



LIC NOMURA

MUTUAL FUND

www.licnomuramf.com

MUTUAL INTEREST

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



**When your money
is hard earned,
shouldn't its
protection be just
as durable?**

Consider
**Capital Protection
Oriented Schemes**
of Mutual Fund

Close ended, Debt Oriented Hybrid Schemes

An opportunity to earn better tax adjusted returns

Suitable for the investors who have defined financial goals

Investors can take benefit of indexation

**These funds are "oriented towards protection of capital"
and not "with guaranteed returns"**

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.

LIC Nomura MF Income Plus Fund upgraded by ICRA

Credit
Risk Rating

A1 + mfs



An open-ended Debt Scheme



LIC NOMURA
MUTUAL FUND

www.licnomuramf.com


- Open-ended Debt scheme providing liquidity and attractive returns.
- Growth, Dividend - Reinvestment and Dividend payout option.
- T + 1 Redemption facility.
- Daily, Weekly, Monthly Dividend.


This product is suitable for investors who are seeking*

- Regular income over short term.
- Investment in Debt/Money Market Instrument/Govt.

 (BLUE) - LOW RISK

Note : Risk is represented as under :

 (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

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

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

Applicable Criteria is available on ICRA's website at www.icra.in. All ICRA Credit Ratings are subject to certain Limitations and Disclaimers. Please read these Limitations and Disclaimers. For Complete rating scale and definitions please refer to ICRA Website or other ICRA rating publications.



Shri S. Ramasamy
CIO - Debt

DEBT MARKET REVIEW

The sign of improving economic fundamentals, which is driving the stock market to new highs on a regular basis, is yet to percolate to the debt market by bringing down the benchmark yield. However, a couple of factors—a reshuffling of overall FI debt limit and the chance of a sovereign ratings upgrade—are making debt dealers bullish about a rally in bond prices, which will automatically bring down yields.

- **PSU Banks** 3 months and 1 year CD closed trade in the range 8.75 and 9.10 respectively on 29/08/2014.
- While the **INR/\$** started the month at a low of 60.185 and ended the end of August v/s the USD. at 60.515
- **The 10 year Bond** began the month of August '14 at 8.43%. The 10 year benchmark 8.40 2024 closed the month at 8.56%.
- **Call and CBLO** rates ruled firm through the month and closed high at 7.68 and 8.00% making intra month low of 7.65% and 7.54% respectively while the MIBOR opened in June at 8.41% and closed 8.16 %.
- **Fiscal health** : YTD Fiscal Debt at 2.5% of projected GDP vs 3% of GDP between Apr-July of 2013. Green shoots witnessed in Indirect tax accruals in July. Tax shortfall till July widens to ~INR 400 bn vs ~INR 300 bn till Q1 FY15. Aggregate Spending in July contracts over 30% on Y-o-Y and M-o-M scale. July Non-plan revenue bill ex-interest payment contracts 52% Y-o-Y. M-o-M External financing in July more than doubles.
- **GDP growth rose to 10-quarter high in Q1FY15**: Real GDP growth at factor cost rose to 5.7% in Q1FY15 from 4.6% in Q4FY14. This was led by an improvement in the pace of growth of manufacturing, mining & quarrying, electricity, gas & water supply; construction and community, social & personal services in Q1FY15 relative to the previous quarter and offset by a decline in the growth of agriculture & allied activities; financing, insurance real estate & business services and trade, hotels transport & communication.

With RBI governor Raghuram Rajan's main focus now on containing inflation, there is less likely hood of any immediate cut in key policy rates which could have directly brought down the benchmark yield on the 10-year government securities from the highs to current level of about 8.50%. Expected pressure on the Indian rupee to depreciate against the dollar, which is hovering between 60 and 61 level, is another reason which may not give the RBI room to cut rates.

The country's debt market has seen a recent surge in foreign buying especially last week after pulling out money in the first fortnight of August.

In the present market scenario, change in overall limit for foreign funds to invest in Indian debt may lead to some softening of rates. As of now, the government has allowed foreign investors to buy Indian bonds worth \$81 billion. Of this, \$51 billion is for debt instruments issued by Indian corporates and the remaining \$30 billion for government securities. Within the \$30 billion limit, sovereign funds and some other select long-term foreign entities can buy gilts worth \$5 billion and the rest is for all other FI types.

Bond market players expect that given strong demand for gilts from FIs, the government may now increase the \$25-billion limit and bring down the limit for corporate bonds. If that happens as more FIs rush to buy gilts, prices will rise and yields will soften, they said.

In case there is a sovereign ratings upgrade, more foreign funds will flow into India, which will again lead to softening of yields in the bond market. Market is presently moving in a narrow band of 8.48% to 8.58% 10 yr benchmark) yield. Any of these events (debt limit reshuffle or ratings upgrade) can help break the yield from this range.. Overseas investors have pumped in about Rs. 13,000 crore in the Indian debt market so far this month, endorsing the country's growth potential and political stability. This takes the total investment in the debt market to around Rs. 99,000 crore so far this year. Rates could also see a softening in context of the country's long term economic growth and inflation trajectory estimates which look more likely to be achieved on the back of falling crude prices, better balance of payment situation and almost normal monsoon guidance by Met. Department.

OUTLOOK :

- **The macro economic factors** have been a mixed bag in August with CPI printing higher at 7.96% against expectations of about 7.50%. Food inflation On the other hand, IIP was weaker than expected at +3.4%. WPI too was weaker at 5.19% against the expectations of about 5.3%.
- Domestic market participants remain concerned about global, geo-political flashpoints.
- We may expect global markets to remain volatile in the near future as Russia and USA both remain involved in the Ukraine-middle east tension.
- On the other hand, The Market appears to show greatly reduced signs of anxiousness on account of revived monsoons.
- While certain leading macro indicators hint at a recovery, consensus suggests that it may take time, though global cues (esp. from USA) point at green shoots in the global economy outside Euro-zone.
- We expect money market yields to remain guided by market liquidity – which is tight at the moment. Yields of longer tenured bonds may remain under upward pressure owing to fears relating to 'safe habitat' preference of FIs, impact on equity markets and INR movements.



Shri Nobutaka Kitajima
CIO - Equity

EQUITY MARKET REVIEW

The markets continued their upward trend in August with Nifty gaining 3% touching new all-time highs. The month saw the Supreme Court declare all coal block allocations since 1993 as illegal. The government proposed to the court that 46 coal mines—40 fully functioning with attached power/steel plants and six with existing power/steel plants but where no mining is taking place—could be conditionally exempted from deallocation. The case will be taken up on 9 September for a likely final decision. Metals and mining stocks saw sharp fall after the court's decision. There were some surprises on the flows side as domestics mutual funds turned net buyers buying almost a similar quantum as FIs. On the global front, European Central Bank has cut interest rates and embarked on a trillion-euro asset-buying program. On the other hand, United States with better set of economic data reinforced the case for the Federal Reserve to wind down its stimulus, driving the dollar higher. Similar to the June policy meeting, the RBI at the August meeting kept policy rates unchanged - Repo at 8% and Cash Reserve Ratio (CRR) at 4%, but tweaked the regulatory limits to enhance private sector credit availability by reducing Statutory Liquidity Ratio (SLR) by 50bps to 22%. On the macroeconomic front, 1Q GDP numbers surprised positively at 5.7% versus 5.5% consensus— led by better than expected agriculture and industry growth. On the inflation front, the downward trend in headline CPI saw a reversal with the July number coming in at 8% from the prior month of 7.3%. The acceleration was led by vegetable prices (up 17%). Excluding vegetable, the CPI was unchanged at 7.3%. WPI inflation although eased to 5.2% in July from 5.4% in June. Both core WPI and CPI moderated from previous readings to 3.6% and 7.5% respectively. Healthcare stocks were among the top gainers with major pharma companies declaring good set of numbers. BSE healthcare and consumer durable indices were among the major gainers - up 11.6%, 8.2% and 7.3%. BSE realty, metal and power index were the top losers down 8.7%, 6.2% and 4.3% respectively.

Capital flows:

FIs continued to be net buyers in equity to the tune of Rs 6,436.7crore in the month of August. FIs bought equity worth Rs 77,965crore from January to August 2014. (Source: SEBI)









Outlook:

The markets look fairly valued at the current levels however, going ahead, economic reforms can propel earnings in a few sectors in the long term and evidence of fiscal consolidation and structural reforms may finally encourage the RBI to reduce policy rates, which can lead to a re-rating of the market. Due to higher than expected Q1 GDP and likely improvement in second-half, we have seen revision in FY15 GDP estimates between 5.4% to 5.7% from 4.7% in FY14, building in implementation of reforms and addressing of supply-side issues under the new government. So far, some steps have been taken on issues like labour reform (introduction of two labour reform Bills in Lok Sabha making it easier for businesses to hire people and generate more employment) and e-governance (online environment and forest clearances for industrial projects). There is also positive news on the crude oil which has seen correction, trading near 16-month low. Lower crude oil prices will decrease under recoveries of PSU OMCs on domestic sale of diesel, LPG and kerosene at government controlled prices. The government has adopted the policy of gradually increasing diesel prices to eliminate under recovery and deregulate the diesel prices. The government has already freed pricing of petrol. However, it is yet to be seen if the government can further bring down subsidies that will help in bringing down the fiscal deficit to target of 4.1% from 4.5% last year. On geopolitical front, Ukraine announced a cease-fire deal with Russia which was followed by Russian President issuing a peace plan for eastern Ukraine. Further positive development on ceasefire between the two countries will help the markets globally.








Benchmark Index	Latest Price	1 month return (%)	3 months return (%)	6 months return (%)
S&P BSE SENSEX	26638.1	2.9	10.0	26.1
CNX Nifty Index	7954.4	3.0	10.0	26.7
S&P BSE 100	8016.7	2.8	9.1	28.6
S&P BSE 200	3233.7	2.8	9.6	28.6
S&P BSE 500	10096.1	2.7	9.7	31.0
S&P BSE Mid-Cap	9298.9	1.2	9.8	43.1
S&P BSE Small-Cap	10264.5	2.8	13.9	59.3

Benchmark Index	Latest Price	1 month return (%)	3 months return (%)	6 months return (%)
S&P BSE IT	10085.9	3.5	19.3	3.0
S&P BSE AUTO Index	17293.7	11.6	19.3	37.3
S&P BSE BANKEX	18003.7	3.0	6.2	46.6
S&P BSE Capital Goods	14913.2	1.8	1.3	43.7
S&P BSE Consumer Durables	9180.8	7.3	19.0	54.3
S&P BSE FMCG	7401.8	3.2	7.8	14.2
S&P BSE Health Care	13356.9	8.2	29.5	23.2
S&P BSE METAL Index	12252.7	-6.2	-0.3	41.5
S&P BSE OIL & GAS Index	11184.9	4.0	3.0	32.7
S&P BSE Power Index	2041.8	-4.3	-5.8	33.6
S&P BSE Realty Index	1727.4	-8.7	-8.8	43.5

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)

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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 28/08/2014: INR 3786.43 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 August 31, 2014	Per Unit
Growth	2410.7035
Dividend	1098.0000
Direct Growth	2412.7482
Direct Dividend	1098.0000

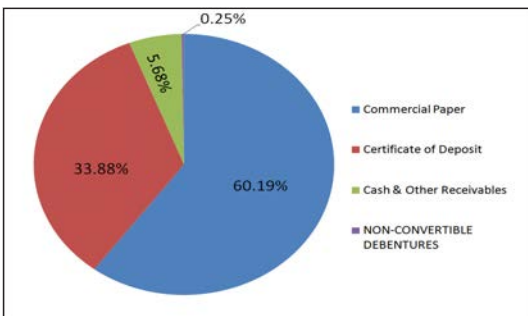
EXPENSE RATIO - REGULAR : 0.25%

EXPENSE RATIO - DIRECT : 0.20%

PORTFOLIO METRICS

Average Maturity	27 days
Duration	0.07 yrs
YTM	8.30%

ASSET ALLOCATION



INVESTMENT OBJECTIVE

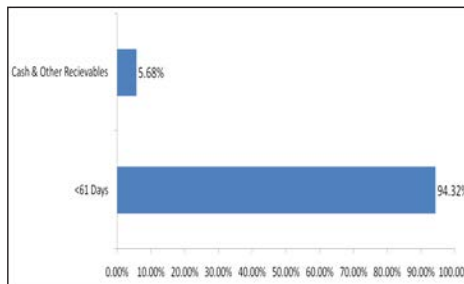
An open ended scheme which seeks to generate reasonable returns with low risk and high liquidity through judicious mix of investment in money market instruments and quality debt instruments.

PORTFOLIO

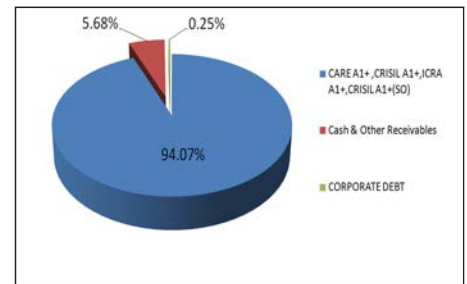
Company	Industry/Rating	% to Nav
CORPORATE DEBT		
Non-Convertible Debentures		
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	0.25%
Non-Convertible Debentures Total		0.25%
Corporate Debt Total		0.25%
MONEY MARKET INSTRUMENTS		
Certificate Of Deposit		
ANDHRA BANK	CRISIL A1+	3.27%
CANARA BANK	CRISIL A1+	4.60%
CENTRAL BANK OF INDIA	[ICRA] A1+	1.32%
CENTRAL BANK OF INDIA	CRISIL A1+	1.96%
CORPORATION BANK	CRISIL A1+	3.02%
IDBI BANK LTD	CRISIL A1+	4.58%
ORIENTAL BANK OF COMMERCE	CRISIL A1+	6.36%
SOUTH INDIAN BANK LTD	CARE A1+	3.92%
STATE BANK OF HYDERABAD	[ICRA] A1+	0.08%
STATE BANK OF TRAVANCORE	CRISIL A1+	0.06%
SYNDICATE BANK	[ICRA] A1+	0.13%
SYNDICATE BANK	CARE A1+	1.96%
THE JAMMU & KASHMIR BANK LTD	CRISIL A1+	1.31%
UCO BANK	CRISIL A1+	1.32%
Certificate Of Deposit Total		33.88%
Commercial Paper		
INDIABULLS HOUSING FINANCE LTD	CRISIL A1+	6.58%
ADITYA BIRLA FINANCE LTD	[ICRA] A1+	2.64%
CHAMBAL FERTILIZERS AND CHEMICALS LTD	CRISIL A1+	2.64%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	[ICRA] A1+	6.44%

HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL A1+	2.64%
SUNDARAM FINANCE LTD	[ICRA]A1+	3.95%
RELIANCE CAPITAL LTD	CRISIL A1+	2.62%
COROMANDEL INTERNATIONAL LTD	[ICRA] A1+	2.61%
TATA MOTORS LTD	CARE A1+	2.61%
RELIANCE INFRASTRUCTURE LTD	IND A1+	5.35%
SREI EQUIPMENT FINANCE LTD	[ICRA] A1+	5.90%
EDELWEISS FINANCIAL SERVICES LTD	CRISIL A1+	2.60%
PTC INDIA FINANCIAL SERVICES LTD	CRISIL A1+	1.97%
L AND T FINCORP LTD	CARE A1+	1.97%
EID PARRY INDIA LTD	CRISIL A1+	1.44%
CENTURY TEXTILES & INDUSTRIES LTD	CARE A1+	2.62%
TGS INVESTMENT & TRADE PVT LTD	[ICRA] A1+	1.31%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	CRISIL A1+	0.66%
APOLLO TYRES LTD	CRISIL A1+	1.31%
MAHINDRA RURAL HOUSING FINANCE	CRISIL A1+	0.66%
BLUE STAR LTD	CARE A1+	0.65%
JM FINANCIAL PRODUCTS LTD	CRISIL A1+	0.65%
IL&FS FINANCIAL SERVICES LTD	CARE A1+	0.36%
Commercial Paper Total		60.19%
MONEY MARKET INSTRUMENTS Total		
		94.07%
Cash & Other Receivables		
CBLO / REPO		8.42%
NET RECEIVABLES/(PAYABLES)		-2.74%
Cash & Other Receivables		5.68%
Grand Total		100.00%

MATURITY PROFILE FOR THE PORTFOLIO



RATING PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C Fund~LX	1 year T-bill
Last 1 Year	10,949	10,968	10,593
Last 2 Years	10,865	10,812	11,458
Last 3 Years	10,920	10,868	12,343
Since Inception	23,765	NA	19,498

Since Inception (CAGR)	7.29%	NA	5.57%
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	C Fund~LX	1 year T-bill
Jun 28, 2013 To Jun 30, 2014	9.44%	9.63%	5.93%
Jun 29, 2012 To Jun 28, 2013	8.66%	8.12%	8.17%
Jun 30, 2011 To Jun 29, 2012	9.20%	8.68%	7.73%

ANNUALISED PERFORMANCE

As on 28 August 2014

Period	Fund	C Fund~LX	1 yr T-bill
Last 7 Days	8.46%	9.12%	7.51%
Last 15 Days	8.45%	8.93%	8.44%
Last 30 Days	8.39%	8.63%	7.85%

* 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 28/08/2014: INR 371.25 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 August 28, 2014 Per Unit

Growth	20.3613
Dividend - Daily	10.1000
Dividend - Weekly	10.1050
Dividend - Monthly	10.1050
Direct Growth	20.5960
Direct Dividend - Daily	10.1000
Direct Dividend - Weekly	10.4800
Direct Dividend - Monthly	10.9075

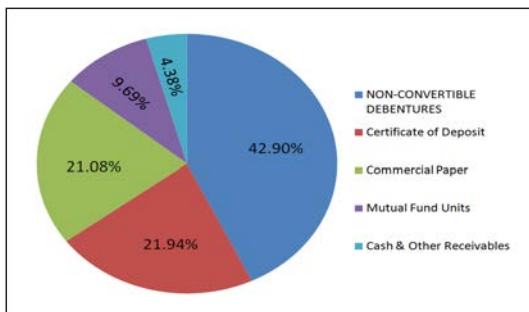
EXPENSE RATIO - REGULAR : 1.45%

EXPENSE RATIO - DIRECT : 0.60%

PORTFOLIO METRICS

Average Maturity	439 days
Duration	0.86 yrs
YTM	8.30%

ASSET ALLOCATION



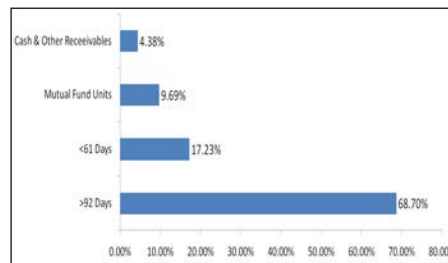
INVESTMENT OBJECTIVE

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

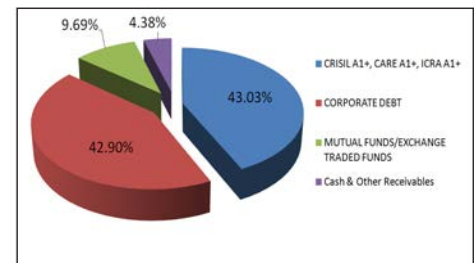
PORTFOLIO

Company	Industry/Rating	% to Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
TATA MOTORS LTD	CARE AA+	13.40%
TATA CAPITAL HOUSING FINANCE LTD	CRISIL AA+	10.77%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	12.43%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL AAA	2.71%
TATA SONS LTD	CRISIL AAA	2.66%
INDIAN OIL CORPORATION LTD	CRISIL AAA	0.65%
POWER FINANCE CORPORATION LTD	CRISIL AAA	0.27%
NON-CONVERTIBLE DEBENTURES Total		42.90%
CORPORATE DEBT Total		42.90%
MONEY MARKET INSTRUMENTS		
Certificate Of Deposit		
STATE BANK OF PATIALA	CRISIL A1+	12.25%
STATE BANK OF PATIALA	[ICRA]A1+	8.75%
ORIENTAL BANK OF COMMERCE	CRISIL A1+	0.95%
Certificate Of Deposit Total		21.94%
COMMERCIAL PAPER		
IL & FS FINANCIAL SERVICES LTD	[ICRA] A1+	9.87%
POWER FINANCE CORPORATION LTD	CRISIL A1+	10.29%
BLUE STAR LTD	CARE A1+	0.53%
GODREJ AGROVET LTD	[ICRA] A1+	0.40%
Commercial Paper Total		21.08%
MONEY MARKET INSTRUMENTS Total		43.03%
MUTUAL FUNDS/EXCHANGE TRADED FUNDS		
Mutual Fund Units		
LIC NOMURA MF FMP SERIES 73 - DIR PLAN - GROWTH		5.15%
LIC NOMURA MF FMP SERIES 75 - DIR PLAN - GROWTH		4.54%
Mutual Fund Units Total		9.69%
MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total		9.69%
Cash & Other Receivables		
CBLO / REPO		3.77%
NET RECEIVABLES/(PAYABLES)		0.61%
Cash & Other Receivables		4.38%
Grand Total		100.00%

MATURITY PROFILE FOR THE PORTFOLIO



RATING PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 June 2014

Period	Lumpsum investment of 10,000 invested		
	Fund	C Fund~LX	1 year T-bill
Last 1 Year	10,857	10,968	10,593
Last 2 Years	10,785	10,812	11,458
Last 3 Years	10,863	10,868	12,343
Since Inception	20,134	20,322	18,042

Since Inception (CAGR)	6.53%	6.62%	5.46%
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	C Fund~LX	1 year T-bill
Jun 28, 2013 To Jun 30, 2014	8.52%	9.63%	5.93%
Jun 29, 2012 To Jun 28, 2013	7.85%	8.12%	8.17%
Jun 30, 2011 To Jun 29, 2012	8.63%	8.68%	7.73%

* 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 28/08/2014: INR 126.67 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 August 28, 2014 Per Unit

Growth	17.1539
Dividend - Daily	10.1000
Dividend - Weekly	10.1038
Direct Growth	17.4075
Direct Dividend - Daily	10.1000
Direct Dividend - Weekly	10.1047

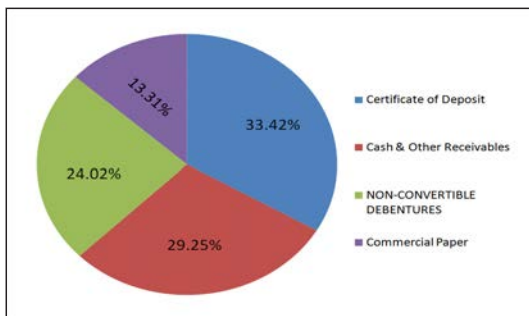
EXPENSE RATIO - REGULAR : 2.36%

EXPENSE RATIO - DIRECT : 0.86%

PORTFOLIO METRICS

Average Maturity	169 days
Duration	0.36 yrs
YTM	8.68%

ASSET ALLOCATION



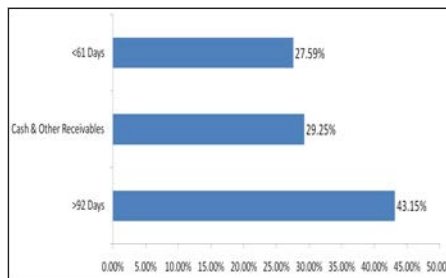
INVESTMENT OBJECTIVE

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.

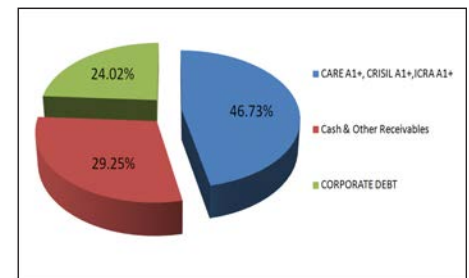
PORTFOLIO

Company	Industry/Rating	% to Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
TATA CAPITAL FINANCIAL SERVICES LTD	[ICRA] AA+	7.88%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	7.12%
DEEPAK FERTILIZERS AND PETROCHEMICALS CORPORATION LTD	[ICRA] AA	3.92%
POWER FINANCE CORPORATION LTD	CRISIL AAA	2.79%
INDIAN OIL CORPORATION LTD	[ICRA] AAA	1.13%
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	CRISIL AAA	1.18%
NON-CONVERTIBLE DEBENTURES Total		24.02%
CORPORATE DEBT Total		24.02%
MONEY MARKET INSTRUMENTS		
Certificate Of Deposit		
ORIENTAL BANK OF COMMERCE	CRISIL A1+	19.72%
STATE BANK OF PATIALA	[ICRA] A1+	11.05%
CANARA BANK	CRISIL A1+	1.51%
AXIS BANK LTD	CRISIL A1+	0.77%
CENTRAL BANK OF INDIA	CRISIL A1+	0.37%
Certificate Of Deposit Total		33.42%
Commercial Paper		
POWER FINANCE CORPORATION LTD	CRISIL A1+	7.87%
RELIANCE CAPITAL LTD	CRISIL A1+	3.89%
JM FINANCIAL PRODUCTS LTD	CRISIL A1+	1.55%
Commercial Paper Total		13.31%
MONEY MARKET INSTRUMENTS Total		46.73%
Cash & Other Receivables		
CBLO / REPO		28.73%
NET RECEIVABLES/(PAYABLES)		0.52%
Cash & Other Receivables		29.25%
Grand Total		100.00%

MATURITY PROFILE FOR THE PORTFOLIO



RATING PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C Fund~LX	1 year T-bill
Last 1 Year	10,799	10,968	10,593
Last 2 Years	10,794	10,812	11,458
Last 3 Years	10,877	10,868	12,343
Since Inception	16,981	16,599	15,081

Since Inception (CAGR)	7.75%	7.41%	5.96%
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	C Fund~LX	1 year T-bill
Jun 28, 2013 To Jun 30, 2014	7.94%	9.63%	5.93%
Jun 29, 2012 To Jun 28, 2013	7.94%	8.12%	8.17%
Jun 30, 2011 To Jun 29, 2012	8.77%	8.68%	7.73%

* 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 28/08/2014: INR 109.57 Cr

Load Structure:

Entry Load: Nil

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

Benchmark: Crisil Composite Bond Fund Index

Minimum Investment: Rs. 5000/-

FUND MANAGER

Name: Shri Killol Pandya

NAV

For all the plans and options

NAV as on August 28, 2014 Per Unit

Growth 35.4433

Dividend 10.7179

Direct Growth 35.7463

Direct Dividend 10.8144

EXPENSE RATIO - REGULAR : 2.35%

EXPENSE RATIO - DIRECT : 1.80%

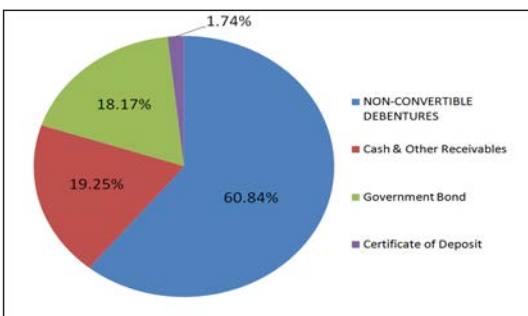
PORTFOLIO METRICS

Average Maturity 1,970 days

Duration 2.90 years

YTM 9.11%

ASSET ALLOCATION



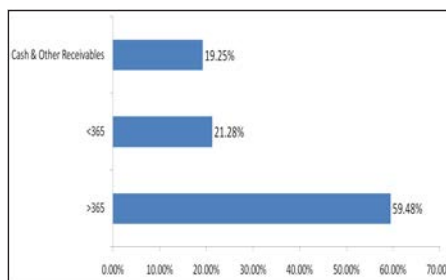
INVESTMENT OBJECTIVE

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.

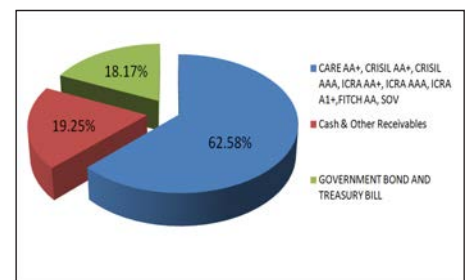
PORTFOLIO

Company	Industry/Rating	% to Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
INDIAN RAILWAY FINANCE CORP LTD	CRISIL AAA	9.21%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	9.11%
EXPORT IMPORT BANK OF INDIA	CRISIL AAA	9.05%
SUNDARAM FINANCE LTD	[ICRA] AA+	9.02%
RURAL ELECTRIFICATION CORPORATION LTD	CRISIL AAA	8.84%
AIRPORT AUTHORITY OF INDIA LTD	CRISIL AAA	4.56%
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	8.94%
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	CRISIL AAA	0.73%
TATA STEEL LTD	IND AA	0.46%
IDFC LTD	[ICRA] AAA	0.46%
POWER FINANCE CORPORATION LTD	CRISIL AAA	0.45%
NON-CONVERTIBLE DEBENTURES Total		60.84%
CORPORATE DEBT Total		
		60.84%
MONEY MARKET INSTRUMENTS		
Certificate Of Deposit		
ICICI BANK LTD	[ICRA] A1+	1.74%
Certificate Of Deposit Total		1.74%
MONEY MARKET INSTRUMENTS Total		
		1.74%
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
9.15% GOI (MD 14/11/2024)	SOV	4.67%
8.97% GOI (MD 05/12/2030)	SOV	4.63%
8.60% GOI (MD 02/06/2028)	SOV	4.52%
8.30% GOI (MD 31/12/2042)	SOV	4.34%
Government Bond Total		18.17%
GOVERNMENT BOND AND TREASURY BILL Total		
		18.17%
Cash & Other Receivables		
CBLO / REPO		3.07%
NET RECEIVABLES/(PAYABLES)		16.18%
Cash & Other Receivables		19.25%
Grand Total		100.00%

AATURITY PROFILE FOR THE PORTFOLIO



RATING PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C CompBex	10 Year GOI
Last 1 Year	10,467	10,459	9,753
Last 2 Years	10,952	11,072	10,933
Last 3 Years	11,040	10,869	11,709
Since Inception	35,198	NA	NA

Since Inception (CAGR)	8.66%	NA	NA
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	C CompBex	10 year GOI
Jun 28, 2013 To Jun 30, 2014	4.64%	4.57%	-2.47%
Jun 29, 2012 To Jun 28, 2013	9.53%	10.72%	12.10%
Jun 30, 2011 To Jun 29, 2012	10.40%	8.69%	7.10%

* 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 28/08/2014: INR 41.29 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: Shri Killol Pandya

NAV

For all the plans and options

NAV as on August 28, 2014	Per Unit
PF Growth	15.8334
Regular Growth	27.4670
Direct Regular Growth	27.7129
PF Dividend	10.2457
Regular Dividend	10.3221
Direct Regular Dividend	10.4130

EXPENSE RATIO - REGULAR : 2.35%

EXPENSE RATIO - DIRECT : 1.80%

PORTFOLIO METRICS

Average Maturity	4,286 days
Duration	6.12 years
YTM	8.73%

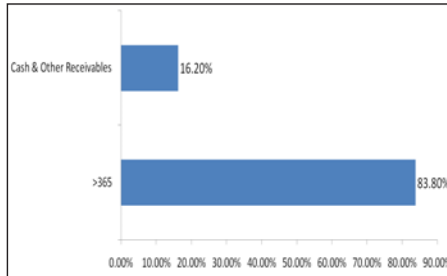
INVESTMENT OBJECTIVE

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.

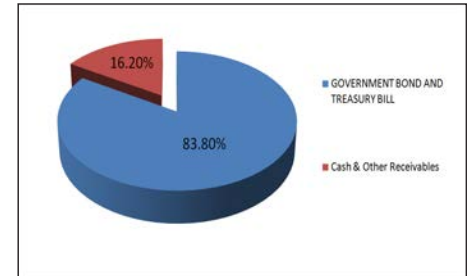
PORTFOLIO

Company	Industry/Rating	% to Nav
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
8.83% GOI (MD 25/11/2023)	SOV	24.38%
8.60% GOI (MD 02/06/2028)	SOV	23.98%
8.97% GOI (MD 05/12/2030)	SOV	12.29%
8.08% GOI (MD 02/08/2022)	SOV	11.61%
8.30% GOI (MD 31/12/2042)	SOV	11.52%
Government Bond Total		83.80%
GOVERNMENT BOND AND TREASURY BILL Total		
		83.80%
Cash & Other Receivables		
CBLO / REPO		2.85%
NET RECEIVABLES/(PAYABLES)		13.35%
Cash & Other Receivables		16.20%
Grand Total		100.00%

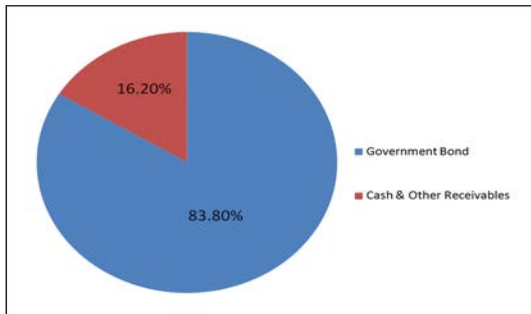
MATURITY PROFILE FOR THE PORTFOLIO



RATING PROFILE FOR THE PORTFOLIO



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	I Sec Composite Gilt	10 Year GOI
Last 1 Year	10,019	10,408	9,753
Last 2 Years	10,904	11,198	10,934
Last 3 Years	10,796	10,980	11,709
Since Inception	27,256	NA	NA

Since Inception (CAGR)	7.11%	NA	NA
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	I Sec Composite Gilt	10 year GOI
Jun 28, 2013 To Jun 30, 2014	0.19%	4.09%	-2.47%
Jun 29, 2012 To Jun 28, 2013	9.04%	11.99%	12.10%
Jun 30, 2011 To Jun 29, 2012	7.96%	9.79%	7.10%

LIC NOMURA MF UNIT LINKED INSURANCE SCHEME

SCHEME FEATURES

Scheme Type: Insurance Linked Tax Saving

Launch Date: June 19, 1989

AUM as on 28/08/2014: INR 164.98 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 August 28, 2014

	Per Unit
Dividend	13.1780
Direct Dividend	13.2314

EXPENSE RATIO - REGULAR : 2.50%

EXPENSE RATIO - DIRECT : 2.25%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.66 times

RISK MEASURES

Standard Deviation	1.07%
Sharpe Ratio	0.03
Portfolio Beta	0.86
R squared	0.02
YTM	1.95%

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.

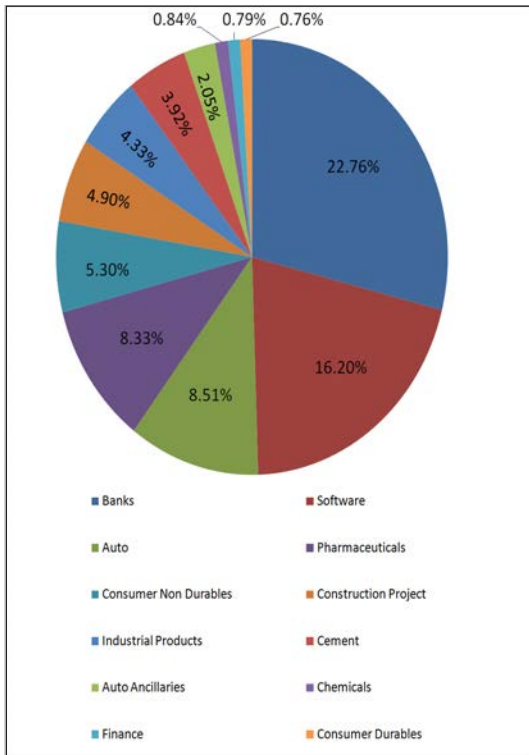
PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Auto	8.51%
TATA MOTORS LTD DVR SHARES	3.84%
MAHINDRA AND MAHINDRA LTD	2.37%
EICHER MOTORS LTD	2.31%
Auto Ancillaries	2.05%
BOSCH LTD	2.05%
Banks	22.76%
ICICI BANK LTD	7.25%
HDFC BANK LTD	7.13%
AXIS BANK LTD	4.64%
STATE BANK OF INDIA	2.24%
CITY UNION BANK LTD	1.50%
Cement	3.92%
ULTRATECH CEMENT LTD	2.13%
JK LAKSHMI CEMENT LTD	0.90%
THE RAMCO CEMENTS LTD	0.89%
Chemicals	0.84%
SOLAR INDUSTRIES INDIA LTD	0.84%
Construction Project	4.90%
LARSEN & TOUBRO LTD	3.94%
ENGINEERS INDIA LTD	0.96%
Consumer Durables	0.76%
BATA INDIA LTD	0.76%
Consumer Non Durables	5.30%
ITC LTD	3.57%
KAVERI SEED COMPANY LTD	1.73%
Finance	0.79%
MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD	0.79%
Industrial Products	4.33%
BHARAT FORGE LTD	1.99%
CUMMINS INDIA LTD	1.77%
SKF INDIA LTD	0.57%

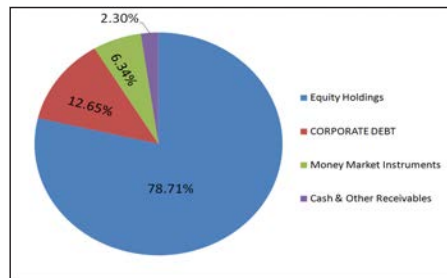
Pharmaceuticals	8.33%
LUPIN LTD	3.76%
DR. REDDY'S LABORATORIES LTD	2.91%
SUN PHARMACEUTICALS INDUSTRIES LTD	1.66%
Software	16.20%
TATA CONSULTANCY SERVICES LTD	4.65%
HCL TECHNOLOGIES LTD	3.48%
INFOSYS LTD	3.11%
TECH MAHINDRA LTD	2.28%
PERSISTENT SYSTEMS LTD	1.66%
INFO EDGE (INDIA) LTD	1.03%
Equity Holdings Total	78.71%

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	12.65%
NON-CONVERTIBLE DEBENTURES Total		12.65%
CORPORATE DEBT Total		12.65%
MONEY MARKET INSTRUMENTS		
Certificate Of Deposit		
ORIENTAL BANK OF COMMERCE	CRISIL A1+	2.41%
Certificate Of Deposit Total		2.41%
Commercial Paper		
IL & FS FINANCIAL SERVICES LTD	CARE A1+	3.93%
Commercial Paper Total		3.93%
MONEY MARKET INSTRUMENTS Total		6.34%
Cash & Other Receivables		
CBLO / REPO		3.18%
NET RECEIVABLES/(PAYABLES)		-0.88%
Cash & Other Receivables		2.30%
Grand Total		100.00%

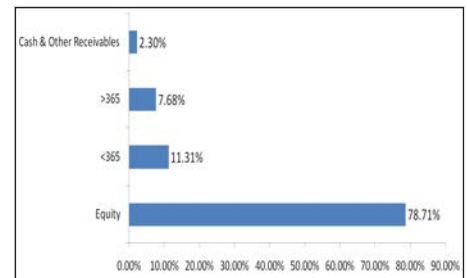
PORTFOLIO ANALYSIS : SECTOR WISE



ASSET ALLOCATION



MATURITY PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 June 2014

Period	Lumpsum investment of 10,000 invested		
	Fund	C BalanceEx	S&P CNXNifty
Last 1 Year	10,592	12,099	13,031
Last 2 Years	10,277	11,090	11,065
Last 3 Years	9,884	9,902	9,349
Since Inception	36,962	NA	NA

Since Inception (CAGR)	8.36%	NA	NA
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	C BalanceEx	S&P CNX Nifty
Jun 28, 2013 To Jun 30, 2014	5.88%	20.88%	30.09%
Jun 29, 2012 To Jun 28, 2013	2.77%	10.90%	10.67%
Jun 30, 2011 To Jun 29, 2012	-1.16%	-0.99%	-6.53%

LIC NOMURA MF BALANCED FUND

SCHEME FEATURES

Scheme Type: Balanced

Launch Date: January 1, 1991

AUM as on 28/08/2014: INR 21.40 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 August 28, 2014

	Per Unit
Growth	78.5952
Dividend	13.7720
Direct Growth	79.2590
Direct Dividend	13.9047

EXPENSE RATIO - REGULAR : 2.70%

EXPENSE RATIO - DIRECT : 2.15%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.70 times

RISK MEASURES

Standard Deviation	1.12%
Sharpe Ratio	0.04
Portfolio Beta	0.83
R squared	0.01
YTM	2.07%

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.

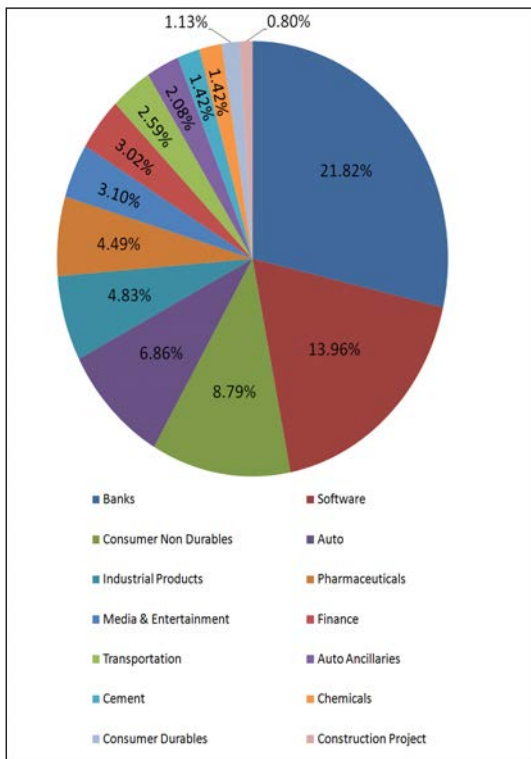
PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Auto	6.86%
TATA MOTORS LTD	3.48%
MAHINDRA & MAHINDRA LTD	2.24%
TATA MOTORS LTD DVR SHARES	1.15%
Auto Ancillaries	2.08%
BOSCH LTD	2.08%
Banks	21.82%
ICICI BANK LTD	4.55%
STATE BANK OF INDIA	4.37%
CITY UNION BANK LTD	4.32%
HDFC BANK LTD	3.87%
AXIS BANK LTD	3.34%
BANK OF INDIA	1.37%
Cement	1.42%
GRASIM INDUSTRIES LTD	1.42%
Chemicals	1.42%
VINATI ORGANICS LTD	1.42%
Construction Project	0.80%
PRATIBHA INDUSTRIES LTD	0.80%
Consumer Durables	1.13%
BATA INDIA LTD	1.13%
Consumer Non Durables	8.79%
ITC LTD	4.63%
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD	2.53%
JUBILANT FOODWORKS LTD	1.64%
Finance	3.02%
MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD	1.63%
POWER FINANCE CORPORATION LTD	1.39%
Industrial Products	4.83%
BHARAT FORGE LTD	2.66%
CUMMINS INDIA LTD	2.16%

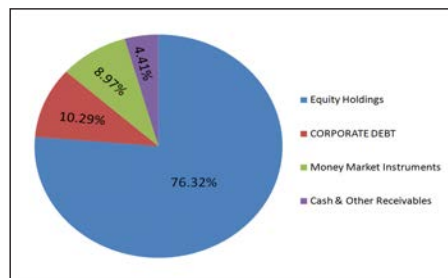
Media & Entertainment	3.10%
PVR LTD	2.10%
SUN TV NETWORK LTD	1.00%
Pharmaceuticals	4.49%
CIPLA LTD	2.26%
DR. REDDY'S LABORATORIES LTD	2.23%
Software	13.96%
INFOSYS LTD	5.30%
MINDTREE LTD	2.55%
KPIT TECHNOLOGIES LTD	2.18%
INFO EDGE (INDIA) LTD	2.09%
WIPRO LTD	1.85%
Transportation	2.59%
CONTAINER CORPORATION OF INDIA LTD	2.59%
Equity Holdings Total	76.32%

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	10.29%
NON-CONVERTIBLE DEBENTURES Total		10.29%
CORPORATE DEBT Total		10.29%
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
ORIENTAL BANK OF COMMERCE	CRISIL A1+	4.57%
CENTRAL BANK OF INDIA	CRISIL A1+	4.39%
Certificate of Deposit Total		8.97%
MONEY MARKET INSTRUMENTS Total		8.97%
CASH & OTHER RECEIVABLES		
CBLO / REPO		4.34%
NET RECEIVABLES/(PAYABLES)		0.08%
Cash & Other Receivables		4.41%
Grand Total		100.00%

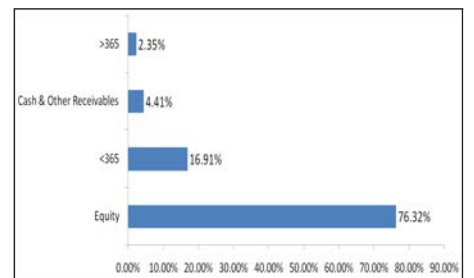
PORTFOLIO ANALYSIS : SECTOR WISE



ASSET ALLOCATION



MATURITY PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C BalanceEx	S&P CNX Nifty
Last 1 Year	12,173	12,099	13,031
Last 2 Years	11,278	11,090	11,065
Last 3 Years	9,711	9,902	9,349
Since Inception	74,402	NA	NA

Since Inception (CAGR)	8.91%	NA	NA
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	C BalanceEx	S&P CNX Nifty
Jun 28, 2013 To Jun 30, 2014	21.60%	20.88%	30.09%
Jun 29, 2012 To Jun 28, 2013	12.78%	10.90%	10.67%
Jun 30, 2011 To Jun 29, 2012	-2.89%	-0.99%	-6.53%

LIC NOMURA MF MONTHLY INCOME PLAN

SCHEME FEATURES

Scheme Type: Hybrid

Launch Date: June 1, 2003

AUM as on 28/08/2014: INR 74.11 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 August 28, 2014

	Per Unit
Growth	41.0638
Dividend - Monthly	10.7496
Dividend - Yearly	11.4515
Direct Growth	41.4025
Direct Dividend - Monthly	10.8459
Direct Dividend - Yearly	11.5517

EXPENSE RATIO - REGULAR : 2.20%

EXPENSE RATIO - DIRECT : 1.70%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.98 times

PORTFOLIO METRICS

Quantitative Indicators - Debt Component

Average Maturity	490 days
Duration	0.85 years

RISK MEASURES

Standard Deviation	1.86%
Sharpe Ratio	0.02
Portfolio Beta	0.24
R squared	0.00
YTM	7.52%

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.

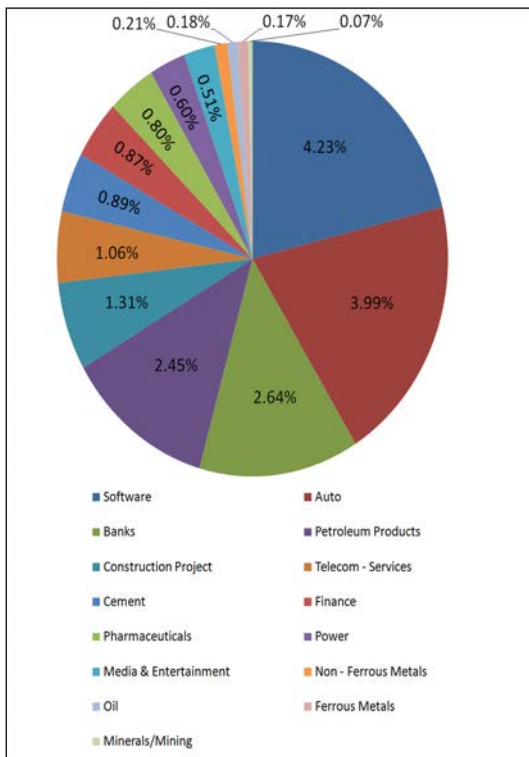
PORTFOLIO

Company	% Of Nav
EQUITY HOLDINGS	
Auto	3.99%
BAJAJ AUTO LTD	1.43%
MARUTI SUZUKI INDIA LTD	1.16%
HERO MOTOCORP LTD	0.70%
TATA MOTORS LTD DVR SHARES	0.41%
MAHINDRA & MAHINDRA LTD	0.28%
Banks	2.64%
STATE BANK OF INDIA	0.66%
HDFC BANK LTD	0.64%
KOTAK MAHINDRA BANK LTD	0.56%
ICICI BANK LTD	0.53%
PUNJAB NATIONAL BANK	0.26%
Cement	0.89%
ULTRATECH CEMENT LTD	0.38%
AMBUJA CEMENTS LTD	0.28%
ACC LTD	0.23%
Construction Project	1.31%
LARSEN & TOUBRO LTD	1.31%
Ferrous Metals	0.17%
TATA STEEL LTD	0.14%
JINDAL STEEL & POWER LTD	0.03%
Finance	0.87%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	0.64%
POWER FINANCE CORPORATION LTD	0.24%
Media & Entertainment	0.51%
SUN TV NETWORK LTD	0.48%
ZEE ENTERTAINMENT ENTERPRISES LTD	0.04%
Minerals/Mining	0.07%
COAL INDIA LTD	0.07%
Non - Ferrous Metals	0.21%
HINDALCO INDUSTRIES LTD	0.21%
Oil	0.18%
OIL & NATURAL GAS CORPORATION LTD	0.18%
Petroleum Products	2.45%
RELIANCE INDUSTRIES LTD	2.36%
BHARAT PETROLEUM CORPORATION LTD	0.09%

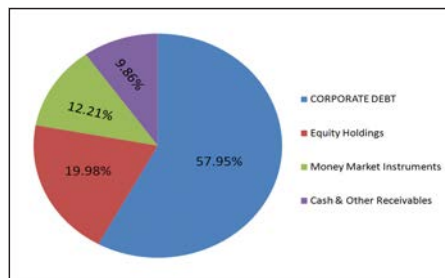
Pharmaceuticals	0.80%
DR. REDDY'S LABORATORIES LTD	0.80%
Power	0.60%
NTPC LTD	0.28%
TATA POWER COMPANY LTD	0.23%
POWER GRID CORPORATION OF INDIA LTD	0.09%
Software	4.23%
INFOSYS LTD	1.46%
TATA CONSULTANCY SERVICES LTD	1.02%
TECH MAHINDRA LTD	0.70%
WIPRO LTD	0.61%
HCL TECHNOLOGIES LTD	0.44%
Telecom - Services	1.06%
BHARTI AIRTEL LTD	0.50%
RELIANCE COMMUNICATIONS LTD	0.31%
IDEA CELLULAR LTD	0.22%
TATA COMMUNICATIONS LTD	0.03%
Equity Holdings Total	19.98%

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	CRISIL AAA	17.15%
POWER FINANCE CORPORATION LTD	CRISIL AAA	13.67%
TATA MOTORS LTD	CARE AA+	13.58%
TATA SONS LTD	CRISIL AAA	13.55%
NON-CONVERTIBLE DEBENTURES Total		57.95%
CORPORATE DEBT Total		57.95%
MONEY MARKET INSTRUMENTS		
Commercial Paper		
RELIANCE INFRASTRUCTURE LTD	IND A1+	12.21%
Commercial Paper Total		12.21%
MONEY MARKET INSTRUMENTS Total		12.21%
Cash & Other Receivables		
CB/REPO		6.49%
NET RECEIVABLES/(PAYABLES)		3.37%
Cash & Other Receivables		9.86%
Grand Total		100.00%

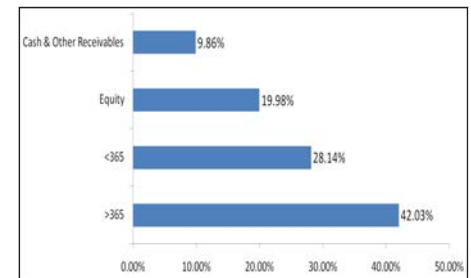
PORTFOLIO ANALYSIS : SECTOR WISE



ASSET ALLOCATION



MATURITY PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C MIPex	10 Yrs GOI
Last 1 Year	11,011	10,827	9,753
Last 2 Years	10,868	11,084	10,933
Last 3 Years	10,187	10,655	11,709
Since Inception	24,021	23,992	18,027
Since Inception (CAGR)	8.22%	8.21%	5.46%

DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	C MIPex	10 Yrs GOI
Jun 28, 2013 To Jun 30, 2014	10.06%	8.24%	-2.47%
Jun 29, 2012 To Jun 28, 2013	8.68%	10.83%	12.10%
Jun 30, 2011 To Jun 29, 2012	1.87%	6.54%	7.10%

* 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 28/08/2014: INR 5.73 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 August 28, 2014 Per Unit

Growth 13.3246

Direct Growth 13.4927

EXPENSE RATIO - REGULAR : 2.45%

EXPENSE RATIO - DIRECT : 1.65%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.65 times

PORTFOLIO METRICS

Quantitative Indicators - Debt Component

Average Maturity 71 days

Duration 0.11 years

RISK MEASURES

Standard Deviation 1.13%

Sharpe Ratio 0.00

Portfolio Beta 0.91

R squared 0.02

YTM 2.87%

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.

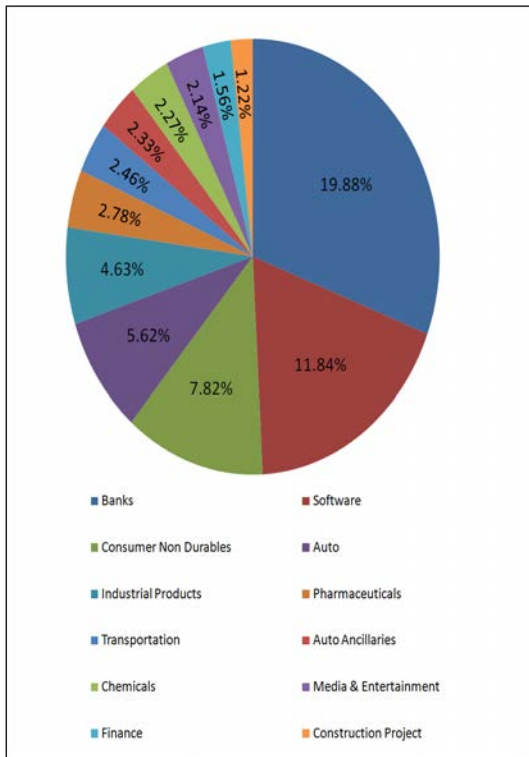
PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Auto	5.62%
MAHINDRA & MAHINDRA LTD	3.33%
TATA MOTORS LTD	2.29%
Auto Ancillaries	2.33%
BOSCH LTD	2.33%
Banks	19.88%
ICICI BANK LTD	5.17%
CITY UNION BANK LTD	3.92%
STATE BANK OF INDIA	3.74%
HDFC BANK LTD	3.04%
AXIS BANK LTD	2.43%
BANK OF INDIA	1.60%
Chemicals	2.27%
VINATI ORGANICS LTD	2.27%
Construction Project	1.22%
PRATIBHA INDUSTRIES LTD	1.22%
Consumer Non Durables	7.82%
ITC LTD	3.60%
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD	2.82%
JUBILANT FOODWORKS LTD	1.40%
Finance	1.56%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.56%
Industrial Products	4.63%
BHARAT FORGE LTD	2.42%
CUMMINS INDIA LTD	2.21%
Media & Entertainment	2.14%
PVR LTD	2.14%
Pharmaceuticals	2.78%
CIPLA LTD	2.78%

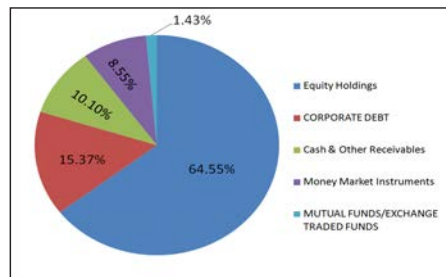
Software	11.84%
INFOSYS LTD	3.61%
MINDTREE LTD	2.35%
INFO EDGE (INDIA) LTD	2.25%
WIPRO LTD	1.83%
KPIT TECHNOLOGIES LIMITED	1.81%
Transportation	2.46%
CONTAINER CORPORATION OF INDIA LTD	2.46%
Equity Holdings Total	64.55%

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
POWER FINANCE CORPORATION LTD	CRISIL AAA	8.83%
POWER GRID CORPORATION OF INDIA LTD	CRISIL AAA	6.54%
NON-CONVERTIBLE DEBENTURES Total		15.37%
CORPORATE DEBT Total		15.37%
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
ORIENTAL BANK OF COMMERCE	CRISIL A1 +	8.55%
Certificate of Deposit Total		8.55%
MONEY MARKET INSTRUMENTS Total		8.55%
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		9.35%
NET RECEIVABLES/(PAYABLES)		0.75%
Cash & Other Receivables		10.10%
Grand Total		100.00%

PORTFOLIO ANALYSIS : SECTOR WISE



ASSET ALLOCATION



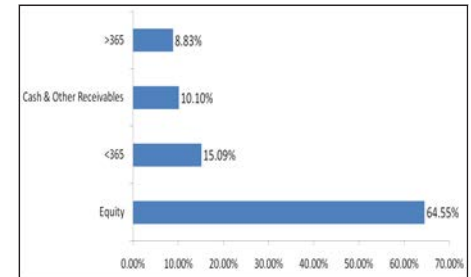
POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	C BalanceEx	S&P CNX Nifty
Last 1 Year	12,007	12,099	13,031
Last 2 Years	10,942	11,090	11,065
Last 3 Years	9,470	9,902	9,349
Since Inception	12,571	NA	86,116

Since Inception (CAGR)	1.83%	NA	18.37%
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MATURITY PROFILE FOR THE PORTFOLIO



DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	C BalanceEx	S&P CNX Nifty
June 28, 2013 to June 30, 2014	19.95%	20.88%	30.09%
June 29, 2012 to June 28, 2013	9.42%	10.90%	10.67%
June 30, 2011 to June 29, 2012	-5.30%	-0.99%	-6.53%

* 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 28/08/2014: INR 307.89 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 August 28, 2014	Per Unit
Growth	37.5162
Dividend	14.7846
Direct Growth	37.8048
Direct Dividend	14.8441

EXPENSE RATIO - REGULAR : 2.70%

EXPENSE RATIO - DIRECT : 2.45%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.28 times

RISK MEASURES

Standard Deviation	1.57
Sharpe Ratio	0.04
Portfolio Beta	0.90
YTM	0.05%

INVESTMENT OBJECTIVE

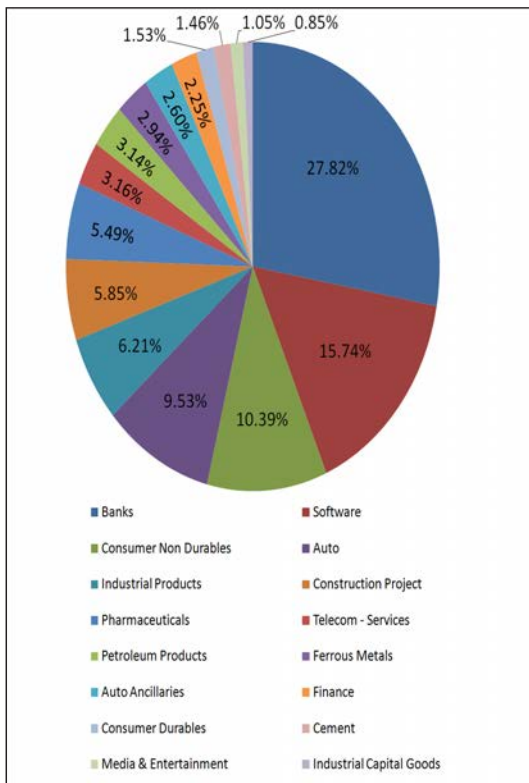
An open ended pure Growth scheme seeking to provide capital growth by investing mainly in mix of equity instruments. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

PORTFOLIO

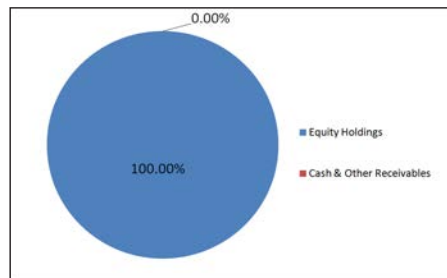
Company	% of Nav
EQUITY HOLDINGS	
Auto	9.53%
TATA MOTORS LTD	5.04%
MAHINDRA & MAHINDRA LTD	2.80%
BAJAJ AUTO LTD NEW	1.69%
Auto Ancillaries	2.60%
BOSCH LTD	2.60%
Banks	27.82%
ICICI BANK LTD	9.24%
HDFC BANK LTD	6.10%
STATE BANK OF INDIA	4.87%
AXIS BANK LTD	3.04%
CITY UNION BANK LTD	2.09%
BANK OF INDIA LTD	1.49%
BANK OF BARODA	0.99%
Cement	1.46%
GRASIM INDUSTRIES LTD	1.46%
Construction Project	5.85%
LARSEN & TOUBRO LTD	5.85%
Consumer Durables	1.53%
BATA INDIA LTD	1.53%
Consumer Non Durables	10.39%
ITC LTD	5.42%
COLGATE PALMOLIVE INDIA LTD	2.02%
JUBILANT FOODWORKS LTD	1.57%
PROCTER & GAMBLE HYGIENE AND HEALTH CARE	1.38%
Ferrous Metals	2.94%
TATA STEEL LTD	2.94%

Finance	2.25%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.36%
POWER FINANCE CORPORATION LTD	0.89%
Industrial Capital Goods	0.85%
CROMPTON GREAVES LTD	0.85%
Industrial Products	6.21%
SKF INDIA LTD	2.69%
CUMMINS INDIA LTD	1.97%
BHARAT FORGE LTD	1.55%
Media & Entertainment	1.05%
PVR LTD	1.05%
Petroleum Products	3.14%
RELIANCE INDUSTRIES LTD	3.14%
Pharmaceuticals	5.49%
CIPLA LTD	2.91%
DIVIS LABORATORIES LTD	1.36%
DR REDDY LABORATORIES LTD	1.22%
Software	15.74%
INFOSYS LTD	6.24%
WIPRO LTD	3.12%
PERSISTENT SYSTEMS LTD	2.53%
MINDTREE LTD	1.91%
INFO EDGE INDIA LTD	1.07%
KPIT TECHNOLOGIES LIMITED	0.87%
Telecom - Services	3.16%
BHARTI AIRTEL LTD	3.16%
Equity Holdings Total	100.00%
Cash & Other Receivables	
CBLO / REPO	0.64%
NET RECEIVABLES/(PAYABLES)	-0.65%
Cash & Other Receivables	0.00%
Grand Total	100.00%

PORTFOLIO ANALYSIS : SECTOR WISE



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	BSE Sensex	Nifty
Last 1 Year	13,784	13,114	13,031
Last 2 Years	10,592	11,133	11,065
Last 3 Years	9,255	9,255	9,349
Since Inception	35,639	60,617	63,584

Since Inception (CAGR)	9.13%	11.75%	12.08%
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	BSE Sensex	Nifty
Jun 28, 2013 To Jun 30, 2014	37.60%	30.83%	30.09%
Jun 29, 2012 To Jun 28, 2013	5.92%	11.28%	10.67%
Jun 30, 2011 To Jun 29, 2012	-7.45%	-7.51%	-6.53%

LIC NOMURA MF GROWTH FUND

SCHEME FEATURES

Scheme Type: Equity - Diversified

Launch Date: September 1, 1999

AUM as on 28/08/2014: INR 75.63 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 August 28, 2014 Per Unit

Growth	18.2039
Dividend	16.1424
Direct Growth	18.3630
Direct Dividend	16.2381

EXPENSE RATIO - REGULAR : 2.70%

EXPENSE RATIO - DIRECT : 2.15%

ANNUAL PORTFOLIO TURNOVER RATIO: 0.41 times

RISK MEASURES

Standard Deviation	1.55
Sharpe Ratio	0.04
Portfolio Beta	0.86
YTM	0.08%

INVESTMENT OBJECTIVE

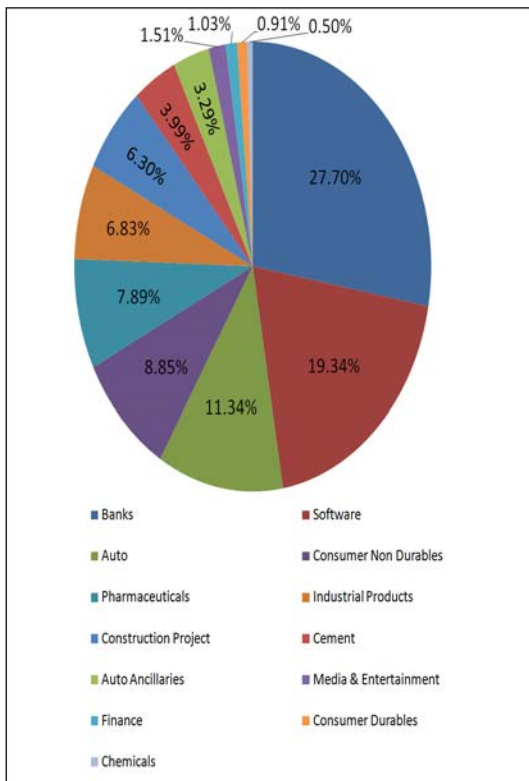
An open ended pure Growth scheme seeking to provide capital growth by investing mainly in equity instruments and also in debt and other permitted instruments of capital and money markets. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

PORTFOLIO

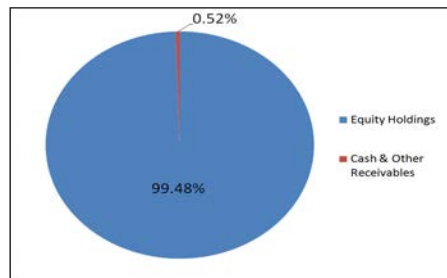
Company	% of Nav
EQUITY HOLDINGS	
Auto	11.34%
TATA MOTORS LTD DVR SHARES	5.71%
EICHER MOTORS LTD	3.21%
MAHINDRA & MAHINDRA LTD	2.42%
Auto Ancillaries	3.29%
BOSCH LTD	3.29%
Banks	27.70%
ICICI BANK LTD	8.71%
HDFC BANK LTD	8.54%
AXIS BANK LTD	6.53%
STATE BANK OF INDIA	2.05%
CITY UNION BANK LTD	1.87%
Cement	3.99%
ULTRATECH CEMENT LTD	1.86%
THE RAMCO CEMENTS LIMITED	1.12%
JK LAKSHMI CEMENT LTD	1.01%
Chemicals	0.50%
SOLAR INDUSTRIES (I) LTD	0.50%
Construction Project	6.30%
LARSEN & TOUBRO LTD	5.06%
ENGINEERS INDIA LTD	1.24%
Consumer Durables	0.91%
BATA INDIA LTD	0.91%
Consumer Non Durables	8.85%
ITC LTD	4.64%
KAVERI SEED COMPANY LTD	2.13%
COLGATE PALMOLIVE INDIA LTD	2.09%

Finance	1.03%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	1.03%
Industrial Products	6.83%
BHARAT FORGE LTD	2.51%
SKF INDIA LTD	2.30%
CUMMINS INDIA LTD	2.01%
Media & Entertainment	1.51%
PVR LTD	1.51%
Pharmaceuticals	7.89%
LUPIN LTD	4.32%
DR REDDY LABORATORIES LTD	2.42%
SUN PHARMACEUTICALS INDUSTRIES LTD	1.15%
Software	19.34%
TATA CONSULTANCY SERVICES LTD	6.02%
HCL TECHNOLOGIES LTD	4.98%
INFOSYS LTD	3.50%
PERSISTENT SYSTEMS LTD	2.16%
WIPRO LTD	1.96%
INFO EDGE INDIA LTD	0.72%
Equity Holdings Total	99.48%
Cash & Other Receivables	
CBLO / REPO	0.96%
NET RECEIVABLES/(PAYABLES)	-0.44%
Cash & Other Receivables	0.52%
Grand Total	100.00%

PORTFOLIO ANALYSIS : SECTOR WISE



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	BSE Sensex	Nifty
Last 1 Year	13,310	13,114	13,031
Last 2 Years	10,617	11,133	11,065
Last 3 Years	9,341	9,255	9,349
Since Inception	16,917	52,677	53,954

Since Inception (CAGR)	9.11%	11.85%	12.03%
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	BSE Sensex	Nifty
Jun 28, 2013 To Jun 30, 2014	32.90%	30.83%	30.09%
Jun 29, 2012 To Jun 28, 2013	6.17%	11.28%	10.67%
Jun 30, 2011 To Jun 29, 2012	-6.59%	-7.51%	-6.53%

LIC NOMURA MF TAX PLAN

SCHEME FEATURES

Scheme Type: Equity Linked Savings Scheme

Launch Date: April 17, 2000

AUM as on 28/08/2014: INR 36.17 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 August 28, 2014 Per Unit

Growth	42.7334
Dividend	15.2995
Direct Growth	43.4466
Direct Dividend	15.5590

EXPENSE RATIO - REGULAR : 2.70%

EXPENSE RATIO - DIRECT : 1.70%

ANNUAL PORTFOLIO TURNOVER RATIO: 0.74 times

RISK MEASURES

Standard Deviation	1.85%
Sharpe Ratio	0.03
Portfolio Beta	0.86
YTM	0.12%

INVESTMENT OBJECTIVE

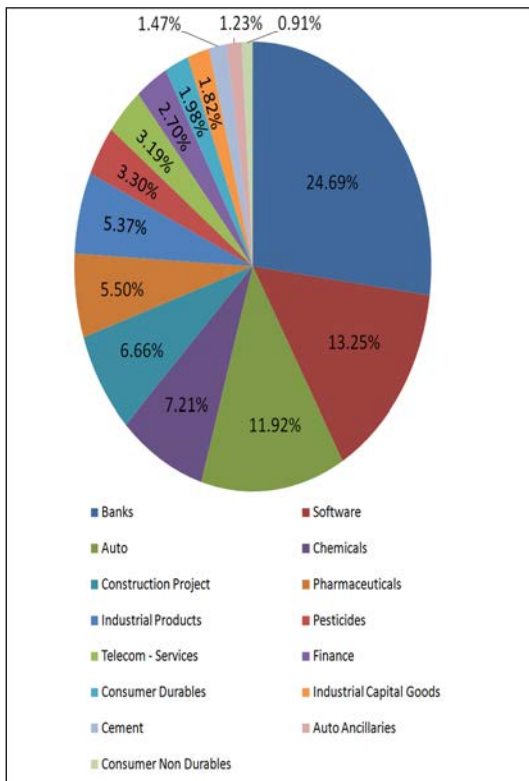
To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets.

PORTFOLIO

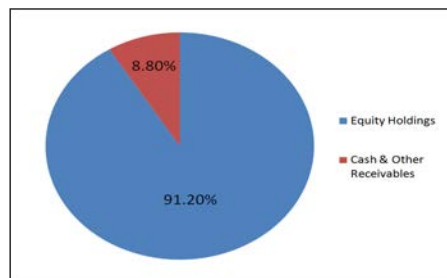
Company	% of Nav
EQUITY HOLDINGS	
Auto	11.92%
TATA MOTORS LTD DVR SHARES	4.42%
MAHINDRA AND MAHINDRA LTD	4.31%
EICHER MOTORS LTD	3.19%
Auto Ancillaries	1.23%
BOSCH LTD	1.23%
Banks	24.69%
ICICI BANK LTD	8.35%
AXIS BANK LTD	6.30%
HDFC BANK LTD	6.04%
DCB BANK LIMITED	2.18%
CITY UNION BANK LTD	1.82%
Cement	1.47%
JK LAKSHMI CEMENT LTD	1.47%
Chemicals	7.21%
VINATI ORGANICS LIMITED	3.23%
PIDILITE INDUSTRIES LTD	2.21%
SOLAR INDUSTRIES (I) LTD	1.78%
Construction Project	6.66%
LARSEN & TOUBRO LTD	3.60%
SADBHAV ENGINEERING LTD	2.11%
PRATIBHA INDUSTRIES LTD	0.95%
Consumer Durables	1.98%
BATA INDIA LTD	1.98%
Consumer Non Durables	0.91%
PROCTOR & GAMBLE HYGIENE AND HEALTH CARE	0.91%

Finance	2.70%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	2.70%
Industrial Capital Goods	1.82%
THERMAX LTD	1.82%
Industrial Products	5.37%
BHARAT FORGE LTD	2.76%
SKF INDIA LTD	2.61%
Pesticides	3.30%
PI INDUSTRIES LTD	3.30%
Pharmaceuticals	5.50%
DIVIS LABORATORIES LTD	2.21%
CIPLA LTD	1.74%
LUPIN LTD	1.55%
Software	13.25%
TATA CONSULTANCY SERVICES LTD	5.61%
PERSISTENT SYSTEMS LTD	2.42%
WIPRO LTD	2.31%
HCL TECHNOLOGIES LTD	1.50%
INFO EDGE INDIA LTD	1.40%
Telecom - Services	3.19%
TATA COMMUNICATIONS LTD	3.19%
Equity Holdings Total	91.20%
Cash & Other Receivables	
CBLO / REPO	1.35%
NET RECEIVABLES/(PAYABLES)	7.45%
Cash & Other Receivables	8.80%
Grand Total	100.00%

PORTFOLIO ANALYSIS : SECTOR WISE



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	BSE Sensex	Nifty
Last 1 Year	13,657	13,114	13,031
Last 2 Years	10,629	111,33	11,065
Last 3 Years	9,261	9,255	9,349
Since Inception	39,341	52,070	52,727

Since Inception (CAGR)	7.31%	12.31%	12.41%
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	BSE Sensex	Nifty
Jun 28, 2013 To Jun 30, 2014	36.34%	30.83%	30.09%
Jun 29, 2012 To Jun 28, 2013	6.29%	11.28%	10.67%
Jun 30, 2011 To Jun 29, 2012	-7.39%	-7.51%	-6.53%

LIC NOMURA MF INDEX FUND - SENSEX PLAN

SCHEME FEATURES

Scheme Type: Equity - Index

Launch Date: November 15, 2002

AUM as on 28/08/2014: INR 16.16 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 August 28, 2014 Per Unit

Growth	50.2464
Dividend	17.2206
Direct Growth	50.6701
Direct Dividend	17.0313

EXPENSE RATIO - REGULAR : 1.70%

EXPENSE RATIO - DIRECT : 1.20%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.14 times

RISK MEASURES

Tracking error	0.31%
Standard Deviation	1.52%
Sharpe Ratio	0.04
Portfolio Beta	0.95
YTM	0.06%

INVESTMENT OBJECTIVE

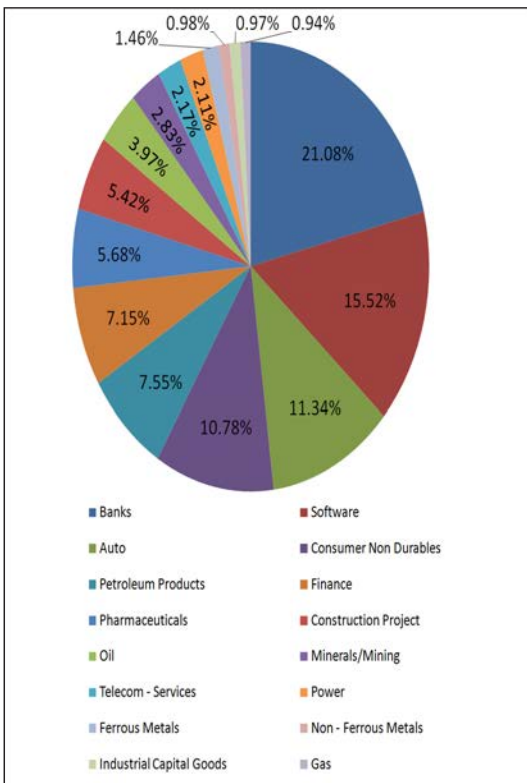
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

PORTFOLIO

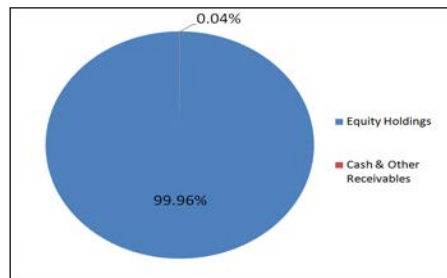
Company	% of Nav
EQUITY HOLDINGS	
Auto	11.34%
TATA MOTORS LTD	4.21%
MAHINDRA & MAHINDRA LTD	2.73%
MARUTI SUZUKI INDIA LTD	1.59%
HERO MOTOCORP LTD	1.41%
BAJAJ AUTO LTD NEW	1.38%
Banks	21.08%
ICICI BANK LTD	7.65%
HDFC BANK LTD	6.90%
STATE BANK OF INDIA	3.51%
AXIS BANK LTD	3.01%
Construction Project	5.42%
LARSEN & TOUBRO LTD	5.42%
Consumer Non Durables	10.78%
ITC LTD	8.42%
HINDUSTAN UNILEVER LTD	2.36%
Ferrous Metals	1.46%
TATA STEEL LTD	1.46%
Finance	7.15%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	7.15%
Gas	0.94%
GAIL (INDIA) LTD	0.94%
Industrial Capital Goods	0.97%
BHARAT HEAVY ELECTRICALS LTD	0.97%

Minerals / Mining	2.83%
COAL INDIA LTD	1.44%
SESA STERLITE LTD	1.40%
Non - Ferrous Metals	0.98%
HINDALCO INDUSTRIES LTD	0.98%
Oil	3.97%
OIL & NATURAL GAS CORPORATION LTD	3.97%
Petroleum Products	7.55%
RELIANCE INDUSTRIES LTD	7.55%
Pharmaceuticals	5.68%
SUN PHARMACEUTICALS INDUSTRIES LTD	2.98%
DR REDDY LABORATORIES LTD	1.60%
CIPLA LTD	1.11%
Power	2.11%
NTPC LTD	1.41%
TATA POWER CO LTD	0.70%
Software	15.52%
INFOSYS LTD	7.45%
TATA CONSULTANCY SERVICES LTD	6.31%
WIPRO LTD	1.76%
Telecom - Services	2.17%
BHARTI AIRTEL LTD	2.17%
Equity Holdings Total	99.96%
Cash & Other Receivables	
CBLO / REPO	0.70%
NET RECEIVABLES/(PAYABLES)	-0.66%
Cash & Other Receivables	0.04%
Grand Total	100.00%

PORTFOLIO ANALYSIS : SECTOR WISE



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	BSE Sensex	Nifty
Last 1 Year	13,040	13,114	13,031
Last 2 Years	11,183	11,133	11,065
Last 3 Years	9,295	9,255	9,349
Since Inception	47,829	78,687	72,770

Since Inception (CAGR)	14.74%	19.50%	18.70%
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	BSE Sensex	Nifty
Jun 28, 2013 To Jun 30, 2014	30.21%	30.83%	30.09%
Jun 29, 2012 To Jun 28, 2013	11.83%	11.28%	10.67%
Jun 30, 2011 To Jun 29, 2012	-7.05%	-7.51%	-6.53%

LIC NOMURA MF INDEX FUND - NIFTY PLAN

SCHEME FEATURES

Scheme Type: Equity - Index

Launch Date: November 15, 2002

AUM as on 28/08/2014: INR 15.94 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 August 28, 2014 Per Unit

Growth	44.3493
Dividend	16.3589
Direct Growth	44.7087
Direct Dividend	16.4995

EXPENSE RATIO - REGULAR : 1.70%

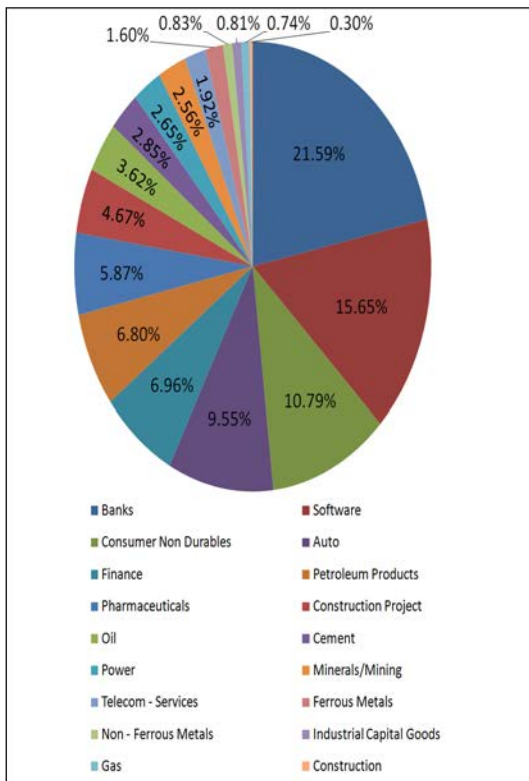
EXPENSE RATIO - DIRECT : 1.20%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.12 times

RISK MEASURES

Tracking error	0.63%
Standard Deviation	1.50%
Sharpe Ratio	0.03
Portfolio Beta	0.88
YTM	0.15%

PORTFOLIO ANALYSIS : SECTOR WISE



INVESTMENT OBJECTIVE

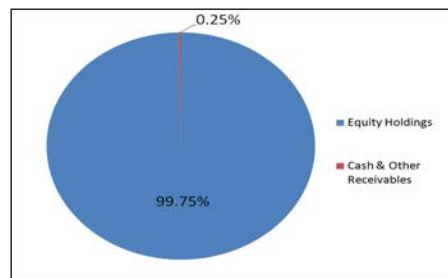
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Auto	9.55%
TATA MOTORS LTD	3.51%
MAHINDRA & MAHINDRA LTD	2.39%
MARUTI SUZUKI INDIA LTD	1.38%
HERO MOTOCORP LTD	1.14%
BAJAJ AUTO LTD NEW	1.13%
Banks	21.59%
ICICI BANK LTD	6.72%
HDFC BANK LTD	5.86%
STATE BANK OF INDIA	2.83%
AXIS BANK LTD	2.46%
KOTAK MAHINDRA BANK LTD	1.66%
INDUSIND BANK LTD	0.94%
BANK OF BARODA	0.59%
PUNJAB NATIONAL BANK	0.53%
Cement	2.85%
ULTRATECH CEMENT LTD	0.97%
GRASIM INDUSTRIES LTD	0.79%
AMBUJA CEMENTS LTD	0.60%
ACC LTD	0.49%
Construction	0.30%
DLF LTD	0.30%
Construction Project	4.67%
LARSEN & TOUBRO LTD	4.67%
Consumer Non Durables	10.79%
ITC LTD	7.35%
HINDUSTAN UNILEVER LTD	1.94%
ASIAN PAINTS LTD	1.05%
UNITED SPIRITS LTD	0.45%
Ferrous Metals	1.60%
TATA STEEL LTD	1.28%
JINDAL STEEL AND POWER LTD	0.32%

Finance	6.96%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	6.29%
IDFC LTD.	0.67%
Gas	0.74%
GAIL (INDIA) LTD	0.74%
Industrial Capital Goods	0.81%
BHARAT HEAVY ELECTRICALS LTD	0.81%
Minerals / Mining	2.56%
SESA STERLITE LTD	1.21%
COAL INDIA LTD	0.84%
NMDC LTD	0.51%
Non - Ferrous Metals	0.83%
HINDALCO INDUSTRIES LTD	0.83%
Oil	3.62%
OIL & NATURAL GAS CORPORATION LTD	2.92%
CAIRN INDIA LTD	0.70%
Petroleum Products	6.80%
RELIANCE INDUSTRIES LTD	6.13%
BHARAT PETROLEUM CORP LTD	0.66%
Pharmaceuticals	5.87%
SUN PHARMACEUTICALS INDUSTRIES LTD	2.40%
DR REDDY LABORATORIES LTD	1.37%
LUPIN LTD	1.12%
CIPLA LTD	0.99%
Power	2.65%
POWER GRID CORPORATION OF INDIA LTD	1.05%
NTPC LTD	1.04%
TATA POWER CO LTD	0.56%
Software	15.65%
INFOSYS LTD	6.51%
TATA CONSULTANCY SERVICES LTD	4.80%
HCL TECHNOLOGIES LTD	1.64%
WIPRO LTD	1.38%
TECH MAHINDRA LTD	1.33%
Telecom - Services	1.92%
BHARTI AIRTEL LTD	1.92%
Equity Holdings Total	99.75%
Cash & Other Receivables	
CBLO / REPO	1.91%
NET RECEIVABLES/(PAYABLES)	-1.65%
Cash & Other Receivables	0.25%
Grand Total	100.00%

ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 June 2014

Period	Lumpsum investment of 10,000 invested		
	Fund	Nifty	Sensex
Last 1 Year	12,979	13,031	13,114
Last 2 Years	11,066	11,065	11,133
Last 3 Years	9,425	9,349	9,255
Since Inception	42,323	72,770	78,687

Since Inception (CAGR)	13.57%	18.70%	19.50%
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	Nifty	Sensex
Jun 28, 2013 To Jun 30, 2014	29.60%	30.09%	30.83%
Jun 29, 2012 To Jun 28, 2013	10.66%	10.67%	11.28%
Jun 30, 2011 To Jun 29, 2012	-5.75%	-6.53%	-7.51%

LIC NOMURA MF INDEX FUND - SENSEX ADVANTAGE PLAN

SCHEME FEATURES

Scheme Type: Equity - Index

Launch Date: November 15, 2002

AUM as on 28/08/2014: INR 3.69 Cr

Load Structure:

Entry Load: Nil

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

Benchmark: BSE Sensex

Minimum Investment: Rs. 2000/-

FUND MANAGER

Name: Shri Nobutaka Kitajima

NAV

For all the plans and options

NAV as on August 28, 2014 Per Unit

Growth	47.6547
Dividend	16.8569
Direct Growth	47.9979
Direct Dividend	16.9982

EXPENSE RATIO - REGULAR : 1.70%

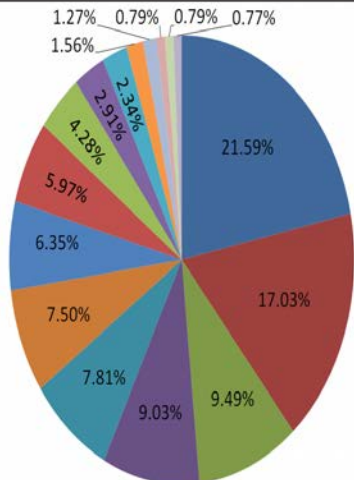
EXPENSE RATIO - DIRECT : 1.20%

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



■ Banks	■ Software
■ Auto	■ Consumer Non Durables
■ Pharmaceuticals	■ Petroleum Products
■ Construction Project	■ Finance
■ Oil	■ Telecom - Services
■ Minerals/Mining	■ Power
■ Ferrous Metals	■ Non - Ferrous Metals
■ Gas	■ Industrial Capital Goods

INVESTMENT OBJECTIVE

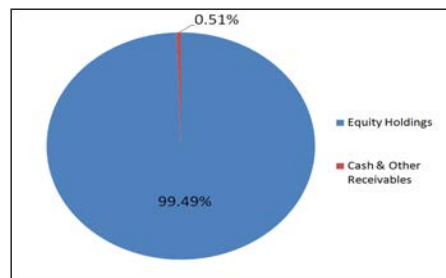
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

PORTFOLIO

Company	% of Nav
EQUITY HOLDINGS	
Auto 9.49%	
TATA MOTORS LTD	3.51%
MAHINDRA & MAHINDRA LTD	2.28%
MARUTI SUZUKI INDIA LTD	1.34%
HERO MOTOCORP LTD	1.19%
BAJAJ AUTO LTD NEW	1.17%
Banks 21.59%	
ICICI BANK LTD	6.41%
HDFC BANK LTD	5.77%
KOTAK MAHINDRA BANK LTD	4.04%
STATE BANK OF INDIA	2.93%
AXIS BANK LTD	2.44%
Construction Project 6.35%	
LARSEN & TOUBRO LTD	4.53%
SADBHAV ENGINEERING LTD	1.82%
Consumer Non Durables 9.03%	
ITC LTD	7.06%
HINDUSTAN UNILEVER LTD	1.97%
Ferrous Metals 1.27%	
TATA STEEL LTD	1.27%
Finance 5.97%	
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	5.97%
Gas 0.79%	
GAIL (INDIA) LTD	0.79%
Industrial Capital Goods 0.77%	
BHARAT HEAVY ELECTRICALS LTD	0.77%
Minerals / Mining 2.34%	
SESA STERLITE LTD	1.34%
COAL INDIA LTD	1.00%

Non - Ferrous Metals 0.79%	
HINDALCO INDUSTRIES LTD	0.79%
Oil 4.28%	
OIL & NATURAL GAS CORPORATION LTD	3.31%
CAIRN INDIA LTD	0.97%
Petroleum Products 7.50%	
RELIANCE INDUSTRIES LTD	6.33%
MANGALORE REFINERY & PETROCHEMICALS LTD	1.16%
Pharmaceuticals 7.81%	
LUPIN LTD	3.00%
SUN PHARMACEUTICALS INDUSTRIES LTD	2.48%
DR REDDY LABORATORIES LTD	1.36%
CIPLA LTD	0.98%
Power 1.56%	
NTPC LTD	1.03%
TATA POWER CO LTD	0.53%
Software 17.03%	
INFOSYS LTD	6.29%
TATA CONSULTANCY SERVICES LTD	5.29%
HCL TECHNOLOGIES LTD	3.96%
WIPRO LTD	1.49%
Telecom - Services 2.91%	
BHARTI AIRTEL LTD	1.55%
IDEA CELLULAR LTD	1.37%
Equity Holdings Total 99.49%	
Cash & Other Receivables	
CBLO / REPO	2.27%
NET RECEIVABLES/(PAYABLES)	-1.76%
Cash & Other Receivables 0.51%	
Grand Total 100.00%	

ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 June 2014

Period	Lumpsum investment of 10,000 invested		
	Fund	BSE Sensex	Nifty
Last 1 Year	13,125	13,114	13,031
Last 2 Years	11,144	11,133	11,065
Last 3 Years	9,301	9,255	9,349
Since Inception	45,018	78,687	72,770

Since Inception (CAGR)	14.20%	19.50%	18.70%
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DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	BSE Sensex	Nifty
Jun 28, 2013 To Jun 30, 2014	31.05%	30.83%	30.09%
Jun 29, 2012 To Jun 28, 2013	11.44%	11.28%	10.67%
Jun 30, 2011 To Jun 29, 2012	-6.99%	-7.51%	-6.53%

LIC NOMURA MF INFRASTRUCTURE FUND

SCHEME FEATURES

Scheme Type: Equity - Diversified

Launch Date: January 31, 2008

AUM as on 28/08/2014: INR 68.23 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 August 28, 2014	Per Unit
Growth	11.1780
Dividend	11.1779
Direct Growth	11.2638
Direct Dividend	11.2598

EXPENSE RATIO - REGULAR : 2.70%

EXPENSE RATIO - DIRECT : 2.20%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.21 times

RISK MEASURES

Standard Deviation	1.60%
Sharpe Ratio	0.00
Portfolio Beta	0.85
YTM	0.06%

INVESTMENT OBJECTIVE

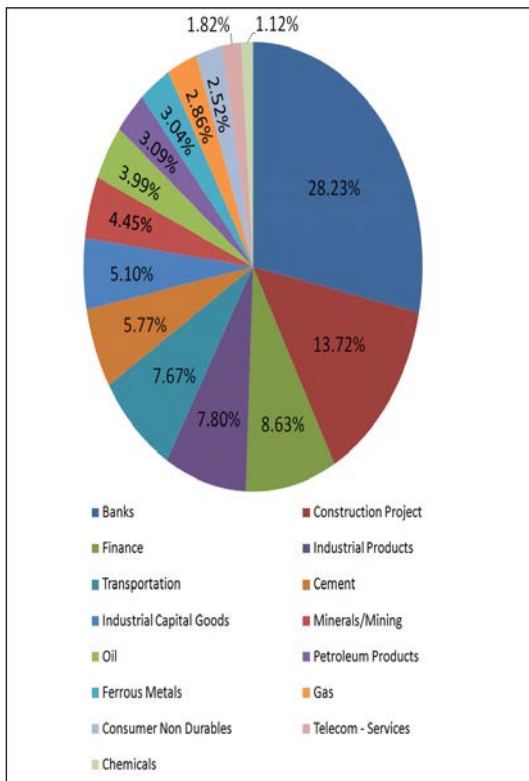
The investment objective of the scheme is to provide long term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector.

PORTFOLIO

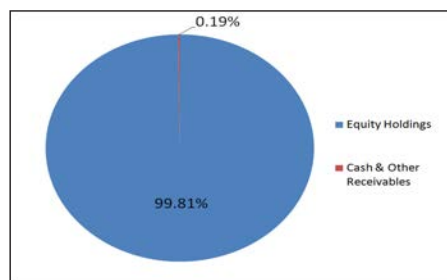
Company	% of Nav
EQUITY HOLDINGS	
Banks	28.23%
ICICI BANK LTD	9.89%
HDFC BANK LTD	8.69%
STATE BANK OF INDIA	5.32%
AXIS BANK LTD	2.70%
CITY UNION BANK LTD	1.11%
BANK OF BARODA	0.52%
Cement	5.77%
ULTRATECH CEMENT LTD	3.36%
JK LAKSHMI CEMENT LTD	1.23%
THE RAMCO CEMENTS LIMITED	1.18%
Chemicals	1.12%
SOLAR INDUSTRIES (I) LTD	1.12%
Construction Project	13.72%
LARSEN & TOUBRO LTD	8.22%
SADBHAV ENGINEERING LTD	4.64%
PRATIBHA INDUSTRIES LTD	0.85%
Consumer Non Durables	2.52%
KAVERI SEED COMPANY LTD	2.52%
Ferrous Metals	3.04%
TATA STEEL LTD	3.04%
Finance	8.63%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	2.88%
IDFC LTD.	2.42%
POWER FINANCE CORPORATION LTD.	1.69%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.	1.64%

Gas	2.86%
PETRONET LNG LTD	2.86%
Industrial Capital Goods	5.10%
THERMAX LTD	3.19%
CROMPTON GREAVES LTD	1.91%
Industrial Products	7.80%
SKF INDIA LTD	4.30%
BHARAT FORGE LTD	1.78%
CUMMINS INDIA LTD	1.72%
Minerals / Mining	4.45%
GUJARAT MINERAL DEVELOPMENT LTD	2.39%
NMDC LTD	2.06%
Oil	3.99%
OIL & NATURAL GAS CORPORATION LTD	3.99%
Petroleum Products	3.09%
RELIANCE INDUSTRIES LTD	3.09%
Telecom - Services	1.82%
BHARTI AIRTEL LTD	1.82%
Transportation	7.67%
CONTAINER CORPORATION OF INDIA LTD	3.67%
GUJARAT PIPAVAV PORT LTD	2.28%
ADANI PORT AND SPECIAL ECONOMIC ZONE LTD	1.72%
Equity Holdings Total	99.81%
Cash & Other Receivables	
CBLO / REPO	0.74%
NET RECEIVABLES/(PAYABLES)	-0.55%
Cash & Other Receivables	0.19%
Grand Total	100.00%

PORTFOLIO ANALYSIS : SECTOR WISE



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 June 2014

Lumpsum investment of 10,000 invested			
Period	Fund	BSE 100	Nifty
Last 1 Year	14,339	13,341	13,031
Last 2 Years	10,214	10,990	11,065
Last 3 Years	8,377	9,286	9,349
Since Inception	10,971	15,886	15,762

Since Inception (CAGR)	Fund	BSE 100	Nifty
	1.49%	7.66%	7.53%

DISCRETE 12 MONTHS RETURNS

As on 30 June 2014

Period	Fund	BSE 100	Nifty
Jun 28, 2013 To Jun 30, 2014	43.11%	33.23%	30.09%
Jun 29, 2012 To Jun 28, 2013	2.14%	9.91%	10.67%
Jun 30, 2011 To Jun 29, 2012	-16.23%	-7.16%	-6.53%

DIVIDEND HISTORY

DIVIDEND HISTORY OF LIC NOMURA MF LIQUID FUND

Frequency	Record Date	Face Value (Rs.)	NAV (Rs.)	Gross Dividend (Rs.)/unit
Daily	July, 2014			7.8780
	August, 2014			7.8058
Daily Direct	July, 2014			7.9054
	August, 2014			7.8525

DIVIDEND HISTORY OF LIC NOMURA MF MONTHLY INCOME PLAN

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Monthly	August 26, 2014	10.0000		0.0500
Monthly Dir.	August 26, 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	July, 2014			0.0347
	August, 2014			0.0286
Daily Direct	July, 2014			0.0526
	August, 2014			0.0239
Weekly	July, 2014			0.0322
	August, 2014			0.0494
Weekly Direct	July, 2014			0.0770
	August, 2014			0.0573

DIVIDEND HISTORY OF LIC NOMURA MF INCOME PLUS FUND

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Daily	July, 2014			0.0455
	August, 2014			0.0068
Daily Direct	July, 2014			0.0545
	August, 2014			0.0209
Weekly	July, 2014			0.0522
	August, 2014			0.0088
Weekly Direct	July, 2014			0.0607
	August, 2014			0.0232
Monthly	July, 2014	10.0000		0.0521
	August, 2014	10.0000		0.0088
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)	69.84
LIC Nomura MF Tax Plan(G)	55.53
LIC Nomura MF Equity Fund(G)	55.46
Bottom 3	
Scheme Name	1-year Return
LIC Nomura MF Balanced Fund(G)	34.23
LIC Nomura MF ULIS	33.18
LIC Nomura MF Children(G)	32.71

Fund Manager - Mr. Killol Pandya

Top 3	
Scheme Name	1-year Return
LIC Nomura MF MIP(G)	12.22
LIC Nomura MF Annual-Inv-1-Reg(G)	10.67
LIC Nomura MF Bond(G)	9.98
Bottom 3	
Scheme Name	1-year Return
LIC Nomura MF Savings Plus(G)	8.93
LIC Nomura MF Income Plus(G)	8.30
LIC Nomura MF G-Sec-Reg(G)	6.06

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



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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
GOA	T 9/10, 3rd floor, Alfran Plaza, Opp. Don Bosco High School, M. G. Road, Panaji, GOA-403001.	0832-2420561	8600107698 / 9890711551 / 9370643076 / 9763129289
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

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