9.42%
SUNDARAM FINANCE LTD	[ICRA] AA+	9.19%
AIRPORT AUTHORITY OF INDIA LTD	CRISIL AAA	4.66%
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	8.50%
NON-CONVERTIBLE DEBENTURES Total		45.72%
ZERO COUPON BOND		
EDELWEISS FINANCIAL SERVICES LTD	CARE AA	14.02%
ZERO COUPON BOND Total		14.02%
CORPORATE DEBT Total		59.74%
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
8.40% GOI (MD 28/07/2024)	SOV	11.04%
9.15% GOI (MD 14/11/2024)	SOV	4.77%
8.97% GOI (MD 05/12/2030)	SOV	4.73%
9.23% GOI (MD 23/12/2043)	SOV	2.60%
Government Bond Total		23.17%
GOVERNMENT BOND AND TREASURY BILL Total		23.17%
Cash & Other Receivables		
CBLO / REPO		4.46%
NET RECEIVABLES/(PAYABLES)		12.63%
Cash & Other Receivables		17.09%
Grand Total		100.00%

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 30/09/2014: INR 40.89 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 September 30, 2014	Per Unit
PF Growth	16.0092
Regular Growth	27.7721
Direct Regular Growth	28.0391
PF Dividend	10.3595
Regular Dividend	10.4367
Direct Regular Dividend	10.5355

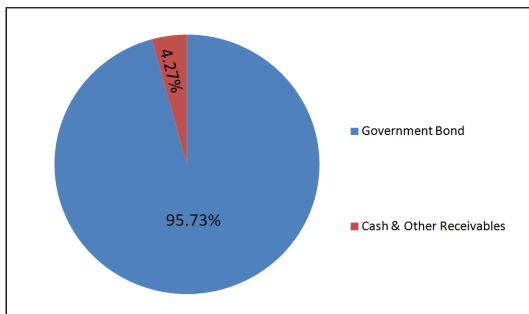
EXPENSE RATIO - REGULAR : 2.35%

EXPENSE RATIO - DIRECT : 1.60%

PORTFOLIO METRICS

Average Maturity	3,953 days
Duration	5.80 years
YTM	8.59%

ASSET ALLOCATION



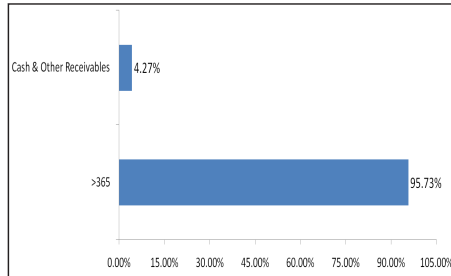
INVESTMENT OBJECTIVE

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.

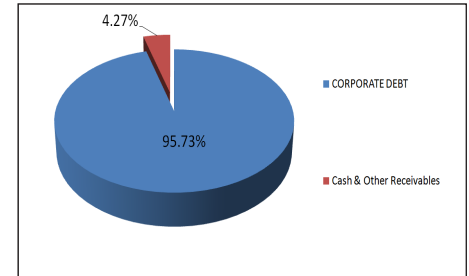
PORTFOLIO

Company	Industry/Rating	% to Nav
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
8.40% GOI (MD 28/07/2024)	SOV	49.21%
8.60% GOI (MD 02/06/2028)	SOV	22.30%
8.97% GOI (MD 05/12/2030)	SOV	12.45%
8.08% GOI (MD 02/08/2022)	SOV	11.76%
Government Bond Total		95.73%
GOVERNMENT BOND AND TREASURY BILL Total		
		95.73%
Cash & Other Receivables		
CBLO / REPO		1.58%
NET RECEIVABLES/(PAYABLES)		2.69%
Cash & Other Receivables		4.27%
Grand Total		100.00%

MATURITY PROFILE FOR THE PORTFOLIO



RATING PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 September 2014

Period	Lumpsum investment of 10,000 invested		
	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 30/09/2014: INR 167.38 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 September 30, 2014 Per Unit

Dividend 13.4098

Direct Dividend 13.4721

EXPENSE RATIO - REGULAR : 2.50%

EXPENSE RATIO - DIRECT : 1.70%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.59 times

RISK MEASURES

Standard Deviation 1.07%

Sharpe Ratio 0.04

Portfolio Beta 0.87

R squared 0.02

YTM 1.88%

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.

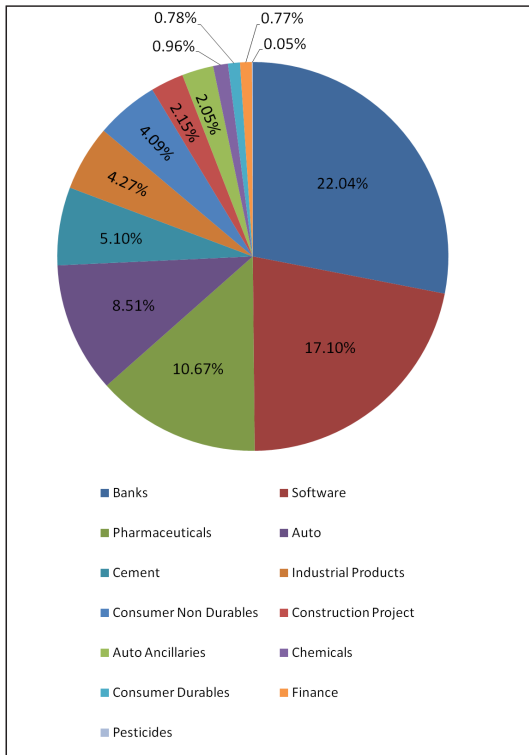
PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Auto	8.51%
TATA MOTORS LTD DVR SHARES	3.46%
EICHER MOTORS LTD	2.79%
MAHINDRA AND MAHINDRA LTD	2.26%
Auto Ancillaries	2.05%
BOSCH LTD	2.05%
Banks	22.04%
HDFC BANK LTD	7.27%
ICICI BANK LTD	6.58%
AXIS BANK LTD	4.35%
STATE BANK OF INDIA	2.19%
CITY UNION BANK LTD	1.65%
Cement	5.10%
ULTRATECH CEMENT LTD	2.17%
JK LAKSHMI CEMENT LTD	2.08%
THE RAMCO CEMENTS LTD	0.85%
Chemicals	0.96%
SOLAR INDUSTRIES INDIA LTD	0.96%
Construction Project	2.15%
LARSEN & TOUBRO LTD	2.15%
Consumer Durables	0.78%
BATA INDIA LTD	0.78%
Consumer Non Durables	4.09%
ITC LTD	2.56%
KAVERI SEED COMPANY LTD	1.53%
Finance	0.77%
MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD	0.77%
Industrial Products	4.27%
BHARAT FORGE LTD	2.04%
CUMMINS INDIA LTD	1.70%
SKF INDIA LTD	0.54%

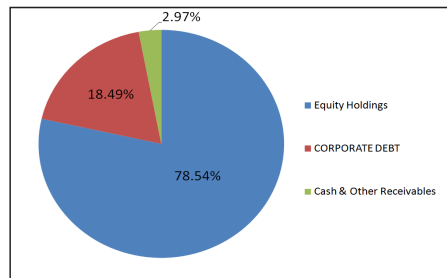
Pesticides	0.05%
SHARDA CROPCHEM LIMITED	0.05%
Pharmaceuticals	10.67%
LUPIN LTD	4.03%
DR. REDDY'S LABORATORIES LTD	3.15%
IPCA LABORATORIES Ltd	1.86%
SUN PHARMACEUTICALS INDUSTRIES LTD	1.64%
Software	17.10%
TATA CONSULTANCY SERVICES LTD	4.97%
HCL TECHNOLOGIES LTD	3.60%
INFOSYS LTD	3.19%
TECH MAHINDRA LTD	2.36%
PERSISTENT SYSTEMS LTD	1.83%
INFO EDGE (INDIA) LTD	1.14%
Equity Holdings Total	78.54%

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	12.49%
POWER FINANCE CORPORATION LTD	CRISIL AAA	6.01%
NON-CONVERTIBLE DEBENTURES Total		18.49%
CORPORATE DEBT Total		18.49%
Cash & Other Receivables		
CBLO / REPO		2.48%
NET RECEIVABLES/(PAYABLES)		0.49%
Cash & Other Receivables		2.97%
Grand Total		100.00%

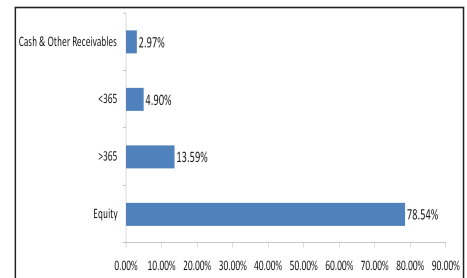
PORTFOLIO ANALYSIS : SECTOR WISE



ASSET ALLOCATION



MATURITY PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 September 2014

Period	Lumpsum investment of 10,000 invested		
	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 30/09/2014: INR 22.06 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 September 30, 2014 Per Unit

Growth	79.4818
Dividend	13.9275
Direct Growth	80.2255
Direct Dividend	14.0732

EXPENSE RATIO - REGULAR : 2.70%

EXPENSE RATIO - DIRECT : 1.70%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.59 times

RISK MEASURES

Standard Deviation	1.12%
Sharpe Ratio	0.04
Portfolio Beta	0.84
R squared	0.01
YTM	2.08%

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.

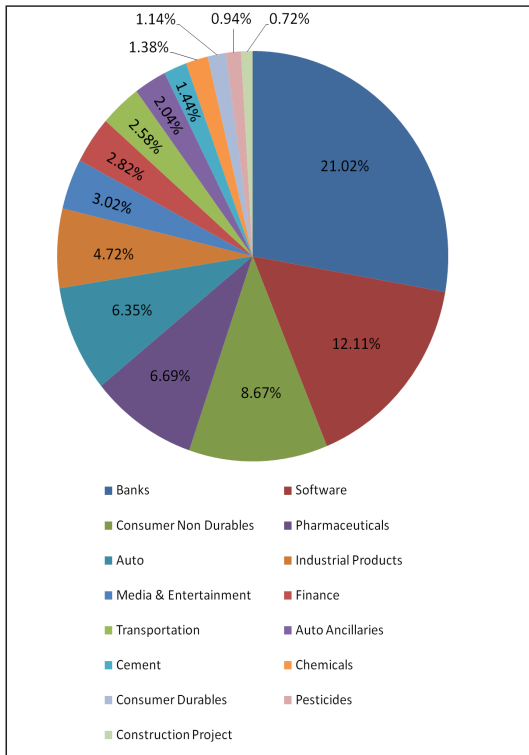
PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Auto	6.35%
TATA MOTORS LTD	3.23%
MAHINDRA & MAHINDRA LTD	2.10%
TATA MOTORS LTD DVR SHARES	1.02%
Auto Ancillaries	2.04%
BOSCH LTD	2.04%
Banks	21.02%
CITY UNION BANK LTD	4.67%
STATE BANK OF INDIA	4.21%
ICICI BANK LTD	4.06%
HDFC BANK LTD	3.88%
AXIS BANK LTD	3.08%
BANK OF INDIA	1.11%
Cement	1.44%
GRASIM INDUSTRIES LTD	1.44%
Chemicals	1.38%
VINATI ORGANICS LTD	1.38%
Construction Project	0.72%
PRATIBHA INDUSTRIES LTD	0.72%
Consumer Durables	1.14%
BATA INDIA LTD	1.14%
Consumer Non Durables	8.67%
ITC LTD	4.68%
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD	2.49%
JUBILANT FOODWORKS LTD	1.51%
Finance	2.82%
MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD	1.55%
POWER FINANCE CORPORATION LTD	1.27%
Industrial Products	4.72%
BHARAT FORGE LTD	2.69%
CUMMINS INDIA LTD	2.04%
Media & Entertainment	3.02%
PVR LTD	2.09%
SUN TV NETWORK LTD	0.93%

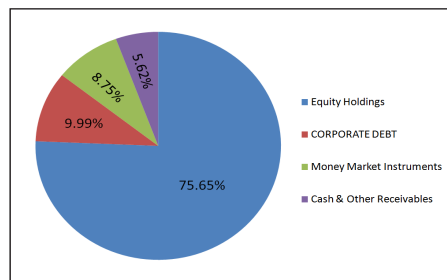
Pesticides	0.94%
PI INDUSTRIES LTD	0.94%
Pharmaceuticals	6.69%
CIPLA LTD	2.67%
DR. REDDY'S LABORATORIES LTD	2.37%
IPCA LABORATORIES LTD	1.65%
Software	12.11%
INFOSYS LTD	5.35%
MINDTREE LTD	2.58%
KPIT TECHNOLOGIES LTD	2.28%
WIPRO LTD	1.89%
Transportation	2.58%
CONTAINER CORPORATION OF INDIA LTD	2.58%
Equity Holdings Total	75.65%

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	9.99%
NON-CONVERTIBLE DEBENTURES Total		9.99%
CORPORATE DEBT Total		9.99%
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
AXIS BANK LTD	CRISIL A1+	4.45%
CENTRAL BANK OF INDIA	CRISIL A1+	4.29%
Certificate of Deposit Total		8.75%
MONEY MARKET INSTRUMENTS Total		8.75%
CASH & OTHER RECEIVABLES		
CBLO / REPO		5.31%
NET RECEIVABLES/(PAYABLES)		0.31%
Cash & Other Receivables		5.62%
Grand Total		100.00%

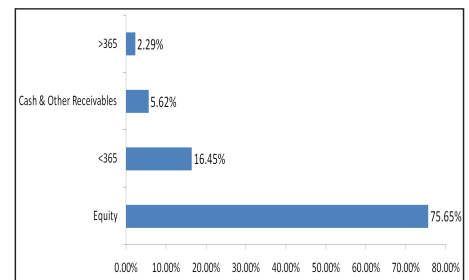
PORTFOLIO ANALYSIS : SECTOR WISE



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 CNX Nifty
Last 1 Year	13,131	12,890	13,891
Last 2 Years	10,509	10,186	10,054
Last 3 Years	11,180	11,371	11,538
Since Inception	79,482	NA	NA

Since Inception (CAGR)	9.11%	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	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 30/09/2014: INR 74.78 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 September 30, 2014	Per Unit
Growth	41.3705
Dividend - Monthly	10.7799
Dividend - Yearly	11.5371
Direct Growth	41.7353
Direct Dividend - Monthly	10.8831
Direct Dividend - Yearly	11.6445

EXPENSE RATIO - REGULAR : 2.20%

EXPENSE RATIO - DIRECT : 1.55%

ANNUAL PORTFOLIO TURNOVER RATIO : 1.19 times

PORTFOLIO METRICS

Quantitative Indicators - Debt Component

Average Maturity	722 days
Duration	1.24 years

RISK MEASURES

Standard Deviation	1.85%
Sharpe Ratio	0.02
Portfolio Beta	0.25
R squared	0.00
YTM	8.04%

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.

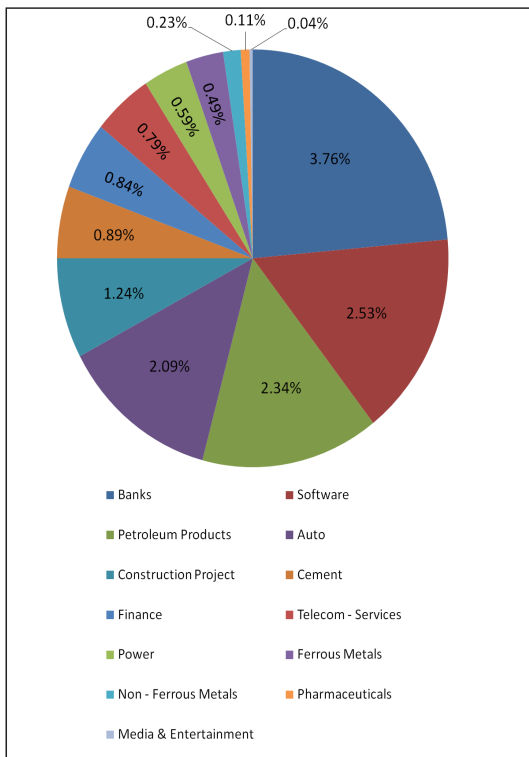
PORTFOLIO

Company	% Of Nav
EQUITY HOLDINGS	
Auto	2.09%
BAJAJ AUTO LTD	1.01%
MARUTI SUZUKI INDIA LTD	0.61%
TATA MOTORS LTD DVR SHARES	0.28%
HERO MOTOCORP LTD	0.19%
Banks	3.76%
STATE BANK OF INDIA	1.64%
HDFC BANK LTD	0.66%
ICICI BANK LTD	0.48%
PUNJAB NATIONAL BANK	0.47%
KOTAK MAHINDRA BANK LTD	0.27%
BANK OF BARODA	0.24%
Cement	0.89%
ULTRATECH CEMENT LTD	0.39%
AMBUJA CEMENTS LTD	0.29%
ACC LTD	0.22%
Construction Project	1.24%
LARSEN & TOUBRO LTD	1.24%
Ferrous Metals	0.49%
TATA STEEL LTD	0.31%
JINDAL STEEL & POWER LTD	0.18%
Finance	0.84%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	0.62%
POWER FINANCE CORPORATION LTD	0.22%
Media & Entertainment	0.04%
ZEE ENTERTAINMENT ENTERPRISES LTD	0.04%
Non - Ferrous Metals	0.23%
HINDALCO INDUSTRIES LTD	0.23%
Petroleum Products	2.34%
RELIANCE INDUSTRIES LTD	2.21%
BHARAT PETROLEUM CORPORATION LTD	0.13%
Pharmaceuticals	0.11%
SUN PHARMACEUTICALS INDUSTRIES LTD	0.11%

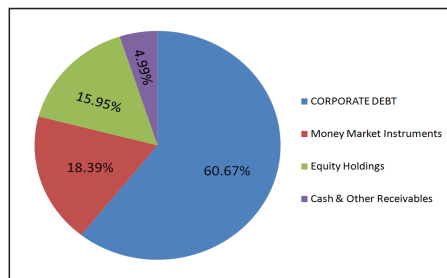
Power	0.59%
NTPC LTD	0.28%
TATA POWER COMPANY LTD	0.22%
POWER GRID CORPORATION OF INDIA LTD	0.09%
Software	2.53%
INFOSYS LTD	0.75%
TECH MAHINDRA LTD	0.57%
TATA CONSULTANCY SERVICES LTD	0.55%
WIPRO LTD	0.44%
HCL TECHNOLOGIES LTD	0.23%
Telecom - Services	0.79%
BHARTI AIRTEL LTD	0.54%
IDEA CELLULAR LTD	0.22%
TATA COMMUNICATIONS LTD	0.02%
Equity Holdings Total	15.95%

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
POWER FINANCE CORPORATION LTD	CRISIL AAA	13.63%
TATA MOTORS LTD	CARE AA+	13.50%
TATA SONS LTD	CRISIL AAA	13.44%
INDIABULLS HOUSING FINANCE LTD	CARE AAA	13.32%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL AAA	6.78%
NON-CONVERTIBLE DEBENTURES Total		60.67%
CORPORATE DEBT Total		60.67%
MONEY MARKET INSTRUMENTS		
Commercial Paper		
RELIANCE INFRASTRUCTURE LTD	IND A1+	12.22%
IL & FS FINANCIAL SERVICES LTD	[ICRA] A1+	6.17%
Commercial Paper Total		18.39%
MONEY MARKET INSTRUMENTS Total		18.39%
Cash & Other Receivables		
CBLO / REPO		3.16%
NET RECEIVABLES/(PAYABLES)		1.84%
Cash & Other Receivables		4.99%
Grand Total		100.00%

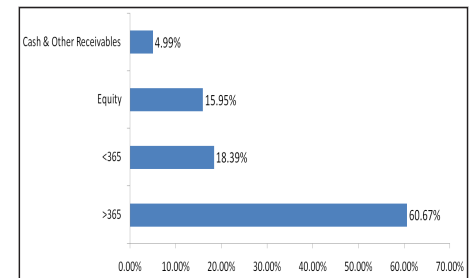
PORTFOLIO ANALYSIS : SECTOR WISE



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 MIPex	10 Yrs 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
Since Inception (CAGR)	8.31%	8.20%	4.89%

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 30/09/2014: INR 5.75 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 September 30, 2014	Per Unit
Growth	13.4536
Direct Growth	13.6619

EXPENSE RATIO - REGULAR : 2.45%

EXPENSE RATIO - DIRECT : 1.70%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.63 times

PORTFOLIO METRICS

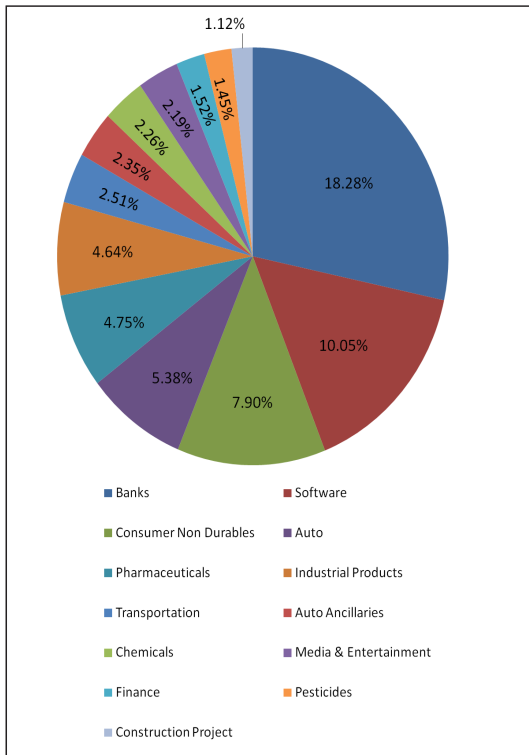
Quantitative Indicators - Debt Component

Average Maturity	71 days
Duration	0.15 years

RISK MEASURES

Standard Deviation	1.12%
Sharpe Ratio	0.00
Portfolio Beta	0.92
R squared	0.02
YTM	2.88%

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.

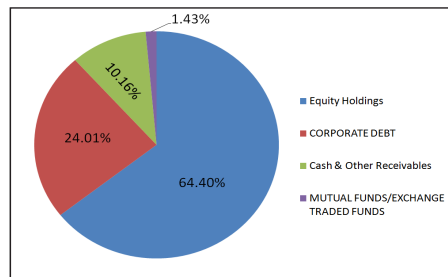
PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Auto	5.38%
MAHINDRA & MAHINDRA LTD	3.20%
TATA MOTORS LTD	2.18%
Auto Ancillaries	2.35%
BOSCH LTD	2.35%
Banks	18.28%
CITY UNION BANK LTD	4.34%
ICICI BANK LTD	4.24%
STATE BANK OF INDIA	3.70%
HDFC BANK LTD	2.37%
AXIS BANK LTD	2.30%
BANK OF INDIA	1.33%
Chemicals	2.26%
VINATI ORGANICS LTD	2.26%
Construction Project	1.12%
PRATIBHA INDUSTRIES LTD	1.12%
Consumer Non Durables	7.90%
ITC LTD	3.73%
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD	2.84%
JUBILANT FOODWORKS LTD	1.33%
Finance	1.52%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.52%
Industrial Products	4.64%
BHARAT FORGE LTD	2.50%
CUMMINS INDIA LTD	2.13%
Media & Entertainment	2.19%
PVR LTD	2.19%
Pesticides	1.45%
PI INDUSTRIES LTD	1.45%
Pharmaceuticals	4.75%
CIPLA LTD	3.38%
IPCA LABORATORIES LTD	1.38%

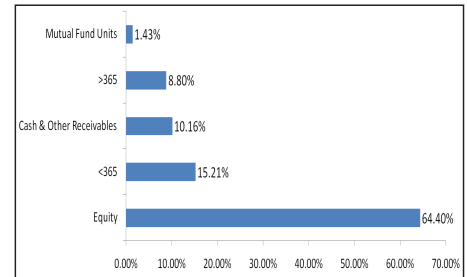
Software	10.05%
INFOSYS LTD	3.74%
MINDTREE LTD	2.44%
KPIT TECHNOLOGIES LIMITED	1.94%
WIPRO LTD	1.92%
Transportation	2.51%
CONTAINER CORPORATION OF INDIA LTD	2.51%
Equity Holdings Total	64.40%

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
POWER FINANCE CORPORATION LTD	CRISIL AAA	8.80%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	8.69%
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	6.51%
NON-CONVERTIBLE DEBENTURES Total		24.01%
CORPORATE DEBT Total		24.01%
MUTUAL FUNDS/EXCHANGE TRADED FUNDS		
Mutual Fund Units		
LIC NOMURA MF LIQUID FUND-DIRECT PLAN -GR OPTION		1.43%
Mutual Fund Units Total		1.43%
MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total		1.43%
Cash & Other Receivables		
CBLO / REPO		9.45%
NET RECEIVABLES/(PAYABLES)		0.71%
Cash & Other Receivables		10.16%
Grand Total		100.00%

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

Since Inception (CAGR)	2.33%	NA	1.58%
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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 30/09/2014: INR 305.01 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 September 30, 2014 Per Unit

Growth	37.6688
Dividend	14.8448
Direct Growth	37.9885
Direct Dividend	14.9167

EXPENSE RATIO - REGULAR : 2.70%

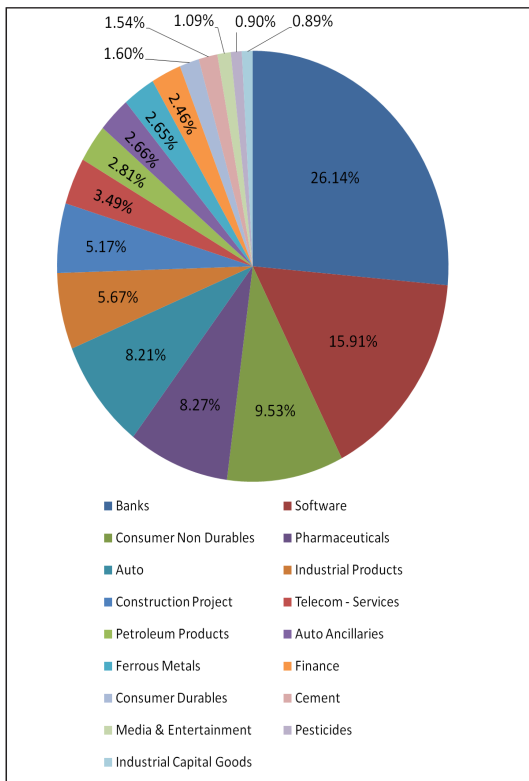
EXPENSE RATIO - DIRECT : 1.70%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.36 times

RISK MEASURES

Standard Deviation	1.57
Sharpe Ratio	0.04
Portfolio Beta	0.90
YTM	0.12%

PORTFOLIO ANALYSIS : SECTOR WISE



INVESTMENT OBJECTIVE

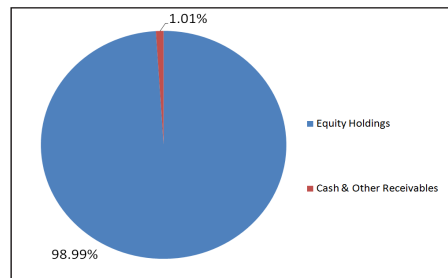
An open ended pure Growth scheme seeking to provide capital growth by investing mainly in mix of equity instruments. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Auto	8.21%
TATA MOTORS LTD DVR SHARES	3.90%
MAHINDRA & MAHINDRA LTD	2.53%
BAJAJ AUTO LTD NEW	1.78%
Auto Ancillaries	2.66%
BOSCH LTD	2.66%
Banks	26.14%
ICICI BANK LTD	8.35%
HDFC BANK LTD	5.34%
STATE BANK OF INDIA	4.88%
AXIS BANK LTD	2.91%
CITY UNION BANK LTD	2.36%
BANK OF INDIA LTD	1.26%
BANK OF BARODA	1.03%
Cement	1.54%
GRASIM INDUSTRIES LTD	1.54%
Construction Project	5.17%
LARSEN & TOUBRO LTD	5.17%
Consumer Durables	1.60%
BATA INDIA LTD	1.60%
Consumer Non Durables	9.53%
ITC LTD	4.48%
COLGATE PALMOLIVE INDIA LTD	2.13%
JUBILANT FOODWORKS LTD	1.50%
PROCTER & GAMBLE HYGIENE AND HEALTH CARE	1.41%
Ferrous Metals	2.65%
TATA STEEL LTD	2.65%

Finance	2.46%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.35%
POWER FINANCE CORPORATION LTD	1.11%
Industrial Capital Goods	0.89%
CROMPTON GREAVES LTD	0.89%
Industrial Products	5.67%
SKF INDIA LTD	2.12%
CUMMINS INDIA LTD	1.93%
BHARAT FORGE LTD	1.62%
Media & Entertainment	1.09%
PVR LTD	1.09%
Pesticides	0.90%
PI INDUSTRIES LTD	0.90%
Petroleum Products	2.81%
RELIANCE INDUSTRIES LTD	2.81%
Pharmaceuticals	8.27%
CIPLA LTD	4.30%
IPCA LABORATORIES LTD	1.43%
DIVIS LABORATORIES LTD	1.41%
DR REDDY LABORATORIES LTD	1.13%
Software	15.91%
INFOSYS LTD	6.56%
WIPRO LTD	3.33%
PERSISTENT SYSTEMS LTD	2.85%
MINDTREE LTD	1.81%
KPIT TECHNOLOGIES LTD	1.37%
Telecom - Services	3.49%
BHARTI AIRTEL LTD	3.49%
Equity Holdings Total	98.99%
Cash & Other Receivables	
CBLO / REPO	1.62%
NET RECEIVABLES/(PAYABLES)	-0.60%
Cash & Other Receivables	1.01%
Grand Total	100.00%

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

Since Inception (CAGR)	9.35%	11.88%	12.20%
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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 MF GROWTH FUND

SCHEME FEATURES

Scheme Type: Equity - Diversified

Launch Date: September 1, 1999

AUM as on 30/09/2014: INR 76.56 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 September 30, 2014	Per Unit
Growth	18.5408
Dividend	16.4415
Direct Growth	18.7198
Direct Dividend	16.5527

EXPENSE RATIO - REGULAR : 2.70%

EXPENSE RATIO - DIRECT : 1.70%

ANNUAL PORTFOLIO TURNOVER RATIO: 0.41 times

RISK MEASURES

Standard Deviation	1.54
Sharpe Ratio	0.04
Portfolio Beta	0.86
YTM	0.18%

INVESTMENT OBJECTIVE

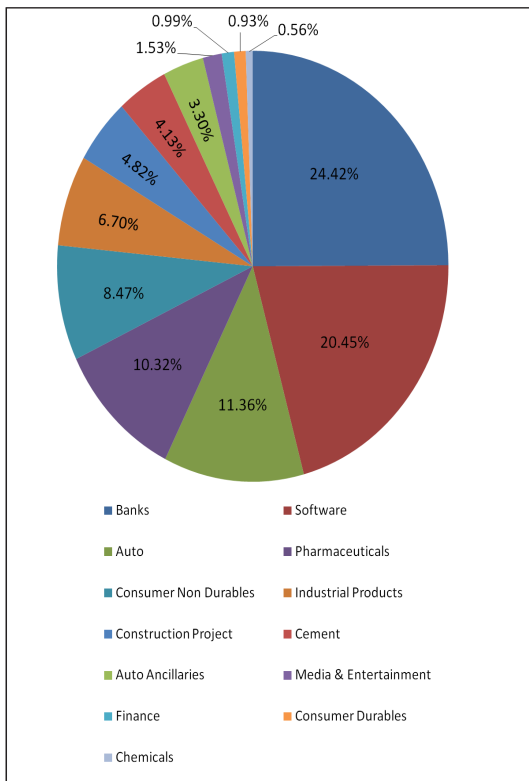
An open ended pure Growth scheme seeking to provide capital growth by investing mainly in equity instruments and also in debt and other permitted instruments of capital and money markets. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

PORTFOLIO

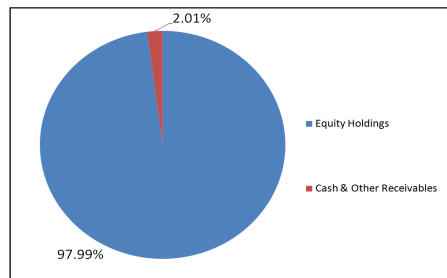
Company	% of Nav
EQUITY HOLDINGS	
Auto	11.36%
TATA MOTORS LTD DVR SHARES	5.16%
EICHER MOTORS LTD	3.89%
MAHINDRA & MAHINDRA LTD	2.31%
Auto Ancillaries	3.30%
BOSCH LTD	3.30%
Banks	24.42%
HDFC BANK LTD	8.73%
ICICI BANK LTD	7.92%
AXIS BANK LTD	6.13%
STATE BANK OF INDIA	1.05%
CITY UNION BANK LTD	0.58%
Cement	4.13%
ULTRATECH CEMENT LTD	1.89%
JK LAKSHMI CEMENT LTD	1.17%
THE RAMCO CEMENTS LIMITED	1.07%
Chemicals	0.56%
SOLAR INDUSTRIES (I) LTD	0.56%
Construction Project	4.82%
LARSEN & TOUBRO LTD	4.53%
ENGINEERS INDIA LTD	0.29%
Consumer Durables	0.93%
BATA INDIA LTD	0.93%
Consumer Non Durables	8.47%
ITC LTD	4.24%
COLGATE PALMOLIVE INDIA LTD	2.34%
KAVERI SEED COMPANY LTD	1.89%

Finance	0.99%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	0.99%
Industrial Products	6.70%
BHARAT FORGE LTD	2.58%
SKF INDIA LTD	2.18%
CUMMINS INDIA LTD	1.93%
Media & Entertainment	1.53%
PVR LTD	1.53%
Pharmaceuticals	10.32%
LUPIN LTD	4.63%
DR REDDY LABORATORIES LTD	2.62%
IPCA LABORATORIES LTD	1.93%
SUN PHARMACEUTICALS INDUSTRIES LTD	1.14%
Software	20.45%
TATA CONSULTANCY SERVICES LTD	6.45%
HCL TECHNOLOGIES LTD	5.17%
INFOSYS LTD	3.60%
PERSISTENT SYSTEMS LTD	2.38%
WIPRO LTD	2.05%
INFO EDGE INDIA LTD	0.80%
Equity Holdings Total	97.99%
Cash & Other Receivables	
CBLO / REPO	2.32%
NET RECEIVABLES/(PAYABLES)	-0.30%
Cash & Other Receivables	2.01%
Grand Total	100.00%

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 30/09/2014: INR 36.69 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 September 30, 2014 Per Unit

Growth	43.4346
Dividend	15.5504
Direct Growth	44.2062
Direct Dividend	15.8285

EXPENSE RATIO - REGULAR : 2.70%

EXPENSE RATIO - DIRECT : 1.70%

ANNUAL PORTFOLIO TURNOVER RATIO: 0.89 times

RISK MEASURES

Standard Deviation	1.84%
Sharpe Ratio	0.03
Portfolio Beta	0.86
YTM	0.30%

INVESTMENT OBJECTIVE

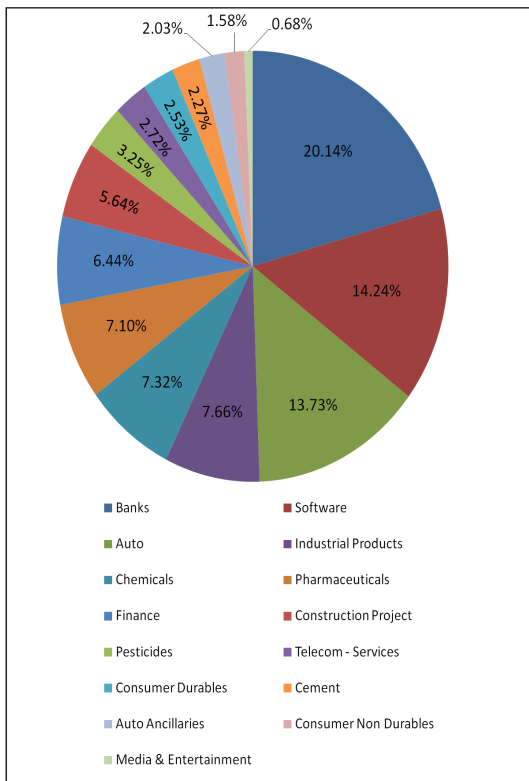
To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets.

PORTFOLIO

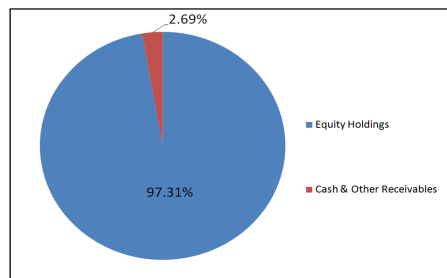
Company	% of Nav
EQUITY HOLDINGS	
Auto	13.73%
TATA MOTORS LTD DVR SHARES	4.44%
EICHER MOTORS LTD	3.85%
MAHINDRA AND MAHINDRA LTD	3.81%
BAJAJ AUTO LTD NEW	1.62%
Auto Ancillaries	2.03%
BOSCH LTD	2.03%
Banks	20.14%
AXIS BANK LTD	7.08%
ICICI BANK LTD	6.93%
DCB BANK LIMITED	2.12%
YES BANK LTD	2.01%
CITY UNION BANK LTD	1.99%
Cement	2.27%
JK LAKSHMI CEMENT LTD	2.27%
Chemicals	7.32%
VINATI ORGANICS LIMITED	3.19%
PIDILITE INDUSTRIES LTD	2.11%
SOLAR INDUSTRIES (I) LTD	2.02%
Construction Project	5.64%
SADBHAV ENGINEERING LTD	2.23%
LARSEN & TOUBRO LTD	1.85%
PRATIBHA INDUSTRIES LTD	1.56%
Consumer Durables	2.53%
BATA INDIA LTD	2.53%
Consumer Non Durables	1.58%
PROCTOR & GAMBLE HYGIENE AND HEALTH CARE	0.91%
UNITED SPIRITS LTD	0.67%

Finance	6.44%
HOUSING DEVELOPMENT FINANCE CORPORATION	3.83%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	2.61%
Industrial Products	7.66%
BHARAT FORGE LTD	3.14%
SKF INDIA LTD	2.84%
CUMMINS INDIA LTD	1.68%
Media & Entertainment	0.68%
ENTERTAINMENT NETWORK INDIA LTD	0.68%
Pesticides	3.25%
PI INDUSTRIES LTD	3.25%
Pharmaceuticals	7.10%
CIPLA LTD	2.93%
DIVIS LABORATORIES LTD	2.50%
LUPIN LTD	1.66%
Software	14.24%
TATA CONSULTANCY SERVICES LTD	6.00%
WIPRO LTD	3.29%
PERSISTENT SYSTEMS LTD	2.67%
HCL TECHNOLOGIES LTD	2.28%
Telecom - Services	2.72%
TATA COMMUNICATIONS LTD	2.72%
Equity Holdings Total	97.31%
Cash & Other Receivables	
CBLO / REPO	4.00%
NET RECEIVABLES/(PAYABLES)	-1.31%
Cash & Other Receivables	2.69%
Grand Total	100.00%

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	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 30/09/2014: INR 15.95 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 September 30, 2014 Per Unit

Growth	50.1608
Dividend	17.1913
Direct Growth	50.6075
Direct Dividend	17.0100

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

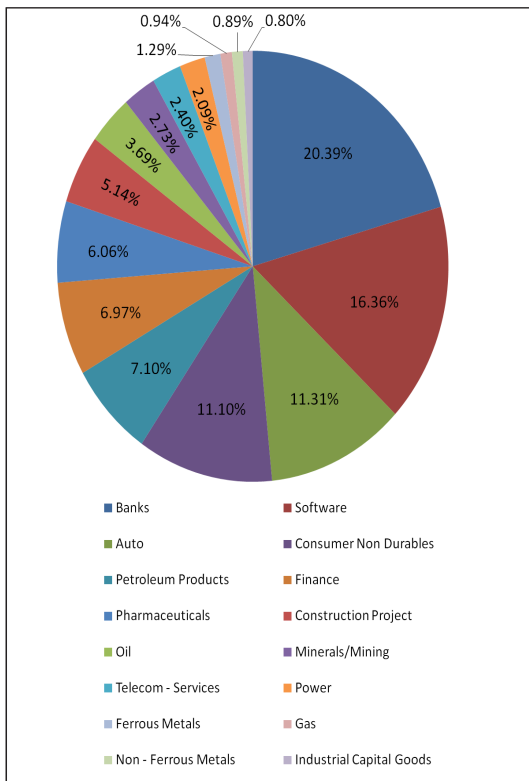
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

PORTFOLIO

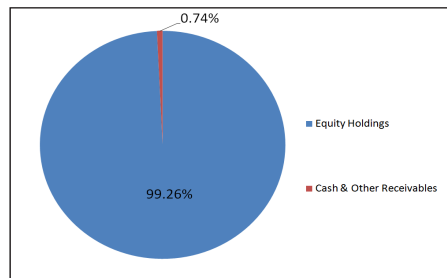
Company	% of Nav
EQUITY HOLDINGS	
Auto	11.31%
TATA MOTORS LTD	3.99%
MAHINDRA & MAHINDRA LTD	2.64%
MARUTI SUZUKI INDIA LTD	1.74%
HERO MOTOCORP LTD	1.52%
BAJAJ AUTO LTD NEW	1.42%
Banks	20.39%
HDFC BANK LTD	7.10%
ICICI BANK LTD	7.01%
STATE BANK OF INDIA	3.45%
AXIS BANK LTD	2.82%
Construction Project	5.14%
LARSEN & TOUBRO LTD	5.14%
Consumer Non Durables	11.10%
ITC LTD	8.73%
HINDUSTAN UNILEVER LTD	2.37%
Ferrous Metals	1.29%
TATA STEEL LTD	1.29%
Finance	6.97%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	6.97%
Gas	0.94%
GAIL (INDIA) LTD	0.94%
Industrial Capital Goods	0.80%
BHARAT HEAVY ELECTRICALS LTD	0.80%

Minerals / Mining	2.73%
COAL INDIA LTD	1.37%
SESA STERLITE LTD	1.36%
Non - Ferrous Metals	0.89%
HINDALCO INDUSTRIES LTD	0.89%
Oil	3.69%
OIL & NATURAL GAS CORPORATION LTD	3.69%
Petroleum Products	7.10%
RELIANCE INDUSTRIES LTD	7.10%
Pharmaceuticals	6.06%
SUN PHARMACEUTICALS INDUSTRIES LTD	2.98%
DR REDDY LABORATORIES LTD	1.73%
CIPLA LTD	1.35%
Power	2.09%
NTPC LTD	1.43%
TATA POWER CO LTD	0.66%
Software	16.36%
INFOSYS LTD	7.73%
TATA CONSULTANCY SERVICES LTD	6.79%
WIPRO LTD	1.83%
Telecom - Services	2.40%
BHARTI AIRTEL LTD	2.40%
Equity Holdings Total	99.26%
Cash & Other Receivables	
CBLO / REPO	1.47%
NET RECEIVABLES/(PAYABLES)	-0.73%
Cash & Other Receivables	0.74%
Grand Total	100.00%

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 30/09/2014: INR 16.02 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 September 30, 2014 Per Unit

Growth	44.3633
Dividend	16.3641
Direct Growth	44.7439
Direct Dividend	16.5120

EXPENSE RATIO - REGULAR : 1.70%

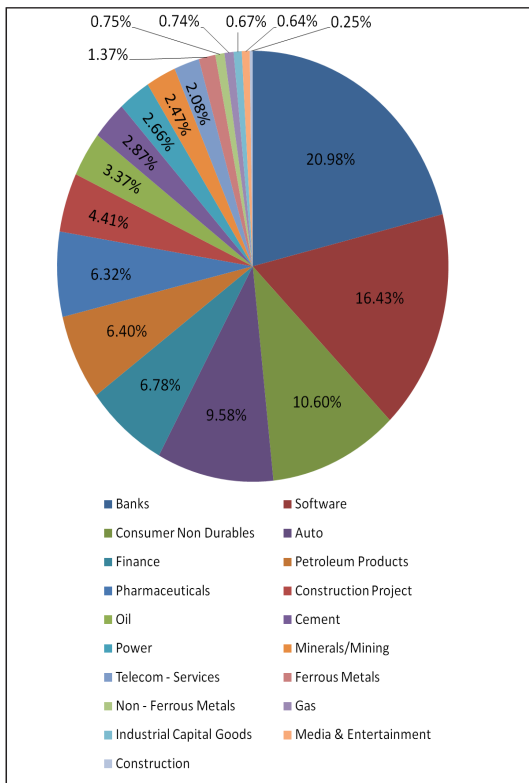
EXPENSE RATIO - DIRECT : 1.20%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.10 times

RISK MEASURES

Tracking error	0.63%
Standard Deviation	1.50%
Sharpe Ratio	0.03
Portfolio Beta	0.88
YTM	0.20%

PORTFOLIO ANALYSIS : SECTOR WISE



INVESTMENT OBJECTIVE

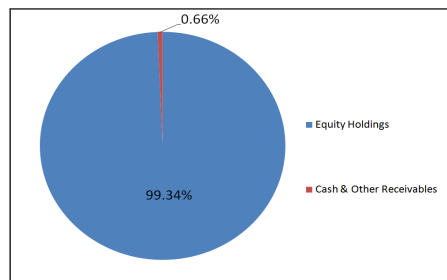
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Auto	9.58%
TATA MOTORS LTD	3.32%
MAHINDRA & MAHINDRA LTD	2.33%
MARUTI SUZUKI INDIA LTD	1.50%
HERO MOTOCORP LTD	1.27%
BAJAJ AUTO LTD NEW	1.16%
Banks	20.98%
ICICI BANK LTD	6.16%
HDFC BANK LTD	6.05%
STATE BANK OF INDIA	2.78%
AXIS BANK LTD	2.31%
KOTAK MAHINDRA BANK LTD	1.60%
INDUSIND BANK LTD	0.98%
BANK OF BARODA	0.60%
PUNJAB NATIONAL BANK	0.49%
Cement	2.87%
ULTRATECH CEMENT LTD	0.99%
GRASIM INDUSTRIES LTD	0.81%
AMBUJA CEMENTS LTD	0.61%
ACC LTD	0.46%
Construction	0.25%
DLF LTD	0.25%
Construction Project	4.41%
LARSEN & TOUBRO LTD	4.41%
Consumer Non Durables	10.60%
ITC LTD	7.62%
HINDUSTAN UNILEVER LTD	1.92%
ASIAN PAINTS LTD	1.05%
Ferrous Metals	1.37%
TATA STEEL LTD	1.13%
JINDAL STEEL AND POWER LTD	0.24%
Finance	6.76%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	6.14%
IDFC LTD.	0.63%

Gas	0.74%
GAIL (INDIA) LTD	0.74%
Industrial Capital Goods	0.67%
BHARAT HEAVY ELECTRICALS LTD	0.67%
Media & Entertainment	0.64%
ZEE ENTERTAINMENT ENTERPRISES LTD	0.64%
Minerals / Mining	2.47%
SESA STERLITE LTD	1.18%
COAL INDIA LTD	0.80%
NMDC LTD	0.49%
Non - Ferrous Metals	0.75%
HINDALCO INDUSTRIES LTD	0.75%
Oil	3.37%
OIL & NATURAL GAS CORPORATION LTD	2.71%
CAIRN INDIA LTD	0.66%
Petroleum Products	6.40%
RELIANCE INDUSTRIES LTD	5.78%
BHARAT PETROLEUM CORP LTD	0.62%
Pharmaceuticals	6.32%
SUN PHARMACEUTICALS INDUSTRIES LTD	2.37%
DR REDDY LABORATORIES LTD	1.52%
LUPIN LTD	1.24%
CIPLA LTD	1.19%
Power	2.66%
POWER GRID CORPORATION OF INDIA LTD	1.09%
NTPC LTD	1.04%
TATA POWER CO LTD	0.53%
Software	16.43%
INFOSYS LTD	6.70%
TATA CONSULTANCY SERVICES LTD	5.20%
HCL TECHNOLOGIES LTD	1.70%
WIPRO LTD	1.44%
TECH MAHINDRA LTD	1.38%
Telecom - Services	2.08%
BHARTI AIRTEL LTD	2.08%
Equity Holdings Total	99.34%
Cash & Other Receivables	
CBLO / REPO	2.70%
NET RECEIVABLES/(PAYABLES)	-2.04%
Cash & Other Receivables	0.66%
Grand Total	100.00%

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 30/09/2014: INR 3.74 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 September 30, 2014 Per Unit

Growth	47.8099
Dividend	16.9118
Direct Growth	48.1772
Direct Dividend	17.0613

EXPENSE RATIO - REGULAR : 1.70%

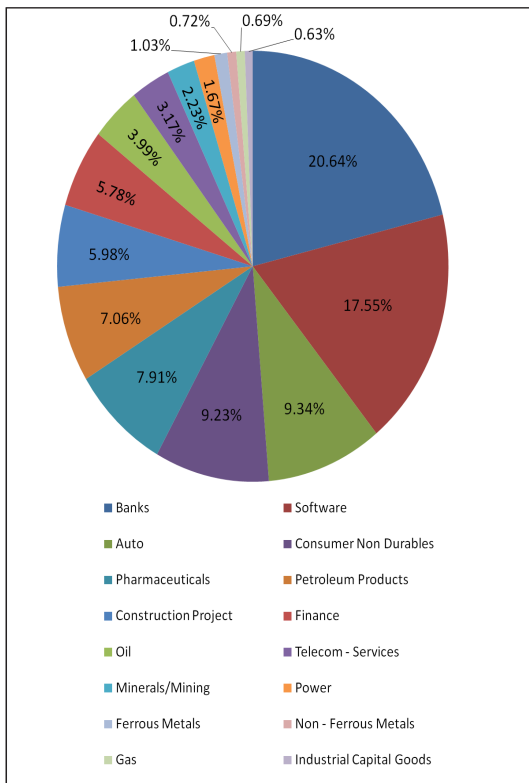
EXPENSE RATIO - DIRECT : 1.20%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.07 times

RISK MEASURES

Tracking error	0.41%
Standard Deviation	1.39%
Sharpe Ratio	0.04
Portfolio Beta	0.86
YTM	0.18%

PORTFOLIO ANALYSIS : SECTOR WISE



INVESTMENT OBJECTIVE

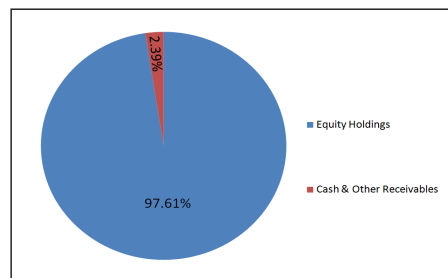
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Auto	9.34%
TATA MOTORS LTD	3.32%
MAHINDRA & MAHINDRA LTD	2.17%
MARUTI SUZUKI INDIA LTD	1.46%
HERO MOTOCORP LTD	1.28%
BAJAJ AUTO LTD NEW	1.10%
Banks	20.64%
HDFC BANK LTD	5.89%
ICICI BANK LTD	5.84%
KOTAK MAHINDRA BANK LTD	3.76%
STATE BANK OF INDIA	2.87%
AXIS BANK LTD	2.29%
Construction Project	5.98%
LARSEN & TOUBRO LTD	4.22%
SADBHAV ENGINEERING LTD	1.76%
Consumer Non Durables	9.23%
ITC LTD	7.27%
HINDUSTAN UNILEVER LTD	1.95%
Ferrous Metals	1.03%
TATA STEEL LTD	1.03%
Finance	5.78%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	5.78%
Gas	0.69%
GAIL (INDIA) LTD	0.69%
Industrial Capital Goods	0.63%
BHARAT HEAVY ELECTRICALS LTD	0.63%
Minerals / Mining	2.23%
SESA STERLITE LTD	1.14%
COAL INDIA LTD	1.09%

Non - Ferrous Metals	0.72%
HINDALCO INDUSTRIES LTD	0.72%
Oil	3.99%
OIL & NATURAL GAS CORPORATION LTD	3.07%
CAIRN INDIA LTD	0.92%
Petroleum Products	7.06%
RELIANCE INDUSTRIES LTD	5.91%
MANGALORE REFINERY & PETROCHEMICALS LTD	1.15%
Pharmaceuticals	7.91%
LUPIN LTD	3.04%
SUN PHARMACEUTICALS INDUSTRIES LTD	2.45%
DR REDDY LABORATORIES LTD	1.36%
CIPLA LTD	1.06%
Power	1.67%
NTPC LTD	1.17%
TATA POWER CO LTD	0.50%
Software	17.55%
INFOSYS LTD	6.37%
TATA CONSULTANCY SERVICES LTD	5.67%
HCL TECHNOLOGIES LTD	3.96%
WIPRO LTD	1.55%
Telecom - Services	3.17%
BHARTI AIRTEL LTD	1.94%
IDEA CELLULAR LTD	1.23%
Equity Holdings Total	97.61%
Cash & Other Receivables	
CBLO / REPO	2.39%
NET RECEIVABLES/(PAYABLES)	0.00%
Cash & Other Receivables	2.39%
Grand Total	100.00%

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 30/09/2014: INR 65.83 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 September 30, 2014	Per Unit
Growth	11.0965
Dividend	11.0964
Direct Growth	11.1908
Direct Dividend	11.1868

EXPENSE RATIO - REGULAR : 2.70%

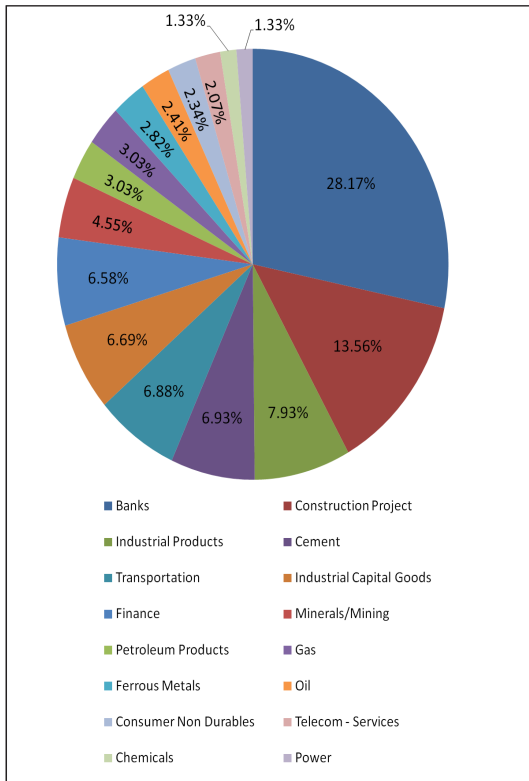
EXPENSE RATIO - DIRECT : 1.70%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.24 times

RISK MEASURES

Standard Deviation	1.60%
Sharpe Ratio	0.00
Portfolio Beta	0.85
YTM	0.08%

PORTFOLIO ANALYSIS : SECTOR WISE



INVESTMENT OBJECTIVE

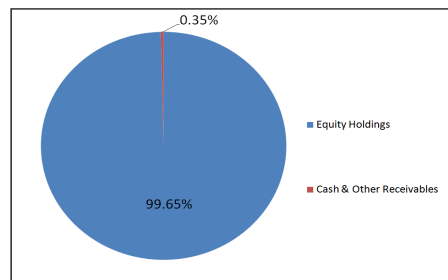
The investment objective of the scheme is to provide long term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector.

PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Banks	28.17%
ICICI BANK LTD	9.44%
HDFC BANK LTD	9.32%
STATE BANK OF INDIA	5.48%
AXIS BANK LTD	2.66%
CITY UNION BANK LTD	1.28%
Cement	6.93%
ULTRATECH CEMENT LTD	3.08%
JK LAKSHMI CEMENT LTD	2.67%
THE RAMCO CEMENTS LIMITED	1.18%
Chemicals	1.33%
SOLAR INDUSTRIES (I) LTD	1.33%
Construction Project	13.56%
LARSEN & TOUBRO LTD	7.15%
SADBHAV ENGINEERING LTD	5.16%
PRATIBHA INDUSTRIES LTD	1.26%
Consumer Non Durables	2.34%
KAVERI SEED COMPANY LTD	2.34%
Ferrous Metals	2.82%
TATA STEEL LTD	2.82%
Finance	6.58%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	2.93%
POWER FINANCE CORPORATION LTD.	1.98%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.	1.67%

Gas	3.03%
PETRONET LNG LTD	3.03%
Industrial Capital Goods	6.69%
THERMAX LTD	3.54%
CROMPTON GREAVES LTD	2.04%
PRAJ INDUSTRIES LTD	1.11%
Industrial Products	7.93%
SKF INDIA LTD	4.28%
BHARAT FORGE LTD	1.91%
CUMMINS INDIA LTD	1.73%
Minerals / Mining	4.55%
GUJARAT MINERAL DEVELOPMENT LTD	2.47%
NMDC LTD	2.08%
Oil	2.41%
OIL & NATURAL GAS CORPORATION LTD	2.41%
Petroleum Products	3.03%
RELIANCE INDUSTRIES LTD	3.03%
Power	1.33%
JYOTI STRUCTURES LTD	1.33%
Telecom - Services	2.07%
BHARTI AIRTEL LTD	2.07%
Transportation	6.88%
CONTAINER CORPORATION OF INDIA LTD	3.90%
ADANI PORT AND SPECIAL ECONOMIC ZONE LTD	1.75%
GUJARAT PIPAVAV PORT LTD	1.22%
Equity Holdings Total	99.65%
Cash & Other Receivables	
CBLO / REPO	1.01%
NET RECEIVABLES/(PAYABLES)	-0.65%
Cash & Other Receivables	0.35%
Grand Total	100.00%

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	August, 2014			7.8058
	September, 2014			7.6951
Daily Direct	August, 2014			7.8525
	September, 2014			7.7403

DIVIDEND HISTORY OF LIC NOMURA MF MONTHLY INCOME PLAN

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs./unit)
Monthly	September 22, 2014	10.0000		0.0500
Monthly Dir.	September 22, 2014	10.0000		0.0500
Quarterly	August 20, 2014	10.0000		0.1500
Quarterly Dir.	March 25, 2014	10.0000		0.5000
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	August, 2014			0.0286
	September, 2014			0.0777
Daily Direct	August, 2014			0.0239
	September, 2014			0.0854
Weekly	August, 2014			0.0494
	September, 2014			0.0574
Weekly Direct	August, 2014			0.0573
	September, 2014			0.0733

DIVIDEND HISTORY OF LIC NOMURA MF INCOME PLUS FUND

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs./unit)
Daily	August, 2014			0.0068
	September, 2014			0.0615
Daily Direct	August, 2014			0.0209
	September, 2014			0.0677
Weekly	August, 2014			0.0088
	September, 2014			0.0653
Weekly Direct	August, 2014			0.0232
	September, 2014			0.0724
Monthly	August, 2014	10.0000		0.0088
	September, 2014			0.0502
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 28, 2013	10.0000		0.50
	June 26, 2013	10.0000		0.30
Qtrly Direct	March 28, 2013	10.0000		0.50
	June 25, 2013	10.0000		0.30

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)	58.51
LIC Nomura MF Tax Plan(G)	53.09
LIC Nomura MF Equity Fund(G)	49.63
Bottom 3	
Scheme Name	1-year Return
LIC Nomura MF Balanced Fund(G)	31.31
LIC Nomura MF ULIS	30.70
LIC Nomura MF Children(G)	29.83

Fund Manager - Mr. Killol Pandya

Top 2	
Scheme Name	1-year Return
LIC Nomura MF MIP(G)	11.27
LIC Nomura MF Liquid(G)	9.23
Bottom 2	
Scheme Name	1-year Return
LIC Nomura MF Savings Plus(G)	8.30
LIC Nomura MF Income Plus(G)	7.47

Fund Manager - Mr. Kunal Jain

Top 3	
Scheme Name	1-year Return
LIC Nomura MF Qtly-Inv-1-Reg(G)	9.30
LIC Nomura MF Annual-Inv-1-Reg(G)	9.24
LIC Nomura MF Qtly-Inv-2-Reg(G)	9.22
Bottom 3	
Scheme Name	1-year Return
LIC Nomura MF Bond(G)	9.14
LIC Nomura MF Mthly-Inv-1-Reg(G)	8.87
LIC Nomura MF G-Sec-Reg(G)	8.32

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

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
AHMEDABAD	Jeevan Sadan, 3rd Flr, LIC Bldg, Opp. Capital Commercial Center, AHMEDABAD - 380006.	079-26588301	9375090006 / 9924403147 / 9328638838
BANGALORE	No.4, Canara Mutual Building (Opp. Cash Pharmacy), 2nd Floor, Residency Rd, BANGALORE-560025.	080-22210180 / 22118478	9845280964 / 9972092957 / 9986500721 / 9880058223 / 9902088717 / 9844750711 / 9482081121
BHUBANESHWAR	SCR-B/19, Indradhanu Market, IRC Village, BHUBANESHWAR-751015.	0674-2554094	9937196937
CHANDIGARH	S.C.O.-20-30, Jeevan Prakash Building, Ground Floor, LIC Divisional Office, Sector - 17B, CHANDIGARH-160 017.	0172-5047510	9888111190 / 9915099333 / 9914720500
CHENNAI	15, Anna Salai, Next to V.G.P. Bldg., CHENNAI - 600002.	044-28411984 / 28555883	9382315850 / 9500038285 / 9361555562
DEHRADUN	110, Tagore Villa, Chakrata Road, DEHRADUN - 248 001	0135 - 2650749	9412965570 / 9410702598 / 8410010025 / 9897056231
ERNAKULAM	11th Floor, Jeevan Prakash, M.G. Road, Ernakulam, KOCHI - 682011	0484-2367643	9946710555 / 9745612888 / 9388755722
GUWAHATI	LIC of India, Jeevan Deep Building, M. L. Nehru Road, Panbazar, GUWAHATI -781 001	0361 - 2735323	9435492603
HUBLI	2nd Floor, LIC Bldg., Beside HPO, Lamington Road, HUBLI - 580020.	0836 - 4260523 / 4262092	980058223 / 9845205168
HYDERABAD	House No. 5-9-57, 4th Floor, Jeevan Jyoti Building, Basheerbagh, HYDERABAD - 500029.	040-23244445 / 23210572	8897656665 / 9000444850 / 9000550850
INDORE	U.V. House, 1st Floor, Snehil 9/1-A South Tukoganj, INDORE - 452001.	0731-2520262 / 4069162	9584028359 / 8827344195 / 9981511435
JAIPUR	327 - A, 3rd floor, Ganpati Plaza, M. I. Road, JAIPUR - 1.	0141-5112620	7023953465 / 9829098323 / 9929095005
KANPUR	Jeevan Vikas, Ground Floor, 16/98, M.G. Road, KANPUR - 208001.	0512-2360240 / 3244949	7275430214 / 9451448305 / 9984006600 / 9838038440 / 9389052340 / 9889085736
KOLKATA	Ground Floor, Hindustan Building Annexe, 4, Chittaranjan Avenue, KOLKATA - 700072.	033-22129455 / 22128680	9474424374 / 9932877925 / 9432391810 / 9339531895 / 9830689965 / 9903495703 / 9051068127
LUCKNOW	7th Floor, Jeevan Bhavan 2, Naval Kishore Road, Hazrat Ganj, LUCKNOW-226 001	0522-2231186 / 4045203	9651534267 / 8858235350 / 9455060457
MADURAI	2nd Floor, LIC Bldg., Door No. 3, West Marret Street, MADURAI - 625 001	0452 - 2345700	9715371216
MANGALORE	No. 6, Gr. Floor, Popular Building, K S Rao Road, MANAGALORE - 575 001	0824 - 2411482	9845190466 / 9742726012
MUMBAI	Gr. Floor, Industrial Assurance Bldg., Opp. Churchgate Station, MUMBAI - 400020.	022-22885971 / 22817162 / 63	9930718555 / 9325523480 / 9769028905 / 9820137844 / 9930957772 / 9820469996
NAGPUR	Jeevan Seva Bldg., Mount Road, Sadar, NAGPUR - 440 001.	0712 - 2542497	9422113800 / 9021426397 / 9011412206 / 9373539939 / 9422104130 / 9423406727 / 9860207510
NASHIK	Shop No.2, Ground Floor, Rajvee Enclave, New Pandit Colony, NASHIK - 422002.	0253-2579507	9922996155 / 9823366379 / 9595075700
NEW DELHI	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
PATNA	Ground floor, Jeevan Jyothi Bldg. Exhibition Road, PATNA - 800001.	0612-2501157	8252562400 / 9431023274 / 9507151965
PUNE	LIC of India, Pune D.O.-I,6/7, Shivaji Nagar,University Road, PUNE - 411 005	020 - 25537301	9325523480 / 9767868611
RAIPUR	C-29/A, Sector 1, Besides City Centre Mall, Devendra Nagar, RAIPUR-492001 C.G.	0771-2236780/4051137	9425535664 / 9329100009
RAJKOT	LIC of India Bldg., Jeevan Prakash, Tagore Marg, RAJKOT - 360 002.	0281 - 2461522	8690444022 / 9898733233
RANCHI	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

Fax : 22880633 E-mail: corp.office@licnomuramf.com



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