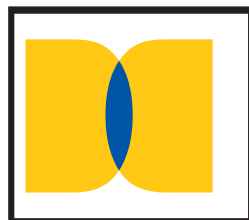


MUTUAL INTEREST

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



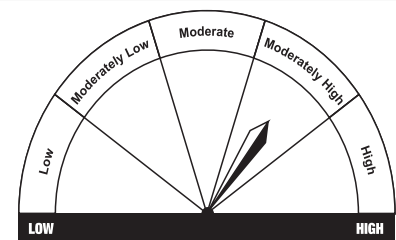
The Sweetness of
Debt & Equity
funds together.



LIC NOMURA MF
DUAL ADVANTAGE
FIXED TERM PLAN - Series 3
42 Months (A CLOSE ENDED INCOME SCHEME)

This product is suitable for investors who are seeking*:

- Capital appreciation while generating income over medium to long term.
- Investment in debt and money market instruments as well as equity and equity related instruments.
- Risk - Moderately High.



Investors understand that their principal will be at moderately high risk

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

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

World-class asset management • Access to global research • Enhanced offerings of services & products
FOR PRIVATE CIRCULATION



Shri Saravana Kumar A.
CIO - Debt & Equity

DEBT MARKET REVIEW

RBI's stimulus of 50 bps rate cut did provide a sense of relief to the market, post couple of downgrades and default by Amtek Auto, however the major uncertainty lies with respect to FED monetary policy action. In the October policy, FED did not put major stress on global concerns unlike September policy comments and spoke more about domestic factors and how inflation and unemployment data would guide monetary policy going ahead. However lack of guidance with respect to the timing of interest rate hike has led to volatility and the 10 year Government of India benchmark paper has come down by more than 100 paise. CPI inflation is likely to see an upward trend with base effect getting neutralized from November.

Liquidity has also tightened due to cash outflows on account of number of festivals taking place in October and November. Spread between CD and CP papers has widened by 10-15 bps. 2 months PSU CD has been dealt in 7.03-7.10 range and 2 month CP in the range of 7.15-7.20

Outlook

FED has stated that it may consider rate hike in the December policy meeting however there is no certainty that it would actually happen. The market would continue its downward trajectory till some clarity comes regarding that. Liquidity should ease out by November end once the major festivals are over

EQUITY MARKET REVIEW

Indian equities witnessed some recovery in October post correction in August & September. Global uncertainties over macro environment particularly fed hike, slowdown in China also impacted the sentiment. Sensex closed at 26,657 on October 30, 2015 marginally up 1.9% from 26,155 a month ago. Uneven monsoon impacted the business of most of the companies. Rural demand was seen weak whereas urban demand was not marked with sheen due to lower consumer confidence. Government seems to be focused at reviving the economic cycle. Improvement in India's ranking in ease of doing business is positive from long term perspective. The government is also looking to divest from few public sector companies. In financial budget, it had estimated 70,000 crores from such dis-investments. India continues to lead the global consumer confidence index, according to Nielsen report which is a positive sign.

On the macro front, RBI had a monetary policy meeting on September 29th and the RBI reduced Repo rate by 50 bps to 6.75%, CRR and SLR unchanged at 4% and 21.5% respectively. The Governor highlighted that forward guidance would be data contingent. Factors such as sub-par monsoon and moderate MSP hike could result in a further ease of 25 bps in the current fiscal.

IIP grew 6.4% in August as against growth of 4.2% in July 2015. GDP at constant prices showed uptick and printed 7% in Q1FY16 versus comparable number of 6.7% last year. RBI however has reduced its GDP estimate to 7.4% for FY16 from earlier 7.6% referring to back ended nature of growth. On inflation front, CPI inflation climbed with sequential increase in prices of vegetables, pulses and personal care items. CPI increased 4.4% in September as against the increase of 3.7% in August. Increase in service tax rate from 12.36% to 14% from June onwards is also one of the factors. WPI inflation contracted 4.54% in September against (-4.95%) in August.

Sector-wise indices – Consumer Durables and Metals index climbed 9.8% and 6.9% respectively. While Realty & IT indices underperformed during the month, they returned (-1.8%) & (-2.7%) respectively.

Capital flows:

FPI/FIIs were net buyer in the equity to the tune of Rs. 6,650 crores (USD 1.02 billion) in October 2015. FIIs bought equity worth Rs. 27,699crores (USD 4.25 billion) from Jan 2015 to Oct 2015. (As of 31st Oct 2015, Source: NSDL)

1 USD = INR 65.22

Outlook:

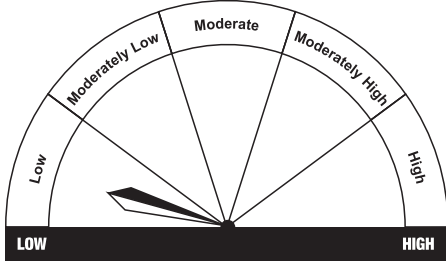
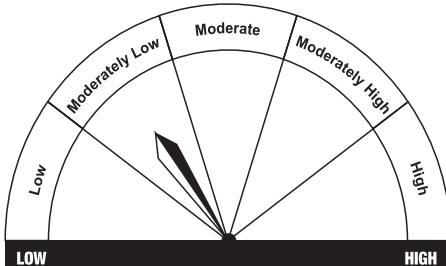
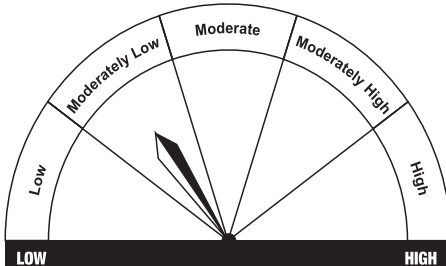
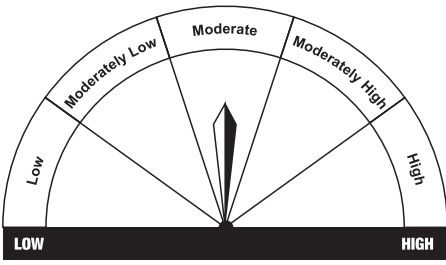
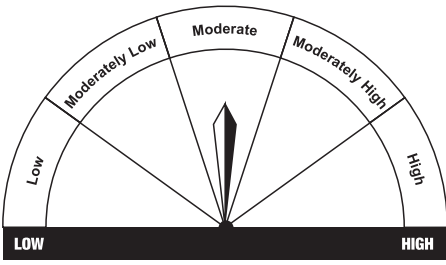
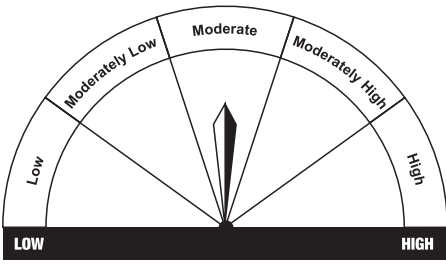
November will see the last leg of results from some PSU banks and oil & gas companies. So far we have seen banks, cement, metal and infra companies reporting muted results. The construction activity is still weak as reflected in low demand for cement and the large inventory of unsold residential houses in some localities. Rising public expenditure on roads, ports and eventually railways could, however, provide some boost to construction going forward. The auto & FMCG companies saw mixed set of Q2 results. Rural demand, however, remains subdued as reflected in still shrinking tractor and two-wheeler sales. Select IT and Pharma companies reported better results mainly on account of strong seasonal quarter and INR depreciation.

Reserve Bank Governor will announce the fifth bi-monthly monetary policy on December 1, 2015. Looking forward, RBI sees inflation likely to go up for a few months as favourable base effects reverse. So the Reserve Bank is likely to keep status quo on the policy rates this policy meet as it had front-loaded policy action by a reduction in the policy rate by 50 basis points. However, the RBI may think of further rate cut in the first quarter of the next fiscal if the inflation remains near the targeted rate.

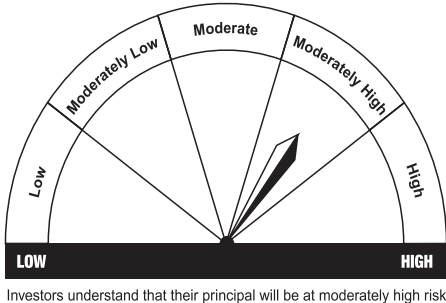
The modest pick-up in the growth momentum seen from the first half of 2015-16 is benefited from soft commodity prices, disinflation, comfortable liquidity conditions, some de-clogging of stalled projects, and higher capital expenditure by the central government. Underlying economic activity, however, remains challenging on account of the sustained decline in exports, rainfall deficiency and weak industrial production and investment activity.

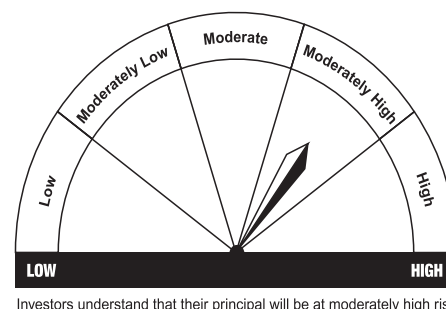
Nevertheless, strong commitment to reform implementation by the government is necessary in order to place India back onto a fast-growth trajectory in a sustainable manner. Business expectations have improved recently. India has topped the global confidence index for July-September 2015 quarter for sixth time in a row, according to the Nielsen Global Survey of Consumer Confidence and Spending Intentions, indicating brighter prospects for economic growth.

Benchmark Index	Latest Price	1 Month Return	3 Month Return	6 Month Return
BSE Sensex	26,657	1.90%	-5.20%	-1.30%
CNX NIFTY	8,066	1.50%	-5.50%	-1.40%
BSE Cons Durables	11,873	9.80%	7.10%	14.40%
BSE Metal	7,308	6.90%	-15.70%	-25.40%
BSE Auto	18,166	4.50%	-4.90%	-0.90%
BSE Oil & Gas	9,066	4.30%	-8.40%	-1.50%
BSE Power	1,917	4.10%	-7.10%	-8.50%
BSE Small-Cap	11,315	2.70%	-4.40%	3.40%
BSE 500	10,672	1.70%	-5.00%	-0.20%
BSE Mid Cap	10,975	1.60%	-2.60%	5.40%
BSE Healthcare	18,066	1.60%	6.00%	11.60%
BSE 200	3,404	1.60%	-5.10%	-0.60%
BSE 100	8,194	1.40%	-5.30%	-1.50%
BSE FMCG Sector	7,847	1.20%	-3.50%	3.20%
BANKEX	19,774	0.50%	-8.00%	-6.00%
BSE Cap Goods	14,946	-1.10%	-17.30%	-9.50%
BSE Realty	1,372	-1.80%	-1.10%	-12.80%
BSE IT Sector	11,264	-2.70%	1.70%	8.20%

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

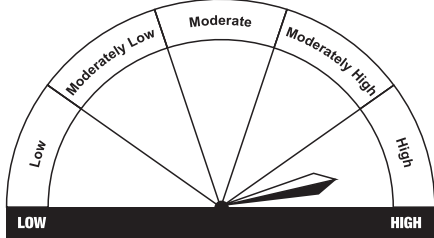
RISKOMETER

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



Investors understand that their principal will be at moderately high risk

RISKOMETER

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

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

LIC NOMURA MF LIQUID FUND

SCHEME FEATURES

Scheme Type: Debt - Liquid

Allotment Date: March 18, 2002

AUM as on 31/10/2015: INR 8720.06 Cr

Average AUM as on 31/10/2015: INR 7203.93 Cr

Load Structure:

Entry Load: Nil

Exit Load: Nil

Benchmark: Crisil Liquid Fund Index

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

FUND MANAGER

Name: Mr. Rahul Singh

Total Experience : 7 years

NAV

For all the plans and options

NAV as on October 31, 2015	Per Unit
Growth	2653.5655
Dividend	1098.0000
Direct Growth	2657.8908
Direct Dividend	1098.0000

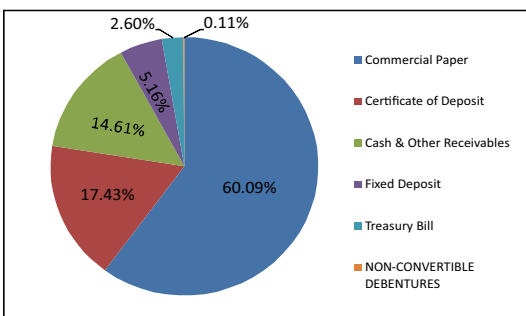
EXPENSE RATIO - REGULAR : 0.14%

EXPENSE RATIO - DIRECT : 0.05%

PORTFOLIO METRICS

Average Maturity	24 days
Duration	0.06 yrs
YTM	7.57%

ASSET ALLOCATION



INVESTMENT OBJECTIVE

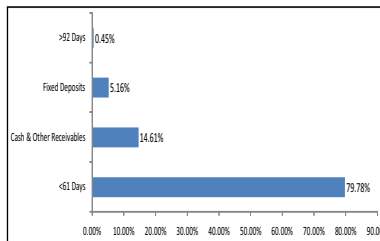
An open ended scheme which seeks to generate reasonable returns with low risk and high liquidity through judicious mix of investment in money market instruments and quality debt instruments.

PORTFOLIO

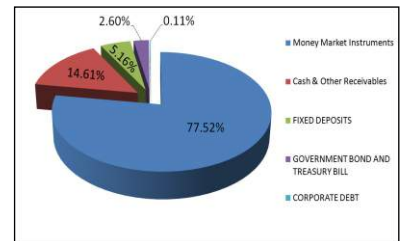
Company	Industry/Rating	% to Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
L and T Fincorp Limited	CARE AA+	0.11%
NON-CONVERTIBLE DEBENTURES Total		0.11%
CORPORATE DEBT Total		0.11%
Money Market Instruments		
Certificate of Deposit		
Indian Overseas Bank	CRISIL A1+	3.71%
Corporation Bank	CRISIL A1+	2.29%
IDBI Bank Ltd	CRISIL A1+	5.32%
Dena Bank	FITCH A1+	1.15%
South Indian Bank Ltd	ICRA A1+	2.28%
Indusind Bank Ltd	CRISIL A1+	0.97%
Yes Bank Ltd	CRISIL A1+	0.75%
Punjab & Sind Bank	[ICRA]A1+	0.85%
Vijaya Bank	CRISIL A1+	0.11%
Certificate of Deposit Total		17.43%
Commercial Paper		
Indiabulls Housing Finance Ltd	CRISIL A1+	0.57%
Piramal Enterprises Ltd	[ICRA]A1+	0.57%
Steel Authority of India Ltd	CARE A1+	3.09%
Reliance Capital Ltd	CRISIL A1+	6.23%
Adani Enterprises Ltd	CARE A1+	2.29%
Adani Enterprises Ltd	BWR A1+	4.22%
Dewan Housing Finance Corporation Ltd	CRISIL A1+	3.42%
PTC India Financial Services Ltd	CRISIL A1+	2.28%
PTC India Financial Services Ltd	CARE A1+	0.69%
L and T Fincorp Limited	CARE A1+	2.28%
Adani Ports and Special Economic Zone Ltd	[ICRA]A1+	1.71%
Arvind Ltd	CARE A1+	2.28%
Sundaram Finance Ltd	ICRA A1+	2.28%
Century Textiles & Industries Ltd	CRISIL A1+	1.70%
Edeveiss Commodities Services Ltd	CRISIL A1+	3.98%
Deepak Fertilizers and Petrochemicals Corporation Ltd	CARE A1+	1.72%
Deepak Fertilizers and Petrochemicals Corporation Ltd	[ICRA]A1+	1.70%
Cholamandalam Investment and Finance Company Ltd	[ICRA]A1+	1.14%
Mahindra & Mahindra Financial Services Ltd	CRISIL A1+	1.14%
L & T Infrastructure Finance Co Ltd	CARE A1+	1.14%
Aditya Birla Finance Ltd	[ICRA]A1+	1.77%

Chambal Fertilizers & Chemicals Ltd	CRISIL A1+	1.14%
Talwandi Sabo Power Ltd	CRISIL A1+	1.14%
Axis Finance Limited	FITCH A1+	1.13%
SREI Equipment Finance Ltd	CARE A1+	1.13%
Religare Finvest Ltd	FITCH A1+	1.66%
JM Financial Services Ltd	CRISIL A1+	0.63%
Reliance Home Finance Pvt Ltd	CRISIL A1+	1.14%
Tata Capital Ltd	CRISIL A1+	0.57%
Pantaloons Fashion & Retail Limited	[ICRA]A1+	0.57%
Blue Star Ltd	CARE A1+	0.57%
Rupa & Company Ltd	CRISIL A1+	0.57%
MAHINDRA RURAL HOUSING FINANCE	FITCH A1+	0.57%
Future Retail Ltd	CARE A1+	0.85%
Time Technoplast Ltd	CRISIL A1+	0.91%
Gujarat Narmada Valley Fertilizer Company Ltd	[ICRA]A1+	0.28%
Aditya Birla Housing Finance Ltd.	[ICRA]A1+	0.28%
Religare Securities Ltd	[ICRA]A1+	0.57%
Aditya Birla Nuvo Ltd	CARE A1+	0.17%
Commercial Paper Total		60.09%
Money Market Instruments Total		77.52%
FIXED DEPOSITS		
Fixed Deposit		
7.9% Lakshmi Vilas Bank Ltd FD (MD 02/12/2015)		2.29%
7.25% HDFC Bank Ltd FD (MD 30/12/2015)		1.72%
7.3% J&K Bank Ltd FD (30/12/2015)		1.15%
Fixed Deposit Total		5.16%
FIXED DEPOSITS Total		5.16%
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 03/12/2015)	SOV	1.50%
91 Days Tbill (MD 31/12/2015)	SOV	0.62%
91 Days Tbill (MD 28/01/2016)	SOV	0.45%
91 Days Tbill (MD 19/11/2015)	SOV	0.02%
Treasury Bill Total		2.60%
GOVERNMENT BOND AND TREASURY BILL Total		2.60%
Cash & Other Receivables		
CBLO / Repo		
		14.94%
Net Receivables/(Payables)		
		-0.34%
Cash & Other Receivables		14.61%
Grand Total		100.00%

MATURITY PROFILE FOR THE PORTFOLIO



RATING PROFILE FOR THE PORTFOLIO



DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	Crisil Liquid Fund Index	1 yr T-bill
September 30, 2014 to September 30, 2015	8.63%	8.56%	8.86%
September 30, 2013 to September 30, 2014	9.23%	9.49%	8.35%
September 28, 2012 to September 30, 2013	8.81%	8.54%	5.70%

ANNUALISED PERFORMANCE

As on 31 October 2015

Period	Fund	Crisil Liquid Fund Index	1 yr T-bill
Last 7 Days	7.54%	7.16%	5.30%
Last 15 Days	7.56%	7.00%	5.83%
Last 30 Days	7.63%	6.92%	6.54%

* For Dividend History refer to page no. 24

POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Liquid Fund Index	Return	1 year T-bill	Return
Since Inception	26,371	7.42%	NA	NA	21,642	5.86%

LIC NOMURA MF SAVINGS PLUS FUND

SCHEME FEATURES

Scheme Type: Debt - Short Term

Allotment Date: June 9, 2003

AUM as on 30/10/2015: INR 1145.7 Cr

Average AUM as on 30/10/2015: INR 1082.41 Cr

Load Structure:

Entry Load: Nil

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

Benchmark: Crisil Liquid Fund Index

Minimum Investment: Rs. 5000/-

FUND MANAGER

Name: Mr. Rahul Singh

Total Experience : 7 years

NAV

For all the plans and options

NAV as on October 30, 2015	Per Unit
Growth	22.3916
Dividend - Daily	10.1611
Dividend - Weekly	10.1181
Dividend - Monthly	10.1566
Direct Growth	22.8587
Direct Dividend - Daily	10.1000
Direct Dividend - Weekly	10.5269
Direct Dividend - Monthly	12.0809

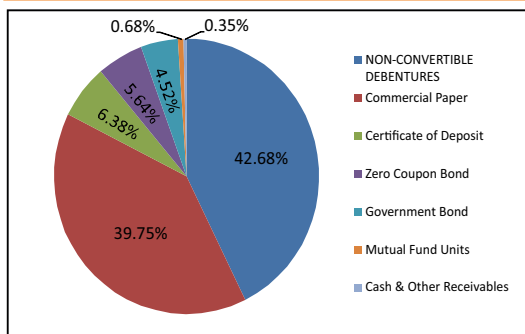
EXPENSE RATIO - REGULAR : 1.01%

EXPENSE RATIO - DIRECT : 0.20%

PORTFOLIO METRICS

Average Maturity	548 days
Duration	0.94 yrs
YTM	8.12%

ASSET ALLOCATION



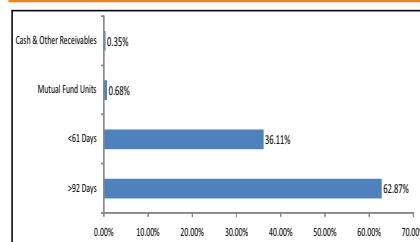
INVESTMENT OBJECTIVE

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		
Indiabulls Housing Finance Ltd	CARE AAA	4.37%
Piramal Enterprises Ltd	[ICRA]AA	4.38%
Power Finance Corporation Ltd	CRISIL AAA	3.29%
Power Grid Corporation of India Ltd	CRISIL AAA	0.09%
Rural Electrification Corporation Ltd	CRISIL AAA	4.51%
Tata Capital Housing Finance Ltd	CRISIL AA+	1.15%
Dewan Housing Finance Corporation Ltd	CARE AAA	4.50%
Adani Ports and Special Economic Zone Ltd	[ICRA]AA+	3.52%
Deepak Fertilizers and Petrochemicals Corporation Ltd	CARE AA-	0.44%
L & T Infrastructure Finance Co Ltd	CARE AA+	1.75%
Religare Finvest Ltd	[ICRA]AA-	0.58%
Adani Transmission Ltd	IND AA+	4.36%
Tata Capital Financial Services Ltd	CRISIL AA+	2.19%
Tata Capital Financial Services Ltd	[ICRA]AA+	2.02%
Vedanta Ltd	CRISIL AA	2.14%
Nuclear Power Corporation Of India Ltd	CRISIL AAA	0.90%
Shriram Transport Finance Company Ltd	CARE AA+	0.88%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.96%
India Infoline Finance Ltd	CARE AA	0.45%
Indian Oil Corporation Ltd	[ICRA]AAA	0.12%
HDFC Bank Ltd	IND AAA	0.09%
NON-CONVERTIBLE DEBENTURES Total		
42.68%		
Zero Coupon Bond		
Indiabulls Housing Finance Ltd	CARE AA+	2.67%
Edelweiss Financial Services Ltd	CARE AA	2.00%
Indiabulls Housing Finance Ltd	BWR AAA	0.97%
Zero Coupon Bond Total		
5.64%		
CORPORATE DEBT Total		
48.32%		
Money Market Instruments		
Certificate of Deposit		
Punjab & Sind Bank	[ICRA]A1+	2.13%
Canara Bank	CRISIL A1+	4.25%
Certificate of Deposit Total		
6.38%		
Commercial Paper		
Dewan Housing Finance Corporation Ltd	CRISIL A1+	1.64%
Adani Ports and Special Economic Zone Ltd	[ICRA]A1+	2.08%
Arvind Ltd	CARE A1+	4.31%
Edelweiss Commodities Services Ltd	CRISIL A1+	5.20%
SREI Equipment Finance Ltd	[ICRA]A1+	2.12%
Aditya Birla Nuvo Ltd	[ICRA]A1+	8.72%
Housing Development Finance Corporation Ltd	CRISIL A1+	2.17%
Karvy Stock Broking Ltd	[ICRA]A1+	4.31%
IFCI Ltd	[ICRA]A1+	4.31%
Edelweiss Financial Services Ltd	CRISIL A1+	2.16%
JM Financial Products Ltd	CRISIL A1+	2.30%
I L & F S Ltd	[ICRA]A1+	0.43%
Commercial Paper Total		
39.75%		
Money Market Instruments Total		
46.13%		
MUTUAL FUNDS/EXCHANGE TRADED FUNDS		
Mutual Fund Units		
LIC NOMURA MF FMP SERIES 89(1100 Days)Dir Plan-Grw		0.68%
Mutual Fund Units Total		
0.68%		
MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total		
0.68%		
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.72% GOI (MD 25/05/2025)	SOV	4.39%
7.73% GOI (MD 19/12/2034)	SOV	0.13%
Government Bond Total		
4.52%		
GOVERNMENT BOND AND TREASURY BILL Total		
4.52%		
Cash & Other Receivables		
CBLO / Repo		2.84%
Net Receivables/(Payables)		-2.50%
Cash & Other Receivables		
0.35%		
Grand Total		
100.00%		

MATURITY PROFILE FOR THE PORTFOLIO

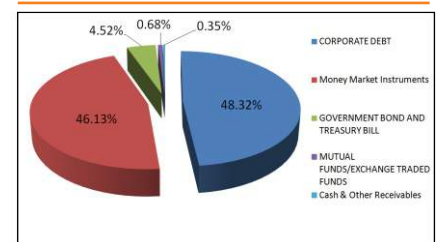


POINT TO POINT RETURNS

As on 30 September 2015

Period	Fund	Return	Crisil Liquid Fund Index	Return	1 year T-bill	Return
Since Inception	22,267	6.71%	22,544	6.82%	20,026	5.79%

RATING PROFILE FOR THE PORTFOLIO



DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	Crisil Liquid Fund Index	1 year T-bill
September 30, 2014 to September 30, 2015	8.52%	8.56%	8.86%
September 30, 2013 to September 30, 2014	8.30%	9.49%	8.35%
September 28, 2012 to September 30, 2013	7.99%	8.54%	5.70%

* For Dividend History refer to page no. 24

LIC NOMURA MF INCOME PLUS FUND

SCHEME FEATURES

Scheme Type: Debt

Allotment Date: May 31, 2007

AUM as on 30/10/2015 INR 97.50 Cr

Average AUM as on 30/10/2015 INR 99.52 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: Mr. Kunal Jain

Total Experience : 9 years

NAV

For all the plans and options

NAV as on October 30, 2015 Per Unit

Growth	18.5350
Dividend - Daily	10.0984
Dividend - Weekly	10.1008
Dividend - Monthly	10.1374
Direct Growth	18.9073
Direct Dividend - Daily	10.1205
Direct Dividend - Weekly	10.1011

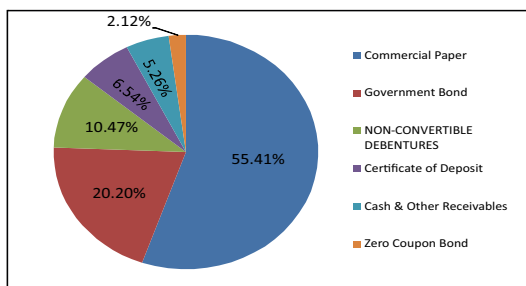
EXPENSE RATIO - REGULAR : 2.25%

EXPENSE RATIO - DIRECT : 1.82%

PORTFOLIO METRICS

Average Maturity	973 days
Duration	1.51 yrs
YTM	7.85%

ASSET ALLOCATION



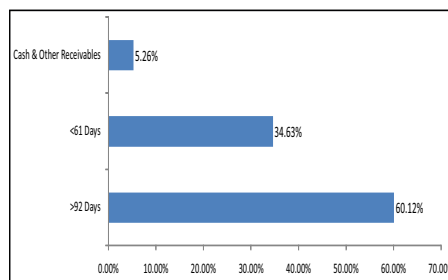
INVESTMENT OBJECTIVE

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.

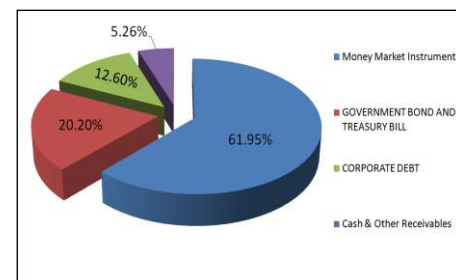
PORTFOLIO

Company	Industry/Rating	% to Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
SREI Equipment Finance Ltd	CARE A+	5.24%
Rural Electrification Corporation Ltd	CRISIL AAA	5.23%
NON-CONVERTIBLE DEBENTURES Total		10.47%
Zero Coupon Bond		
Indiabulls Housing Finance Ltd	CARE AAA	1.59%
Cholamandalam Investment and Finance Company Ltd	[ICRA]AA	0.53%
Zero Coupon Bond Total		2.12%
CORPORATE DEBT Total		12.60%
Money Market Instruments		
Certificate of Deposit		
Axis Bank Ltd	CRISIL A1+	6.54%
Certificate of Deposit Total		6.54%
Commercial Paper		
Gujarat Narmada Valley Fertilizer Company Ltd	[ICRA]A1+	25.47%
IFCI Ltd	[ICRA]A1+	24.85%
Edelweiss Commodities Services Ltd	CRISIL A1+	5.09%
Commercial Paper Total		55.41%
Money Market Instruments Total		61.95%
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
8.40% GOI (MD 28/07/2024)	SOV	5.32%
7.59% GOI (MD 20/03/2029)	SOV	5.11%
7.35% GOI (MD 22/06/2024)	SOV	3.01%
8.15% GOI (MD 24/11/2026)	SOV	2.91%
8.60% GOI (MD 02/06/2028)	SOV	1.89%
8.83% GOI (MD 25/11/2023)	SOV	1.50%
7.72% GOI (MD 25/05/2025)	SOV	0.46%
Government Bond Total		20.20%
GOVERNMENT BOND AND TREASURY BILL Total		20.20%
Cash & Other Receivables		
CBLO / Repo		4.82%
Net Receivables/(Payables)		0.43%
Cash & Other Receivables		5.26%
Grand Total		100.00%

MATURITY PROFILE FOR THE PORTFOLIO



RATING PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Liquid Fund Index	Return	1 year T-bill	Return
Since Inception	18,467	7.63%	18,414	7.59%	16,739	6.37%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	Crisil Liquid Fund Index	1 year T-bill
September 30, 2014 to September 30, 2015	7.00%	8.56%	8.86%
September 30, 2013 to September 30, 2014	7.47%	9.49%	8.35%
September 28, 2012 to September 30, 2013	8.00%	8.54%	5.70%

* For Dividend History refer to page no. 24

LIC NOMURA MF BOND FUND

SCHEME FEATURES

Scheme Type: Debt

Allotment Date: May 6, 2008

AUM as on 30/10/2015: INR 126.96 Cr

Average AUM as on 30/10/2015: INR 125.66 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

Total Experience : 9 years

NAV

For all the plans and options

NAV as on October 30, 2015 Per Unit

Growth 39.8845

Dividend 10.5961

Direct Growth 40.4946

Direct Dividend 10.7799

EXPENSE RATIO - REGULAR : 2.70%

EXPENSE RATIO - DIRECT : 1.93%

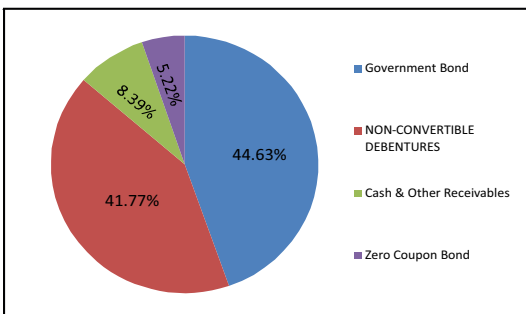
PORTFOLIO METRICS

Average Maturity 3,812 days

Duration 5.49 years

YTM 8.24%

ASSET ALLOCATION



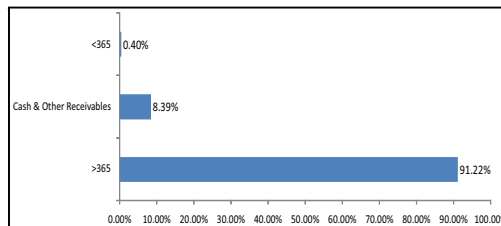
INVESTMENT OBJECTIVE

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.

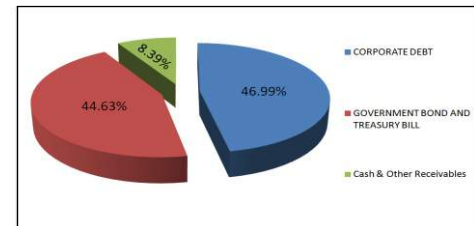
PORTFOLIO

Company	Industry/Rating	% to Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
Indiabulls Housing Finance Ltd	CARE AA+	12.07%
Piramal Enterprises Ltd	[ICRA]AA	0.40%
Power Finance Corporation Ltd	CRISIL AAA	0.63%
Power Grid Corporation of India Ltd	CRISIL AAA	6.67%
Rural Electrification Corporation Ltd	CRISIL AAA	0.16%
State Bank of Patiala	[ICRA]AAA	7.93%
Tata Capital Housing Finance Ltd	CRISIL AA+	9.61%
Tata Motors Ltd	CARE AA+	4.07%
Tata Sons Ltd	CRISIL AAA	0.24%
NON-CONVERTIBLE DEBENTURES Total		41.77%
Zero Coupon Bond		
Edelweiss Financial Services Ltd	CARE AA	4.51%
Reliance Capital Ltd	CARE AAA	0.71%
Zero Coupon Bond Total		5.22%
CORPORATE DEBT Total		46.99%
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
8.24% GOI (MD 10/11/2033)	SOV	13.32%
8.13% GOI (MD 22/06/2045)	SOV	8.12%
7.59% GOI (MD 20/03/2029)	SOV	5.50%
9.23% GOI (MD 23/12/2043)	SOV	4.86%
8.30% GOI (MD 02/07/2040)	SOV	4.05%
7.72% GOI (MD 25/05/2025)	SOV	2.77%
7.80% GOI (MD 03/05/2020)	SOV	2.37%
8.83% GOI (MD 25/11/2023)	SOV	1.81%
8.60% GOI (MD 02/06/2028)	SOV	1.21%
8.15% GOI (MD 24/11/2026)	SOV	0.60%
Government Bond Total		44.63%
GOVERNMENT BOND AND TREASURY BILL Total		44.63%
Cash & Other Receivables		
CBLO / Repo		5.69%
Net Receivables/(Payables)		2.70%
Cash & Other Receivables		8.39%
Grand Total		100.00%

MATURITY PROFILE FOR THE PORTFOLIO



RATING PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Composite Bond Fund Index	Return	10 Year GOI	Return
Since Inception	39,736	8.77%	NA	NA	NA	NA

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	Crisil Composite Bond Fund Index	10 year GOI
September 30, 2014 to September 30, 2015	11.17%	12.56%	13.76%
September 30, 2013 to September 30, 2014	9.14%	11.61%	6.85%
September 28, 2012 to September 30, 2013	3.68%	3.48%	2.45%

* For Dividend History refer to page no. 24

LIC NOMURA MF G-SEC FUND

SCHEME FEATURES

Scheme Type: Debt - Gilt

Allotment Date: November 29, 1999

AUM as on 30/10/2015: INR 85.80 Cr

Average AUM as on 30/10/2015: INR 86.57 Cr

Load Structure:

Entry Load: Nil

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

Benchmark: I-Sec Composite Index

Minimum Investment: Rs. 10000/-

FUND MANAGER

Name: Mr. Kunal Jain

Total Experience : 9 years

NAV

For all the plans and options

NAV as on October 30, 2015 Per Unit

PF Growth 18.3401

Regular Growth 31.8155

Direct Regular Growth 32.4094

PF Dividend 11.8679

Regular Dividend 10.5079

Direct Regular Dividend 10.7207

EXPENSE RATIO - REGULAR : 3.31%

EXPENSE RATIO - DIRECT : 1.38%

PORTFOLIO METRICS

Average Maturity 7,767 days

Duration 10.90 years

YTM 7.78 %

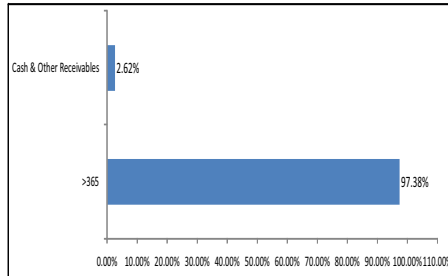
INVESTMENT OBJECTIVE

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.

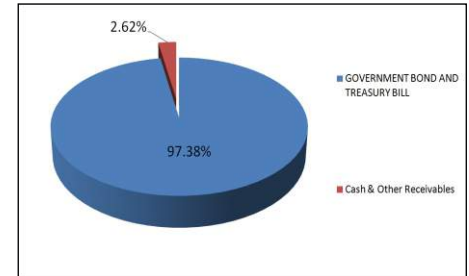
PORTFOLIO

Company	Industry/Rating	% to Nav
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.59% GOI (MD 20/03/2029)	SOV	29.05%
8.17% GOI (MD 01/12/2044)	SOV	25.97%
8.13% GOI (MD 22/06/2045)	SOV	24.04%
7.95% GOI (MD 28/08/2032)	SOV	11.75%
7.80% GOI (MD 03/05/2020)	SOV	2.34%
8.60% GOI (MD 02/06/2028)	SOV	2.23%
7.88% GOI (MD 19/03/2030)	SOV	1.66%
9.23% GOI (MD 23/12/2043)	SOV	0.33%
Government Bond Total		97.38%
GOVERNMENT BOND AND TREASURY BILL Total		
97.38%		
Cash & Other Receivables		
CBLO / Repo		0.26%
Net Receivables/(Payables)		2.36%
Cash & Other Receivables		2.62%
Grand Total		100.00%

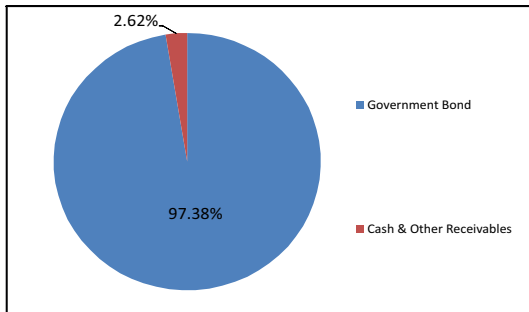
MATURITY PROFILE FOR THE PORTFOLIO



RATING PROFILE FOR THE PORTFOLIO



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	I Sec Composite Index	Return	10 Year GOI	Return
Since Inception	31,883	7.59%	NA	NA	NA	NA

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	I Sec Composite Index	10 year GOI
September 30, 2014 to September 30, 2015	14.80%	13.30%	13.76%
September 30, 2013 to September 30, 2014	8.32%	11.12%	6.85%
September 28, 2012 to September 30, 2013	0.34%	4.94%	2.45%

* For Dividend History refer to page no. 24

LIC NOMURA MF UNIT LINKED INSURANCE SCHEME

SCHEME FEATURES

Scheme Type: Insurance Linked Tax Saving

Allotment Date: June 19, 1989

AUM as on 30/10/2015: INR 183.96 Cr

Average AUM as on 30/10/2015: INR 186.36 Cr

Load Structure:

Entry Load: Nil

Exit Load: Nil

Benchmark: Crisil Balanced Fund Index

Minimum Investment:

Rs. 10000/- under Single Premium Option

Rs. 1000/- under Regular Premium - Yearly Option

Rs. 100/- under Regular Premium - Monthly Option

FUND MANAGER

Shri Sachin Relekar

Total Experience : 12 years

NAV

For all the plans and options

NAV as on October 30, 2015 Per Unit

Dividend 14.3569

Direct Dividend 14.5235

EXPENSE RATIO - REGULAR : 2.32%

EXPENSE RATIO - DIRECT : 1.62%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.17 times

RISK MEASURES

Standard Deviation 0.73%

Sharpe Ratio 0.02

Portfolio Beta 0.94

R squared 0.83

YTM 1.12%

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.

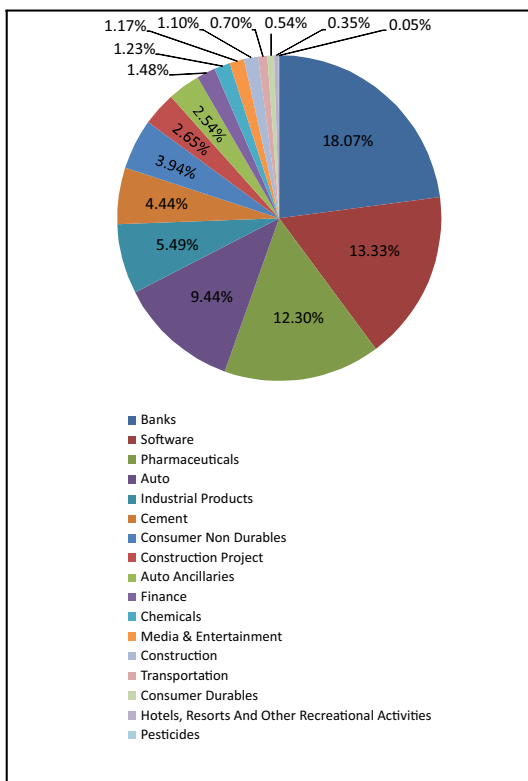
PORTFOLIO

Company	% of Nav
Equity Holdings	9.44%
Auto	9.44%
Eicher Motors Ltd	4.34%
Tata Motors Ltd	1.90%
Mahindra & Mahindra Ltd	1.79%
Tata Motors Ltd DVR Shares	1.41%
Auto Ancillaries	2.54%
Bosch Ltd	2.54%
Banks	18.07%
HDFC Bank Ltd	7.31%
ICICI Bank Ltd	5.78%
Axis Bank Ltd	4.98%
Cement	4.44%
Jk Lakshmi Cement Ltd	1.99%
Ultratech Cement Ltd	1.59%
The Ramco Cements Ltd	0.87%
Chemicals	1.23%
Solar Industries India Ltd	1.23%
Construction	1.10%
Brigade Enterprises Ltd	1.10%
Construction Project	2.65%
Ashoka Buildcon Ltd	1.67%
Larsen & Toubro Ltd	0.98%
Consumer Durables	0.54%
Bata India Ltd	0.54%
Consumer Non Durables	3.94%
ITC Ltd	2.11%
Kaveri Seed Company Ltd	0.96%
United Spirits Ltd	0.87%
Finance	1.48%
Mahindra & Mahindra Financial Services Ltd	0.93%
Shriram Transport Finance Company Ltd	0.55%
Hotels, Resorts And Other Recreational Activities	0.35%
Adlabs Entertainment Limited	0.35%
Industrial Products	5.49%
Cummins India Ltd	2.47%
Bharat Forge Ltd	2.46%
SKF India Ltd	0.56%

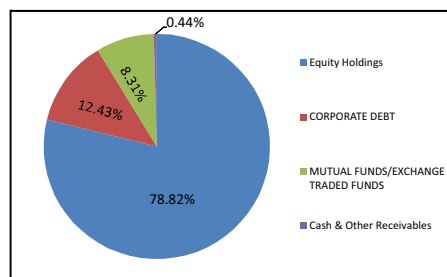
Media & Entertainment	1.17%
Zee Entertainment Enterprises Ltd	1.17%
Pesticides	0.05%
Sharda Cropchem Limited	0.05%
Pharmaceuticals	12.30%
Lupin Ltd	4.71%
Dr. Reddy's Laboratories Ltd	2.68%
Aurobindo Pharma Ltd	2.15%
IPCA Laboratories Ltd	1.88%
Suven Life Sciences Ltd	0.89%
Software	13.33%
Infosys Ltd	3.52%
HCL Technologies Ltd	3.19%
Tata Consultancy Services Ltd	3.12%
Tech Mahindra Ltd	1.86%
Info Edge (India) Ltd	0.92%
Just Dial Limited	0.72%
Transportation	0.70%
Blue Dart Express Ltd	0.70%
Equity Holdings Total	78.82%

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
Housing Development Finance Corporation Ltd	CRISIL AAA	6.98%
Power Finance Corporation Ltd	CRISIL AAA	5.44%
Blue Dart Express Ltd	[ICRA]AA	0.01%
NON-CONVERTIBLE DEBENTURES Total		12.43%
CORPORATE DEBT Total		12.43%
MUTUAL FUNDS/EXCHANGE TRADED FUNDS		
Mutual Fund Units		
LICNMF SAVINGS PLUS FUND-DIRECT PL-GROWTH OPTION		5.52%
LIC Nomura MF Liquid Fund-Direct Plan-Gr Option		2.79%
Mutual Fund Units Total		8.31%
MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total		8.31%
Cash & Other Receivables		
CBLD / Repo		2.49%
Net Receivables/(Payables)		-2.05%
Cash & Other Receivables		0.44%
Grand Total		100.00%

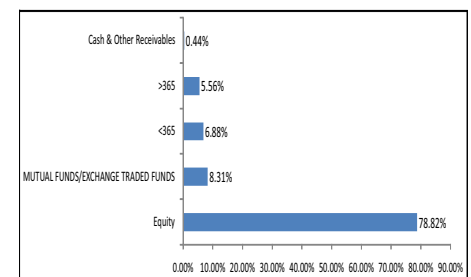
PORTFOLIO ANALYSIS : EQUITY HOLDING



ASSET ALLOCATION



MATURITY PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Balanced Fund Index	Return	S&P CNXNifty	Return
Since Inception	46,172	5.99%	NA	NA	NA	NA

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	Crisil Balanced Fund Index	S&P CNX Nifty
September 30, 2014 to September 30, 2015	7.02%	4.38%	-0.20%
September 30, 2013 to September 30, 2014	30.70%	28.89%	38.87%
September 28, 2012 to September 30, 2013	1.29%	1.86%	0.56%

LIC NOMURA MF BALANCED FUND

SCHEME FEATURES

Scheme Type: Balanced

Allotment Date: January 1, 1991

AUM as on 30/10/2015: INR 31.47 Cr

Average AUM as on 30/10/2015: INR 31.66 Cr

Load Structure:

Entry Load: Nil

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

Benchmark: Crisil Balanced Fund Index

Minimum Investment: Rs.1000/-

FUND MANAGER

Shri Ramnath Venkateswaran

Total Experience : 12 years

NAV

For all the plans and options

NAV as on October 30, 2015 Per Unit

Growth	81.5450
Dividend	13.8140
Direct Growth	82.9972
Direct Dividend	14.0668

EXPENSE RATIO - REGULAR : 2.88%

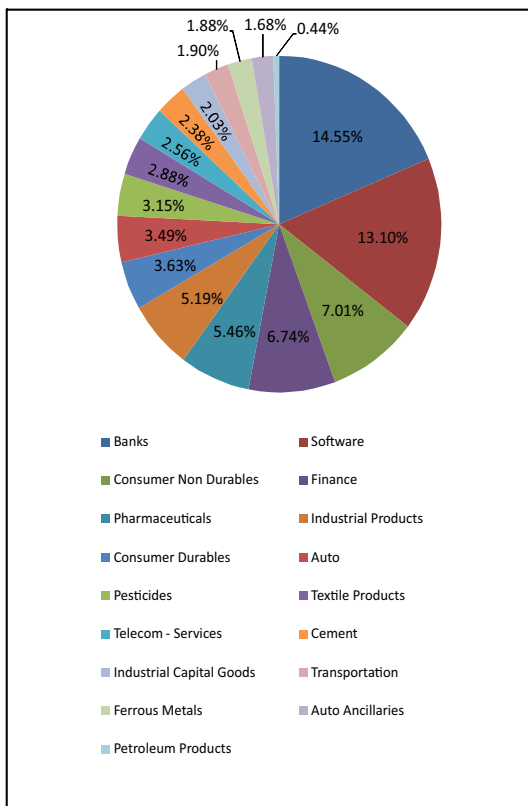
EXPENSE RATIO - DIRECT : 2.17%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.28 times

RISK MEASURES

Standard Deviation	0.80%
Sharpe Ratio	0.01
Portfolio Beta	0.99
R squared	0.78
YTM	1.69%

PORTFOLIO ANALYSIS : EQUITY HOLDING



INVESTMENT OBJECTIVE

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

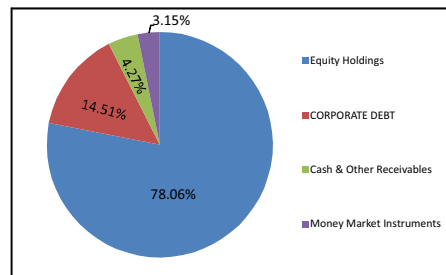
PORTFOLIO

Company	% of Nav
Equity Holdings	
Auto 3.49%	
Tata Motors Ltd	1.83%
Tata Motors Ltd DVR Shares	1.66%
Auto Ancillaries 1.68%	
Bosch Ltd	1.68%
Banks 14.55%	
State Bank of India	4.67%
ICICI Bank Ltd	4.18%
Axis Bank Ltd	2.47%
City Union Bank Ltd	2.06%
Bank of India	1.18%
Cement 2.38%	
Grasim Industries Ltd	1.59%
Ambuja Cements Ltd	0.79%
Consumer Durables 3.63%	
Century Plyboards (India) Ltd	2.29%
Bata India Ltd	1.34%
Consumer Non Durables 7.01%	
ITC Ltd	2.30%
Dabur India Ltd	2.00%
Kaveri Seed Company Ltd	1.46%
Jubilant Foodworks Ltd	1.26%
Ferrous Metals 1.88%	
Tata Steel Ltd	1.88%
Finance 6.74%	
Shriram Transport Finance Company Ltd	2.16%
Multi Commodity Exchange of India Ltd	1.78%
Power Finance Corporation Ltd	1.57%
Mahindra & Mahindra Financial Services Ltd	1.23%
Industrial Capital Goods 2.03%	
Crompton Greaves Ltd	2.03%
Industrial Products 5.19%	
Bharat Forge Ltd	2.79%
Cummins India Ltd	1.59%
IFGL REFRACTORIES LTD	0.81%
Pesticides 3.15%	
PI Industries Ltd	3.15%

Petroleum Products 0.44%	
Mangalore Refinery and Petrochemicals Ltd	0.44%
Pharmaceuticals 5.46%	
IPCA Laboratories Ltd	2.22%
Cipla Ltd	1.62%
Suven Life Sciences Ltd	1.62%
Software 13.10%	
Tech Mahindra Ltd	4.11%
Infosys Ltd	3.28%
Persistent Systems Ltd	2.53%
Wipro Ltd	1.77%
Oracle Financial Services Software Ltd	1.41%
Telecom - Services 2.56%	
Bharti Airtel Ltd	2.56%
Textile Products 2.88%	
SRF Ltd	2.88%
Transportation 1.90%	
Container Corporation of India Ltd	1.90%
Equity Holdings Total 78.06%	

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
Power Grid Corporation of India Ltd	CRISIL AAA	6.73%
Rural Electrification Corporation Ltd	CRISIL AAA	6.18%
Housing Development Finance Corporation Ltd	CRISIL AAA	1.61%
NON-CONVERTIBLE DEBENTURES Total 14.51%		
CORPORATE DEBT Total 14.51%		
Money Market Instruments		
Certificate of Deposit		
Axis Bank Ltd	CRISIL A1+	3.15%
Certificate of Deposit Total 3.15%		
Money Market Instruments Total 3.15%		
Cash & Other Receivables		
CBLO / Repo		4.52%
Net Receivables/(Payables)		-0.24%
Cash & Other Receivables		4.27%
Grand Total		100.00%

ASSET ALLOCATION

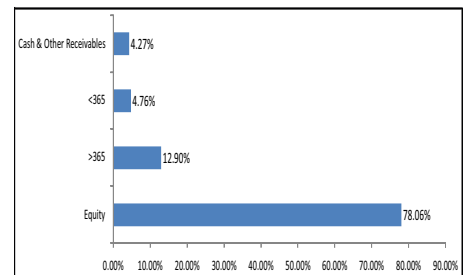


POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Balanced Fund Index	Return	S&P CNX Nifty	Return
Since Inception	80,485	8.79%	NA	NA	NA	NA

MATURITY PROFILE FOR THE PORTFOLIO



DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	Crisil Balanced Fund Index	S&P CNX Nifty
September 30, 2014 to September 30, 2015	1.26%	4.38%	-0.20%
September 30, 2013 to September 30, 2014	31.31%	28.89%	38.87%
September 28, 2012 to September 30, 2013	5.06%	1.86%	0.56%

* For Dividend History refer to page no. 24

LIC NOMURA MF MONTHLY INCOME PLAN

SCHEME FEATURES

Scheme Type: Hybrid

Allotment Date: April 1, 1998

AUM as on 30/10/2015: INR 68.10 Cr

Average AUM as on 30/10/2015: INR 68.37 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: Mr. Kunal Jain

Total Experience : 9 years

NAV

For all the plans and options

NAV as on October 30, 2015 **Per Unit**

Growth	44.4142
Dividend - Monthly	10.4961
Dividend - Quarterly	10.6843
Dividend - Yearly	11.4625
Direct Growth	45.1079
Direct Dividend - Monthly	10.6627
Direct Dividend - Quarterly	10.7187
Direct Dividend - Yearly	11.6379

EXPENSE RATIO - REGULAR : 1.69%

EXPENSE RATIO - DIRECT : 1.48%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.80 times

PORTFOLIO METRICS

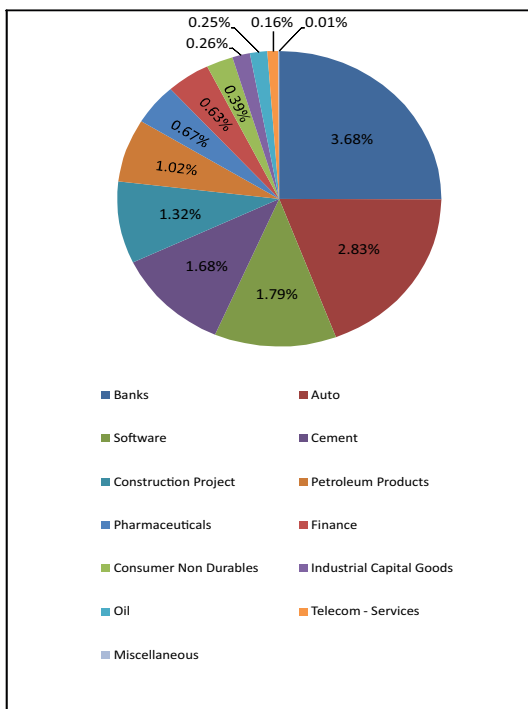
Quantitative Indicators - Debt Component

Average Maturity	2,595 days
Duration	3.81 years

RISK MEASURES

Standard Deviation	0.32%
Sharpe Ratio	0.02
Portfolio Beta	0.61
R squared	0.21
YTM	7.04%

PORTFOLIO ANALYSIS : EQUITY HOLDING



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.

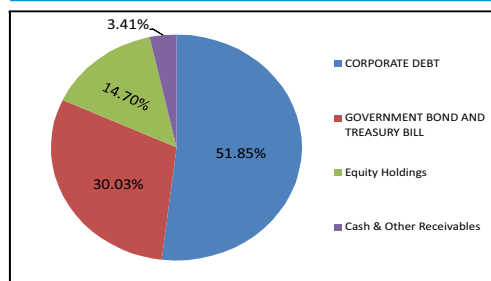
PORTFOLIO

Company	% Of Nav
Equity Holdings	
Auto	2.83%
Tata Motors Ltd DVR Shares	0.90%
Maruti Suzuki India Ltd	0.65%
Bajaj Auto Ltd	0.45%
Mahindra & Mahindra Ltd	0.43%
Eicher Motors Ltd	0.39%
Banks	3.68%
State Bank of India	1.22%
HDFC Bank Ltd	0.99%
ICICI Bank Ltd	0.65%
Kotak Mahindra Bank Ltd	0.26%
Bank of Baroda	0.24%
Punjab National Bank	0.19%
Axis Bank Ltd	0.14%
Cement	1.68%
ACC Ltd	0.64%
Ultratech Cement Ltd	0.47%
Ambuja Cements Ltd	0.30%
Grasim Industries Ltd	0.27%
Construction Project	1.32%
Larsen & Toubro Ltd	1.32%
Consumer Non Durables	0.39%
ITC Ltd	0.39%
Finance	0.63%
Housing Development Finance Corporation Ltd	0.63%
IDFC Ltd.	0.01%
Industrial Capital Goods	0.26%
Bharat Heavy Electricals Ltd	0.26%
Miscellaneous	0.01%
IDFC Bank Ltd	0.01%
Oil	0.25%
Oil & Natural Gas Corporation Ltd	0.25%
Petroleum Products	1.02%
Reliance Industries Ltd	0.90%
Hindustan Petroleum Corporation Ltd	0.11%

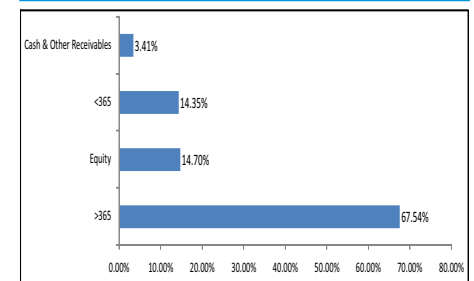
Company	% Of Nav
Pharmaceuticals	
Dr. Reddy's Laboratories Ltd	0.27%
Lupin Ltd	0.25%
Sun Pharmaceuticals Industries Ltd	0.10%
Cipla Ltd	0.05%
Software	1.79%
Infosys Ltd	0.67%
Tata Consultancy Services Ltd	0.55%
Tech Mahindra Ltd	0.32%
HCL Technologies Ltd	0.26%
Telecom - Services	0.16%
Tata Communications Ltd	0.16%
Equity Holdings Total	14.70%

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
Tata Motors Ltd	CARE AA+	14.95%
Indiabulls Housing Finance Ltd	CARE AAA	14.90%
Tata Sons Ltd	CRISIL AAA	14.35%
Rural Electrification Corporation Ltd	CRISIL AAA	7.66%
NON-CONVERTIBLE DEBENTURES Total		51.85%
CORPORATE DEBT Total		51.85%
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.88% GOI (MD 19/03/2030)	SOV	14.80%
8.30% GOI (MD 02/07/2040)	SOV	7.66%
8.13% GOI (MD 22/06/2045)	SOV	7.57%
Government Bond Total		30.03%
GOVERNMENT BOND AND TREASURY BILL Total		30.03%
Cash & Other Receivables		
CBLO / Repo		1.90%
Net Receivables/(Payables)		1.51%
Cash & Other Receivables		3.41%
Grand Total		100.00%

ASSET ALLOCATION



MATURITY PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil MIP Blended Index	Return	10 Years GOI	Return
Since Inception	26,423	8.19%	27,282	8.47%	19,558	5.99%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	Crisil MIP Blended Index	10 Yrs GOI
September 30, 2014 to September 30, 2015	6.83%	10.72%	13.76%
September 30, 2013 to September 30, 2014	11.27%	15.45%	6.85%
September 28, 2012 to September 30, 2013	7.48%	3.20%	2.45%

* For Dividend History refer to page no. 24

LIC NOMURA MF CHILDREN'S FUND

SCHEME FEATURES

Scheme Type: Balanced

Allotment Date: November 12, 2001

AUM as on 30/10/2015: INR 21.48 Cr

Average AUM as on 30/10/2015: INR 21.02 Cr

Load Structure:

Entry Load: Nil

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

Benchmark: Crisil Balanced Fund Index

Minimum Investment: Rs.5000/-

FUND MANAGER

Shri Ramnath Venkateswaran

Total Experience : 12 years

NAV

For all the plans and options

NAV as on October 30, 2015 Per Unit

Growth 14.3550

Direct Growth 14.6823

EXPENSE RATIO - REGULAR : 3.45%

EXPENSE RATIO - DIRECT : 1.70%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.21 times

PORTFOLIO METRICS

Quantitative Indicators - Debt Component

Average Maturity 184 days

Duration 0.33 years

RISK MEASURES

Standard Deviation 0.73%

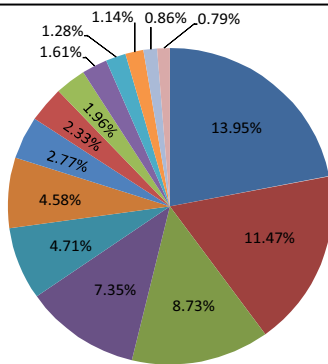
Sharpe Ratio 0.00

Portfolio Beta 0.94

R squared 0.83

YTM 2.32%

PORTFOLIO ANALYSIS : EQUITY HOLDING



- Banks
- Software
- Consumer Non Durables
- Pharmaceuticals
- Auto
- Finance
- Industrial Capital Goods
- Industrial Products
- Consumer Durables
- Textile Products
- Pesticides
- Auto Ancillaries
- Petroleum Products
- Transportation

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.

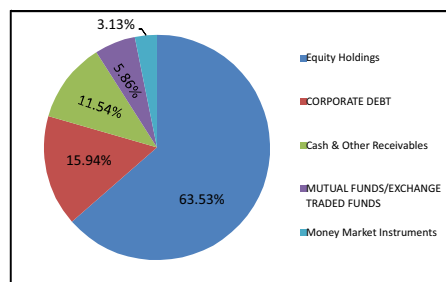
PORTFOLIO

Company	% of Nav
Equity Holdings	
Auto	4.71%
Tata Motors Ltd	3.95%
Mahindra & Mahindra Ltd	0.76%
Auto Ancillaries	1.14%
Bosch Ltd	1.14%
Banks	13.95%
State Bank of India	4.69%
ICICI Bank Ltd	4.46%
Axis Bank Ltd	2.46%
City Union Bank Ltd	1.39%
Bank of India	0.95%
Consumer Durables	1.96%
Century Plyboards (India) Ltd	1.96%
Consumer Non Durables	8.73%
ITC Ltd	3.03%
Kaveri Seed Company Ltd	1.98%
Colgate Palmolive (India) Ltd	1.60%
United Spirits Ltd	1.19%
Jubilant Foodworks Ltd	0.93%
Finance	4.58%
Mahindra & Mahindra Financial Services Ltd	1.65%
Shriram Transport Finance Company Ltd	1.51%
Multi Commodity Exchange of India Ltd	1.42%
Industrial Capital Goods	2.77%
Crompton Greaves Ltd	2.77%
Industrial Products	2.33%
Bharat Forge Ltd	1.25%
Cummins India Ltd	1.08%
Pesticides	1.28%
PI Industries Ltd	1.28%
Petroleum Products	0.86%
Mangalore Refinery and Petrochemicals Ltd	0.86%
Pharmaceuticals	7.35%
IPCA Laboratories Ltd	2.51%
Cipla Ltd	2.46%
Suven Life Sciences Ltd	2.38%

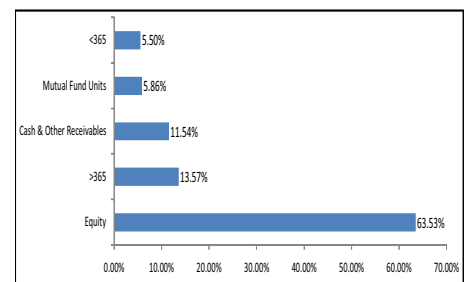
Software	11.47%
Wipro Ltd	2.92%
Tech Mahindra Ltd	2.69%
Infosys Ltd	1.77%
Persistent Systems Ltd	1.44%
Oracle Financial Services Software Ltd	1.38%
Mindtree Ltd	1.27%
Textile Products	1.61%
SRF Ltd	1.61%
Transportation	0.79%
Container Corporation of India Ltd	0.79%
Equity Holdings Total	63.53%

Company	Rating	% of Nav
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
Power Finance Corporation Ltd	CRISIL AAA	11.74%
Power Grid Corporation of India Ltd	CRISIL AAA	4.20%
NON-CONVERTIBLE DEBENTURES Total		15.94%
CORPORATE DEBT Total		15.94%
Money Market Instruments		
Certificate of Deposit		
ICICI Bank Ltd	[ICRA]A1+	3.13%
Certificate of Deposit Total		3.13%
Money Market Instruments Total		3.13%
MUTUAL FUNDS/EXCHANGE TRADED FUNDS		
Mutual Fund Units		
LIC Nomura MF Liquid Fund-Direct Plan-Gr Option		5.86%
Mutual Fund Units Total		5.86%
MUTUAL FUNDS/EXCHANGE TRADED FUNDS Total		5.86%
Cash & Other Receivables		
CBLO / Repo		11.52%
Net Receivables/(Payables)		0.02%
Cash & Other Receivables		11.54%
Grand Total		100.00%

ASSET ALLOCATION



MATURITY PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Crisil Balanced Fund Index	Return	S&P CNX Nifty	Return
Since Inception	14,107	2.51%	NA	NA	78,632	17.06%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	Crisil Balanced Fund Index	S&P CNX Nifty
September 30, 2014 to September 30, 2015	4.86%	4.38%	-0.20%
September 30, 2013 to September 30, 2014	29.83%	28.89%	38.87%
September 28, 2012 to September 30, 2013	3.18%	1.86%	0.56%

LIC NOMURA MF EQUITY FUND

SCHEME FEATURES

Scheme Type: Equity - Diversified

Allotment Date: April 15, 1998

AUM as on 30/10/2015: INR 332.67 Cr

Average AUM as on 30/10/2015: INR 337.41 Cr

Load Structure:

Entry Load: Nil

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

Benchmark: S&P BSE Sensitive Index

Minimum Investment: Rs. 2000/-

FUND MANAGER

Name: Shri Ramnath Venkateswaran

Total Experience : 12 years

NAV

For all the plans and options

NAV As on October 30, 2015 Per Unit

Growth 38.4656

Dividend 14.1761

Direct Growth 39.0465

Direct Dividend 15.0629

EXPENSE RATIO - REGULAR : 2.41%

EXPENSE RATIO - DIRECT : 2.06%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.33 times

RISK MEASURES

Standard Deviation 1.06%

Sharpe Ratio 0.01

Portfolio Beta 0.97

YTM 0.10%

INVESTMENT OBJECTIVE

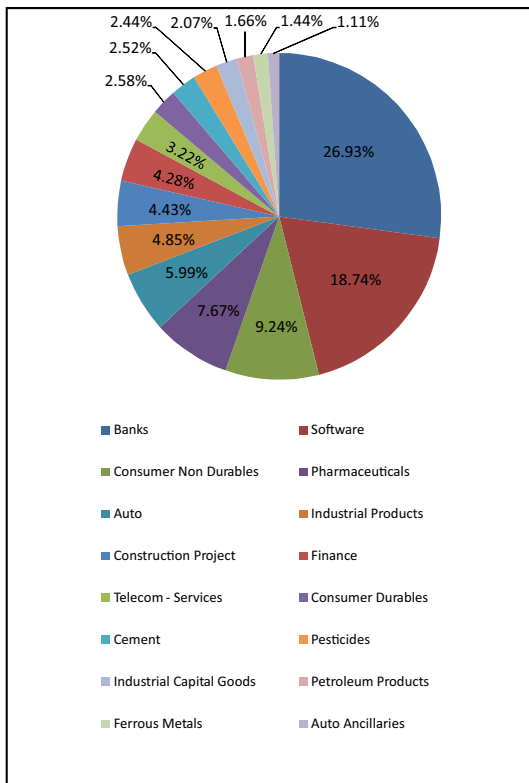
An open ended pure Growth scheme seeking to provide capital growth by investing mainly in mix of equity instruments. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

PORTFOLIO

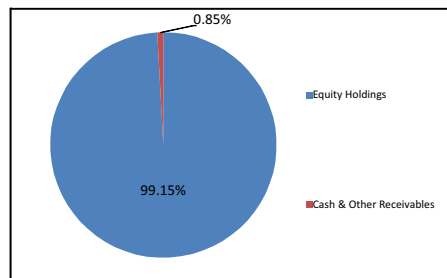
Company	% of Nav
Equity Holdings	
Auto	5.99%
Tata Motors Ltd DVR Shares	3.91%
Bajaj Auto Ltd	2.08%
Auto Ancillaries	1.11%
Bosch Ltd	1.11%
Banks	26.93%
ICICI Bank Ltd	7.81%
State Bank of India	6.85%
HDFC Bank Ltd	3.65%
Axis Bank Ltd	3.26%
Bank Of Baroda	2.05%
Yes Bank Ltd	1.27%
City Union Bank Ltd	1.05%
Bank of India Ltd	0.98%
Cement	2.52%
Grasim Industries Ltd	2.14%
Ambuja Cements Ltd	0.37%
Construction Project	4.43%
Larsen & Toubro Ltd	4.43%
Consumer Durables	2.58%
Century Plyboard India Ltd	1.46%
Bata India Ltd	1.11%
Consumer Non Durables	9.24%
ITC Ltd	4.98%
Jubilant Foodworks Ltd	1.77%
Dabur India Ltd	1.43%
Colgate Palmolive India Ltd	1.07%

Ferrous Metals	1.44%
Tata Steel Ltd	1.44%
Finance	4.28%
Multi Commodity Exchange of India Ltd	1.75%
Power Finance Corporation Ltd	1.37%
Mahindra & Mahindra Financial Services Ltd	1.15%
Industrial Capital Goods	2.07%
Crompton Greaves Ltd	2.07%
Industrial Products	4.85%
SKF India Ltd	1.94%
Cummins India Ltd	1.61%
Bharat Forge Ltd	1.30%
Pesticides	2.44%
PI Industries Ltd	2.44%
Petroleum Products	1.66%
Reliance Industries Ltd	1.66%
Pharmaceuticals	7.67%
Cipla Ltd	3.20%
IPCA Laboratories Ltd	2.74%
Divis Laboratories Ltd	1.73%
Software	18.74%
Infosys Ltd	5.34%
Wipro Ltd	4.11%
Persistent Systems Ltd	2.84%
Tech Mahindra Ltd	2.81%
Mindtree Ltd	1.88%
KPIT Technologies Limited	1.75%
Telecom - Services	3.22%
Bharti Airtel Ltd	3.22%
Equity Holdings Total	99.15%
Cash & Other Receivables	
CBLO / Repo	1.45%
Net Receivables/(Payables)	-0.60%
Cash & Other Receivables	0.85%
Grand Total	100.00%

PORTFOLIO ANALYSIS : EQUITY HOLDING



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	S&P BSE Sensitive Index	Return	Nifty	Return
Since Inception	37,985	8.85%	62,385	11.05%	66,404	11.45%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	S&P BSE Sensitive Index	Nifty
September 30, 2014 to September 30, 2015	0.84%	-1.79%	-0.20%
September 30, 2013 to September 30, 2014	49.63%	37.41%	38.87%
September 28, 2012 to September 30, 2013	-3.94%	3.27%	0.56%

LIC NOMURA MF GROWTH FUND

SCHEME FEATURES

Scheme Type: Equity - Diversified

Allotment Date: September 1, 1999

AUM as on 30/10/2015: INR 122.61 Cr

Average AUM as on 30/10/2015: INR 122.87 Cr

Load Structure:

Entry Load: Nil

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

Benchmark: S&P BSE Sensitive Index

Minimum Investment: Rs. 2000/-

FUND MANAGER

Name: Mr. Sachin Relekar

Total Experience : 12 years

NAV

For all the plans and options

NAV As on October 30, 2015	Per Unit
Growth	20.0967
Dividend	16.8869
Direct Growth	20.4888
Direct Dividend	17.1763

EXPENSE RATIO - REGULAR : 3.36%

EXPENSE RATIO - DIRECT : 2.01%

ANNUAL PORTFOLIO TURNOVER RATIO: 0.39 times

RISK MEASURES

Standard Deviation	1.01%
Sharpe Ratio	0.02
Portfolio Beta	0.91
YTM	0.22%

INVESTMENT OBJECTIVE

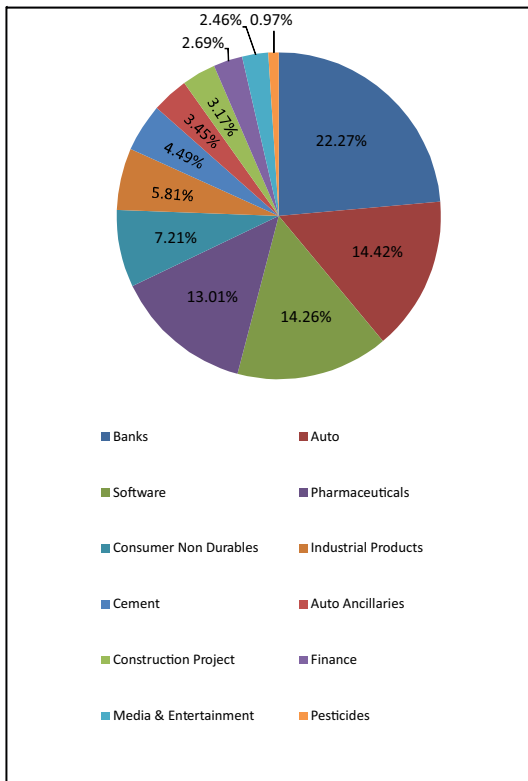
An open ended pure Growth scheme seeking to provide capital growth by investing mainly in equity instruments and also in debt and other permitted instruments of capital and money markets. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth.

PORTFOLIO

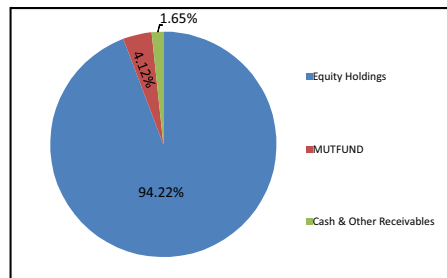
Company	% of Nav
Equity Holdings	
Auto	14.42%
Eicher Motors Ltd	4.95%
Tata Motors Ltd	4.05%
Maruti Suzuki India Ltd	3.45%
Bajaj Auto Ltd	1.77%
Tata Motors Ltd DVR Shares	0.20%
Auto Ancillaries	3.45%
Bosch Ltd	1.80%
Motherson Sumi Systems Ltd	1.64%
Banks	22.27%
HDFC Bank Ltd	7.61%
Axis Bank Ltd	6.92%
ICICI Bank Ltd	6.37%
Yes Bank Ltd	1.37%
Cement	4.49%
Ultratech Cement Ltd	3.53%
ACC Ltd	0.96%
Construction Project	3.17%
Larsen & Toubro Ltd	3.17%
Consumer Non Durables	7.21%
Dabur India Ltd	2.72%
Britannia Industries Ltd	2.61%
Colgate Palmolive India Ltd	1.88%
Finance	2.69%
Shriram Transport Finance Company Ltd	1.55%
Mahindra & Mahindra Financial Services Ltd	1.14%

Industrial Products	5.81%
Cummins India Ltd	2.94%
Bharat Forge Ltd	2.81%
SKF India Ltd	0.05%
Media & Entertainment	2.46%
Zee Entertainment Enterprises Ltd	2.46%
Pesticides	0.97%
UPL Limited	0.97%
Pharmaceuticals	13.01%
Aurobindo Pharma Ltd	3.83%
Dr Reddys Laboratories Ltd	3.56%
Lupin Ltd	3.46%
IPCA Laboratories Ltd	2.17%
Software	14.26%
HCL Technologies Ltd	4.60%
Infosys Ltd	4.36%
Tata Consultancy Services Ltd	3.27%
Just Dial Limited	1.15%
Oracle Financial Services Software Ltd	0.89%
Equity Holdings Total	94.22%
MUTFUND	
Mutual Fund Units	
LIC Nomura MF Liquid Fund-Direct Plan-Gr Option	4.12%
Mutual Fund Units Total	4.12%
MUTFUND Total	4.12%
Cash & Other Receivables	
CBLO / Repo	3.12%
Net Receivables/(Payables)	-1.47%
Cash & Other Receivables	1.65%
Grand Total	100.00%

PORTFOLIO ANALYSIS : EQUITY HOLDING



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	S&P BSE Sensitive Index	Return	Nifty	Return
Since Inception	20,015	9.51%	54,213	11.07%	56,347	11.34%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	S&P BSE Sensitive Index	Nifty
September 30, 2014 to September 30, 2015	7.95%	-1.79%	-0.20%
September 30, 2013 to September 30, 2014	44.02%	37.41%	38.87%
September 28, 2012 to September 30, 2013	-0.13%	3.27%	0.56%

LIC NOMURA MF TAX PLAN

SCHEME FEATURES

Scheme Type: Equity Linked Savings Scheme
Allotment Date: April 1, 1997
AUM as on 30/10/2015: INR 51.24 Cr
Average AUM as on 30/10/2015: INR 51.62 Cr
Load Structure:
Entry Load: Nil
Exit Load: Nil
Benchmark: S&P BSE Sensitive Index
Minimum Investment: Rs. 500/-
Offered under ELSS - 3 years lock-in period

FUND MANAGER

Name: Mr. Sachin Relekar
Total Experience : 12 years

NAV

For all the plans and options

NAV as on October 30, 2015	Per Unit
Growth	47.6789
Dividend	15.8439
Direct Growth	48.8192
Direct Dividend	16.2261

EXPENSE RATIO - REGULAR : 2.90%

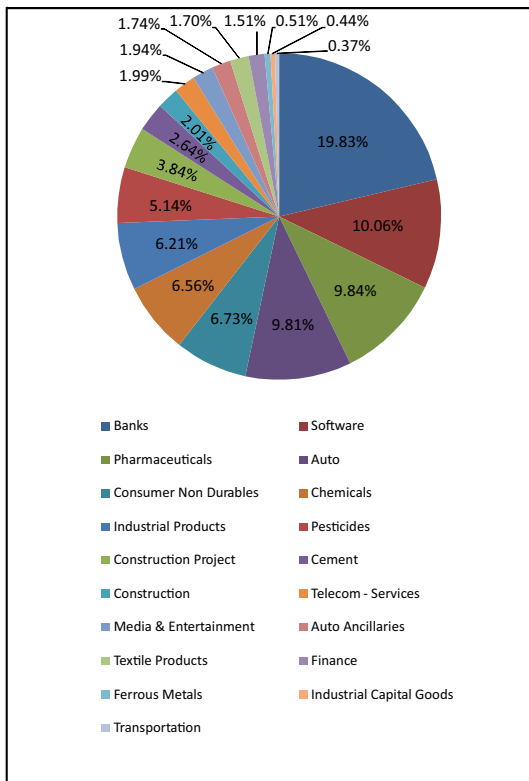
EXPENSE RATIO - DIRECT : 1.92%

ANNUAL PORTFOLIO TURNOVER RATIO: 0.32 times

RISK MEASURES

Standard Deviation	1.03%
Sharpe Ratio	0.02
Portfolio Beta	0.93
YTM	0.54%

PORTFOLIO ANALYSIS : EQUITY HOLDING



INVESTMENT OBJECTIVE

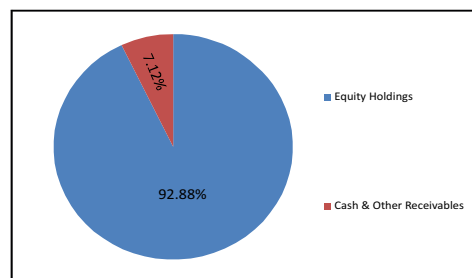
To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets.

PORTFOLIO

Company	% of Nav
Equity Holdings	
Auto	9.81%
Eicher Motors Ltd	3.47%
Tata Motors Ltd	2.29%
Bajaj Auto Ltd	2.06%
Maruti Suzuki India Ltd	2.00%
Auto Ancillaries	1.74%
Bosch Ltd	1.74%
Banks	19.83%
Axis Bank Ltd	6.38%
ICICI Bank Ltd	5.36%
DCB Bank Limited	2.38%
Yes Bank Ltd	1.96%
City Union Bank Ltd	1.92%
HDFC Bank Ltd	1.82%
Cement	2.64%
JK Lakshmi Cement Ltd	1.80%
The Ramco Cements Limited	0.84%
Chemicals	6.56%
Solar Industries (I) Ltd	2.23%
VINATI ORGANICS LIMITED	2.19%
Pidilite Industries Ltd	2.14%
Construction	2.01%
Brigade Enterprises Ltd	2.01%
Construction Project	3.84%
Sadbhav Engineering Ltd	2.52%
Larsen & Toubro Ltd	1.32%
Consumer Non Durables	6.73%
Britannia Industries Ltd	2.84%
United Spirits Ltd	1.59%
Kaveri Seed Company Ltd	1.04%
Jubilant Foodworks Ltd	0.77%
Procter & Gamble Hygiene and Health Care	0.49%
Ferrous Metals	0.51%
Tata Sponge Iron Ltd	0.51%
Finance	1.51%
Mahindra & Mahindra Financial Services Ltd	1.51%

Industrial Capital Goods	0.44%
Alstom T&D India Ltd	0.44%
Industrial Products	6.21%
Bharat Forge Ltd	2.63%
SKF India Ltd	2.16%
Cummins India Ltd	1.42%
Media & Entertainment	1.94%
Entertainment Network India Ltd	1.03%
D.B.Corp Ltd	0.91%
Pesticides	5.14%
PI Industries Ltd	3.17%
UPL Limited	1.96%
Pharmaceuticals	9.84%
Aurobindo Pharma Ltd	2.32%
Divis Laboratories Ltd	2.04%
Cipla Ltd	1.74%
SUVEN LIFE SCIENCES LIMITED	1.48%
IPCA Laboratories Ltd	1.17%
Lupin Ltd	1.06%
Syngene International Ltd	0.04%
Software	10.06%
Infosys Ltd	3.60%
HCL Technologies Ltd	2.41%
Tech Mahindra Ltd	1.99%
Just Dial Limited	1.06%
Tata Consultancy Services Ltd	1.01%
Persistent Systems Ltd	0.00%
Telecom - Services	1.99%
Tata Communications Ltd	1.99%
Textile Products	1.70%
SRF Ltd	1.70%
Transportation	0.37%
Blue Dart Express Ltd	0.37%
Equity Holdings Total	92.88%
Cash & Other Receivables	
CBLO / Repo	7.77%
Net Receivables/(Payables)	-0.65%
Cash & Other Receivables	7.12%
Grand Total	100.00%

ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 September 2015

Period	Lumpsum investment of 10,000 invested					
	Fund	Return	S&P BSE Sensitive Index	Return	Nifty	Return
Since Inception	48,126	8.10%	53,588	11.47%	55,065	11.66%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	S&P BSE Sensitive Index	Nifty
September 30, 2014 to September 30, 2015	10.80%	-1.79%	-0.20%
September 30, 2013 to September 30, 2014	53.09%	37.41%	38.87%
September 28, 2012 to September 30, 2013	-1.43%	3.27%	0.56%

LIC NOMURA MF INDEX FUND - SENSEX PLAN

SCHEME FEATURES

Scheme Type: Equity - Index

Allotment Date: December 5, 2002

AUM as on 30/10/2015: INR 14.32 Cr

Average AUM as on 30/10/2015: INR 14.57 Cr

Load Structure:

Entry Load: Nil

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

Benchmark: S&P BSE Sensitive Index

Minimum Investment: Rs. 2000/-

FUND MANAGER

Name: Mr. Ramnath Venkateswaran

Total Experience : 12 years

NAV

For all the plans and options

NAV as on October 30, 2015 Per Unit

Growth 50.0194

Dividend 17.1436

Direct Growth 50.7594

Direct Dividend 17.0512

EXPENSE RATIO - REGULAR : 2.91%

EXPENSE RATIO - DIRECT : 1.44%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.49 times

RISK MEASURES

Tracking error 0.03%

Standard Deviation 1.06%

Sharpe Ratio 0.02

Portfolio Beta 0.99

YTM 0.10%

INVESTMENT OBJECTIVE

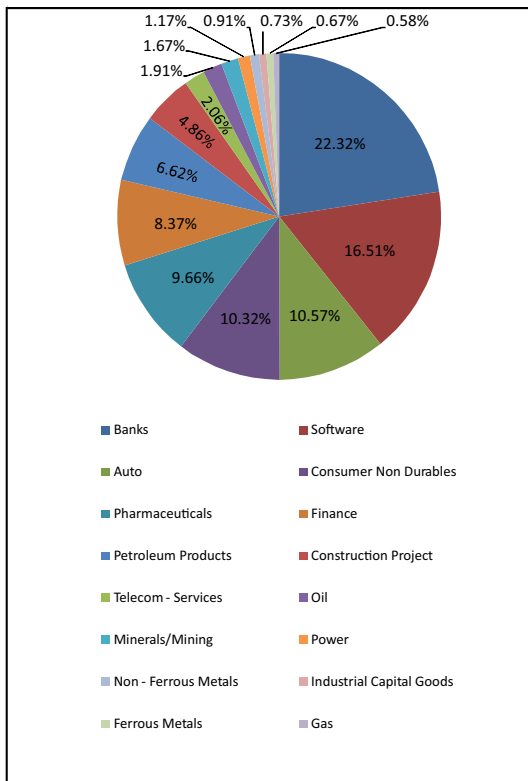
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

PORTFOLIO

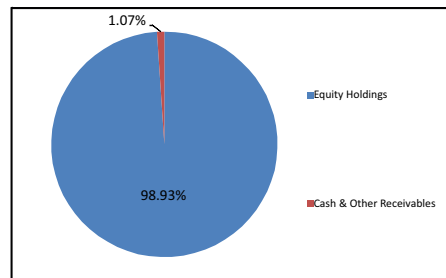
Company	% of Nav
Equity Holdings	
Auto	10.57%
Tata Motors Ltd	3.06%
Maruti Suzuki India Ltd	2.50%
Mahindra & Mahindra Ltd	2.30%
Bajaj Auto Ltd	1.42%
Hero MotoCorp Ltd	1.29%
Banks	22.32%
HDFC Bank Ltd	9.08%
ICICI Bank Ltd	6.78%
Axis Bank Ltd	3.38%
State Bank of India	3.08%
Construction Project	4.86%
Larsen & Toubro Ltd	4.86%
Consumer Non Durables	10.32%
ITC Ltd	7.94%
Hindustan Unilever Ltd	2.38%
Ferrous Metals	0.67%
Tata Steel Ltd	0.67%
Finance	8.37%
Housing Development Finance Corporation	8.37%
Gas	0.58%
Gail (India) Ltd	0.58%
Industrial Capital Goods	0.73%
Bharat Heavy Electricals Ltd	0.73%

Minerals/Mining	1.67%
Coal India Ltd	1.67%
Non - Ferrous Metals	0.91%
Vedanta Ltd	0.47%
Hindalco Industries Ltd	0.44%
Oil	1.91%
Oil & Natural Gas Corporation Ltd	1.91%
Petroleum Products	6.62%
Reliance Industries Ltd	6.62%
Pharmaceuticals	9.66%
Sun Pharmaceuticals Industries Ltd	4.04%
Dr Reddys Laboratories Ltd	2.28%
Lupin Ltd	1.90%
Cipla Ltd	1.43%
Power	1.17%
NTPC Ltd	1.17%
Software	16.51%
Infosys Ltd	9.59%
Tata Consultancy Services Ltd	5.35%
Wipro Ltd	1.57%
Telecom - Services	2.06%
Bharti Airtel Ltd	2.06%
Equity Holdings Total	98.93%
Cash & Other Receivables	
CBLO / Repo	1.43%
Net Receivables/(Payables)	-0.36%
Cash & Other Receivables	1.07%
Grand Total	100.00%

PORTFOLIO ANALYSIS : EQUITY HOLDING



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	S&P BSE Sensitive Index	Return	Nifty	Return
Since Inception	49,148	13.44%	80,981	17.71%	75,997	17.55%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	S&P BSE Sensitive Index	Nifty
September 30, 2014 to September 30, 2015	-2.02%	-1.79%	-0.20%
September 30, 2013 to September 30, 2014	36.80%	37.41%	38.87%
September 28, 2012 to September 30, 2013	3.55%	3.27%	0.56%

LIC NOMURA MF INDEX FUND - NIFTY PLAN

SCHEME FEATURES

Scheme Type: Equity - Index

Allotment Date: December 5, 2002

AUM as on 30/10/2015: INR 15.29 Cr

Average AUM as on 30/10/2015: INR 15.57 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: Nifty 50

Minimum Investment: Rs. 2000/-

FUND MANAGER

Name: Mr. Ramnath Venkateswaran

Total Experience : 12 years

NAV

For all the plans and options

NAV as on October 30, 2015	Per Unit
Growth	44.8518
Dividend	16.5442
Direct Growth	45.5107
Direct Dividend	16.7847

EXPENSE RATIO - REGULAR : 2.28%

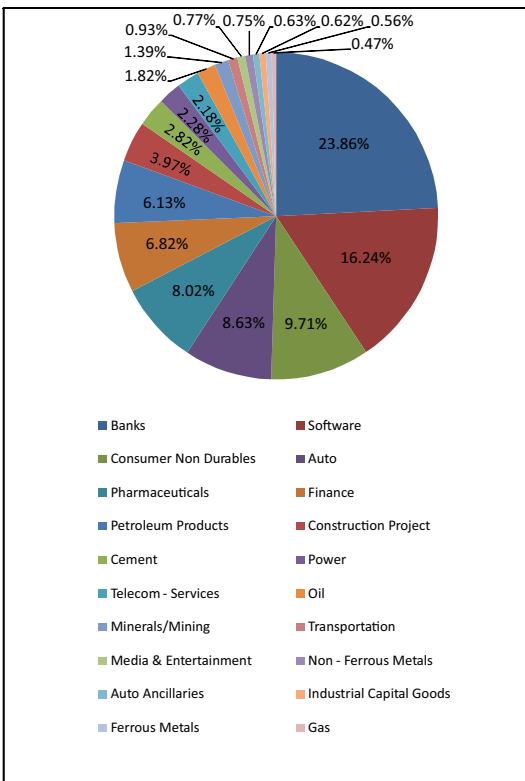
EXPENSE RATIO - DIRECT : 0.99%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.44 times

RISK MEASURES

Tracking error	0.10%
Standard Deviation	1.07%
Sharpe Ratio	0.02
Portfolio Beta	0.99
YTM	0.11%

PORTFOLIO ANALYSIS : EQUITY HOLDING



INVESTMENT OBJECTIVE

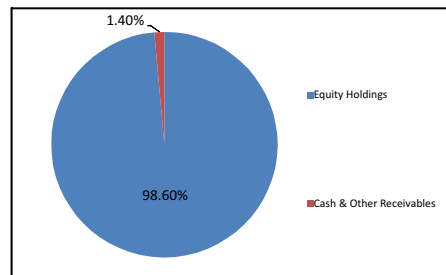
The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty / Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

PORTFOLIO

Company	% of Nav
Equity Holdings	
Auto	8.63%
Tata Motors Ltd	2.51%
Maruti Suzuki India Ltd	1.98%
Mahindra & Mahindra Ltd	1.87%
Bajaj Auto Ltd	1.17%
Hero MotoCorp Ltd	1.09%
Auto Ancillaries	0.63%
Bosch Ltd	0.63%
Banks	23.86%
HDFC Bank Ltd	7.46%
ICICI Bank Ltd	5.52%
Axis Bank Ltd	2.73%
State Bank of India	2.54%
Kotak Mahindra Bank Ltd	2.44%
Indusind Bank Ltd	1.51%
Yes Bank Ltd	0.85%
Bank Of Baroda	0.49%
Punjab National Bank	0.32%
Cement	2.82%
Ultratech Cement Ltd	1.00%
Grasim Industries Ltd	0.82%
Ambuja Cements Ltd	0.55%
ACC Ltd	0.44%
Construction Project	3.97%
Larsen & Toubro Ltd	3.97%
Consumer Non Durables	9.71%
ITC Ltd	6.46%
Hindustan Unilever Ltd	1.96%
Asian Paints Ltd	1.28%
Ferrous Metals	0.56%
Tata Steel Ltd	0.56%
Finance	6.82%
Housing Development Finance Corporation	6.82%
Gas	0.47%
Gail (India) Ltd	0.47%
Industrial Capital Goods	0.62%
Bharat Heavy Electricals Ltd	0.62%

Media & Entertainment	0.77%
Zee Entertainment Enterprises Ltd	0.77%
Minerals/Mining	1.39%
Coal India Ltd	1.39%
Non - Ferrous Metals	0.75%
Vedanta Ltd	0.38%
Hindalco Industries Ltd	0.37%
Oil	1.82%
Oil & Natural Gas Corporation Ltd	1.52%
Cairn India Ltd	0.30%
Petroleum Products	6.13%
Reliance Industries Ltd	5.37%
Bharat Petroleum Corp Ltd	0.76%
Pharmaceuticals	8.02%
Sun Pharmaceuticals Industries Ltd	3.34%
Dr Reddys Laboratories Ltd	1.88%
Lupin Ltd	1.60%
Cipla Ltd	1.21%
Power	2.28%
Power Grid Corporation of India Ltd	0.96%
NTPC Ltd	0.92%
Tata Power Co Ltd	0.40%
Software	16.24%
Infosys Ltd	7.80%
Tata Consultancy Services Ltd	4.38%
HCL Technologies Ltd	1.67%
Wipro Ltd	1.28%
Tech Mahindra Ltd	1.11%
Telecom - Services	2.18%
Bharti Airtel Ltd	1.64%
Idea Cellular Ltd	0.54%
Transportation	0.93%
Adani Ports and Special Economic Zone Ltd	0.93%
Equity Holdings Total	98.60%
Cash & Other Receivables	
CBLO / Repo	1.61%
Net Receivables/(Payables)	-0.21%
Cash & Other Receivables	1.40%
Grand Total	100.00%

ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	CNX Nifty	Return	Sensex	Return
Since Inception	44,230	12.54%	75,997	17.13%	80,981	17.71%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	CNX Nifty	Sensex
September 30, 2014 to September 30, 2015	-0.30%	-0.20%	9.31%
September 30, 2013 to September 30, 2014	38.57%	38.87%	30.83%
September 28, 2012 to September 30, 2013	0.55%	0.56%	11.28%

LIC NOMURA MF INFRASTRUCTURE FUND

SCHEME FEATURES

Scheme Type: Equity - Diversified
Allotment Date: March 26, 2008
AUM as on 30/10/2015: INR 55.28 Cr
Average AUM as on 30/10/2015: INR 56.54 Cr

Load Structure:

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

Benchmark: S&P BSE 100
Minimum Investment: Rs. 2000/-

FUND MANAGER

Shri Sachin Relekar
Total Experience : 12 years

NAV

For all the plans and options

NAV as on October 30, 2015	Per Unit
Growth	11.2834
Dividend	11.2833
Direct Growth	11.5162
Direct Dividend	11.4891

EXPENSE RATIO - REGULAR : 2.51%

EXPENSE RATIO - DIRECT : 1.65%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.18 times

RISK MEASURES

Standard Deviation	1.20%
Sharpe Ratio	0.00
Portfolio Beta	1.07
YTM	0.08%

INVESTMENT OBJECTIVE

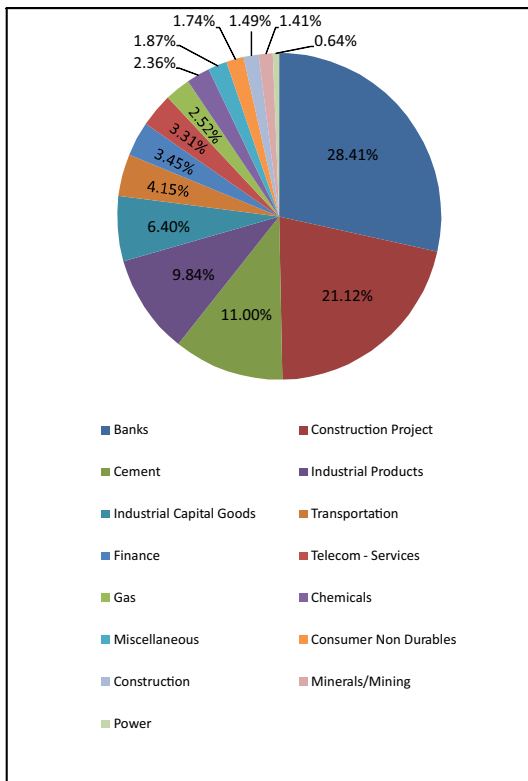
The investment objective of the scheme is to provide long term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector.

PORTFOLIO

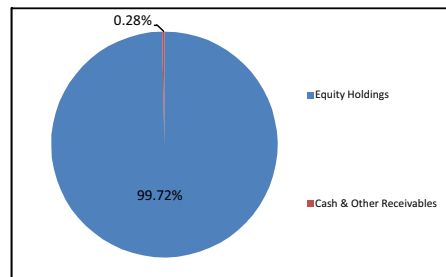
Company	% of Nav
Equity Holdings	
Banks	28.41%
HDFC Bank Ltd	8.65%
ICICI Bank Ltd	8.26%
Axis Bank Ltd	5.09%
State Bank of India	4.82%
City Union Bank Ltd	1.59%
Cement	11.00%
JK Lakshmi Cement Ltd	3.34%
The Ramco Cements Limited	2.89%
Ultratech Cement Ltd	2.56%
ACC Ltd	2.22%
Chemicals	2.36%
Solar Industries (I) Ltd	2.36%
Construction	1.49%
Brigade Enterprises Ltd	1.49%
Construction Project	21.12%
Sadbhav Engineering Ltd	7.60%
Larsen & Toubro Ltd	6.57%
Ashoka Buildcon Ltd	4.17%
KEC International Ltd	1.57%
Pratibha Industries Ltd	1.21%
Consumer Non Durables	1.74%
Kaveri Seed Company Ltd	1.74%
Finance	3.45%
Mahindra & Mahindra Financial Services Ltd	2.07%
Power Finance Corporation Ltd	1.38%

Gas	2.52%
Petronet LNG Ltd	2.52%
Industrial Capital Goods	6.40%
Praj Industries Ltd	3.28%
Thermax Ltd	2.11%
Crompton Greaves Ltd	1.02%
Industrial Products	9.84%
SKF India Ltd	4.16%
Cummins India Ltd	3.30%
Bharat Forge Ltd	2.38%
Minerals/Mining	1.41%
Coal India Ltd	1.38%
Gujarat Mineral Development Ltd	0.02%
Miscellaneous	1.87%
Salzer Electronics Ltd	1.87%
Power	0.64%
Jyoti Structures Ltd	0.64%
Telecom - Services	3.31%
Bharti Airtel Ltd	3.31%
Transportation	4.15%
Container Corporation of India Ltd	2.57%
Blue Dart Express Ltd	1.58%
Equity Holdings Total	99.72%
Cash & Other Receivables	
CBLO / Repo	1.12%
Net Receivables/(Payables)	-0.84%
Cash & Other Receivables	0.28%
Grand Total	100.00%

PORTFOLIO ANALYSIS : EQUITY HOLDING



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	S&P BSE 100	Return	Nifty	Return
Since Inception	11,212	1.53%	16,573	6.95%	16,461	5.86%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	S&P BSE 100	Nifty
September 30, 2014 to September 30, 2015	1.04%	0.77%	-0.20%
September 30, 2013 to September 30, 2014	58.51%	40.05%	38.87%
September 28, 2012 to September 30, 2013	-12.84%	0.38%	0.56%

LIC NOMURA MF MID-CAP FUND

SCHEME FEATURES

Scheme Type: Open Ended Equity Fund
Allotment Date: February 25, 2015
AUM as on 30/10/2015: INR 76.72 Cr
Average AUM as on 30/10/2015: INR 77.03 Cr
Load Structure:

Entry Load: Nil

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

Benchmark: Nifty Midcap 100

Minimum Investment: Rs. 5000/-

FUND MANAGER

Shri Sachin Relekar

Total Experience : 12 years

NAV

For all the plans and options

NAV as on October 30, 2015 Per Unit

Growth	9.7617
Dividend	9.7618
Direct Growth	9.7924
Direct Dividend	9.7908

EXPENSE RATIO - REGULAR : 3.02%

EXPENSE RATIO - DIRECT : 2.29%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.00 times

RISK MEASURES

Standard Deviation	1.21%
Sharpe Ratio	-0.03
Portfolio Beta	0.90
YTM	0.44%

INVESTMENT OBJECTIVE

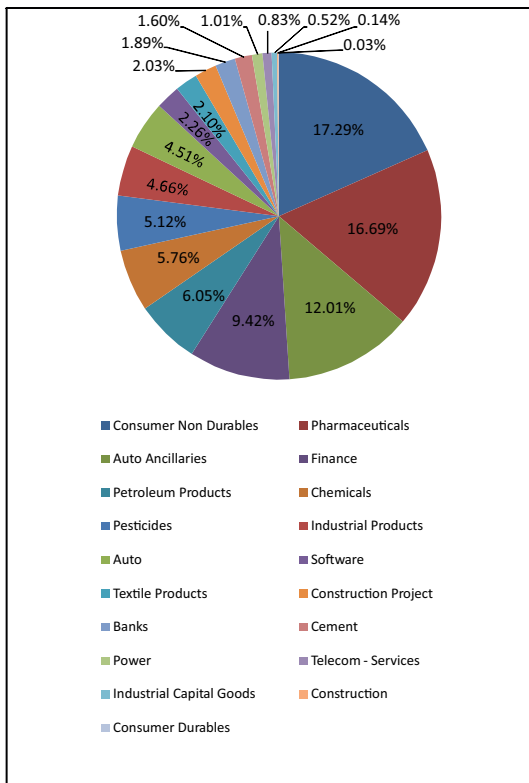
To generate long term capital appreciation by investing substantially in a portfolio of equity and equity linked instruments of mid-cap companies.

PORTFOLIO

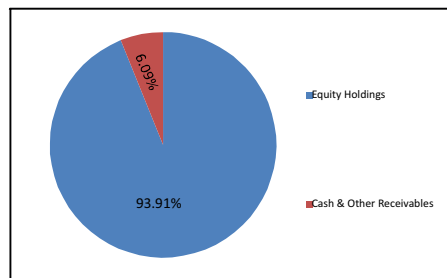
Company	% of Nav
Equity Holdings	
Auto	4.51%
Eicher Motors Ltd	4.51%
Auto Ancillaries	12.01%
MRF Ltd	4.25%
Motherson Sumi Systems Ltd	3.86%
Wabco India Ltd	2.59%
JK Tyre and Industries Ltd	0.48%
Ceat Ltd	0.43%
Sundram Fasteners Ltd	0.39%
Banks	1.89%
City Union Bank Ltd	1.89%
Cement	1.60%
The Ramco Cements Limited	1.60%
Chemicals	5.76%
Tata Chemicals Ltd	2.31%
Solar Industries (I) Ltd	1.80%
Atul Ltd	1.08%
Aarti Industries Ltd	0.57%
Construction	0.14%
Brigade Enterprises Ltd	0.14%
Construction Project	2.03%
Voltas Ltd	1.56%
KEC International Ltd	0.47%
Consumer Durables	0.03%
Century Plyboard India Ltd	0.03%
Consumer Non Durables	17.29%
Britannia Industries Ltd	6.02%
Colgate Palmolive India Ltd	3.92%
Marico Ltd	2.88%
Emami Ltd	2.05%
Kaveri Seed Company Ltd	1.71%
Bajaj Corp Ltd	0.70%
Finance	9.42%
Multi Commodity Exchange of India Ltd	2.92%
Rural Electrification Corporation Ltd	2.27%
Power Finance Corporation Ltd	1.95%
Credit Analysis and Research Limited	1.25%
SKS Microfinance Ltd	1.03%

Industrial Capital Goods	0.52%
Alstom India Limited	0.52%
Industrial Products	4.66%
Bharat Forge Ltd	4.09%
Finolex Cables Ltd	0.58%
Pesticides	5.12%
UPL Limited	4.78%
Monsanto India Ltd	0.34%
Petroleum Products	6.05%
Indian Oil Corporation Ltd	2.52%
Hindustan Petroleum Corporation Ltd	1.87%
Castrol India Ltd (FV Rs. 5/-)	1.66%
Pharmaceuticals	16.69%
Aurobindo Pharma Ltd	6.49%
Cadila Healthcare Ltd	2.91%
Torrent Pharmaceuticals Ltd	2.63%
IPCA Laboratories Ltd	2.02%
Ajanta Pharma Ltd	1.36%
Divis Laboratories Ltd	1.23%
Syngene International Ltd	0.04%
Power	1.01%
JSW Energy Ltd	1.01%
Software	2.26%
Oracle Financial Services Software Ltd	1.57%
Hexaware Technologies Ltd	0.69%
Telecom - Services	0.83%
Tata Communications Ltd	0.83%
Textile Products	2.10%
SRF Ltd	2.10%
Equity Holdings Total	93.91%
Cash & Other Receivables	
CBLO / Repo	6.38%
Net Receivables/(Payables)	-0.28%
Cash & Other Receivables	6.09%
Grand Total	100.00%

PORTFOLIO ANALYSIS : EQUITY HOLDING



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 September 2015

Period	Lumpsum investment of 10,000 invested					
	Fund	Return	CNX Mid-Cap Index	Return	Nifty	Return
Since Inception	9,671	-3.29%	9,986	-0.14%	9,067	-14.74%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	CNX Mid-Cap Index	Nifty
September 30, 2014 to September 30, 2015	—	—	—
September 30, 2013 to September 30, 2014	—	—	—
September 28, 2012 to September 30, 2013	—	—	—

LIC NOMURA MF G-SEC LONG TERM EXCHANGE TRADED FUND

SCHEME FEATURES

Scheme Type: Index Linked Exchange Traded Fund

Allotment Date: December 24, 2014

AUM as on 30/10/2015: INR 66.86 Cr

Average AUM as on 30/10/2015: INR 66.91 Cr

Load Structure:

Entry Load: Nil

Exit Load: Nil

Benchmark: Nifty 8-13 yr G-Sec

Minimum Investment:

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

For Purchase through Stock Exchange: 1 unit

FUND MANAGER

Mr. Kunal Jain

Total Experience : 9 years

NAV

For all the plans and options

NAV as on October 30, 2015 **Per Unit**

Growth 14.4289

EXPENSE RATIO - REGULAR : 0.22%

PORTFOLIO METRICS

Average Maturity 3,477 days

Duration 5.04 yrs

YTM 7.69%

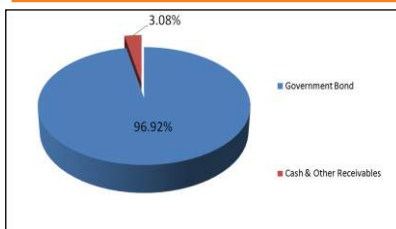
INVESTMENT OBJECTIVE

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

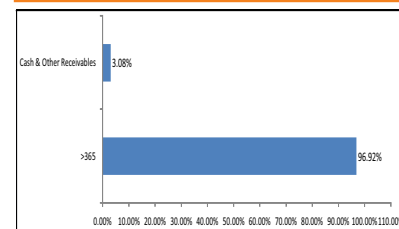
PORTFOLIO

Company	Industry/Rating	% to Nav
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.72% GOI (MD 25/05/2025)	SOV	38.80%
8.40% GOI (MD 28/07/2024)	SOV	19.18%
8.15% GOI (MD 24/11/2026)	SOV	13.61%
8.60% GOI (MD 02/06/2028)	SOV	12.88%
8.83% GOI (MD 25/11/2023)	SOV	12.45%
Government Bond Total		96.92%
GOVERNMENT BOND AND TREASURY BILL Total		
Cash & Other Receivables		
CBLO / Repo		0.00%
Net Receivables/(Payables)		3.07%
Cash & Other Receivables		3.08%
Grand Total		100.00%

RATING PROFILE FOR THE PORTFOLIO



MATURITY PROFILE FOR THE PORTFOLIO



POINT TO POINT RETURNS

As on 30 September 2015

Lumpsum investment of 10,000 invested						
Period	Fund	Return	Gsec 10 NSE Index	Return	10 GOI	Return
Since Inception	10,752	7.52%	10,775	7.75%	10,798	7.98%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	Gsec 10 NSE Index	10 GOI
September 30, 2014 to September 30, 2015	—	—	—
September 30, 2013 to September 30, 2014	—	—	—
September 28, 2012 to September 30, 2013	—	—	—

LIC NOMURA MF BANKING AND FINANCIAL SERVICES FUND

SCHEME FEATURES

Scheme Type: Open Ended Banking & Financial Services Sector Scheme

Allotment Date: March 27, 2015

AUM as on 30/10/2015: INR 38.12 Cr

Average AUM as on 30/10/2015: INR 39.55 Cr

Load Structure:

Entry Load: Nil

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

Benchmark: S&P BSE Bankex Index

Minimum Investment: Rs. 5000/-

FUND MANAGER

Mr. Ramnath Venkateswaran

Total Experience : 12 years

NAV

For all the plans and options

NAV as on October 30, 2015	Per Unit
Growth	8.9352
Dividend	8.9352
Direct Growth	8.9525
Direct Dividend	8.9499

EXPENSE RATIO - REGULAR : 2.94%

EXPENSE RATIO - DIRECT : 2.49%

ANNUAL PORTFOLIO TURNOVER RATIO : 0.00 times

RISK MEASURES

Standard Deviation	1.41%
Sharpe Ratio	-0.06
Portfolio Beta	0.87
YTM	0.34%

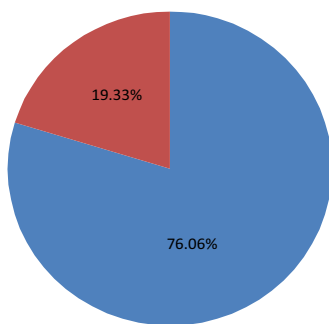
INVESTMENT OBJECTIVE

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

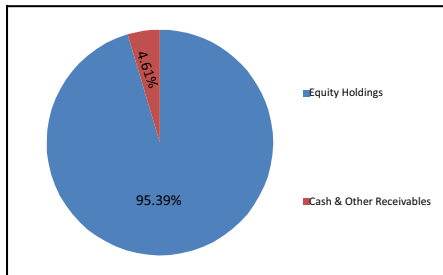
PORTFOLIO

Company	% of Nav
Equity Holdings	
Banks	76.06%
HDFC Bank Ltd	9.98%
State Bank of India	9.70%
ICICI Bank Ltd	9.66%
Axis Bank Ltd	8.11%
Bank Of Baroda	7.52%
Yes Bank Ltd	6.85%
City Union Bank Ltd	6.00%
Punjab National Bank	5.16%
DCB Bank Limited	4.55%
Union Bank of India	4.42%
Bank of India Ltd	4.11%
Finance	19.33%
Shriram Transport Finance Company Ltd	5.12%
Crisil Ltd	4.51%
Multi Commodity Exchange of India Ltd	3.70%
Power Finance Corporation Ltd	3.43%
Mahindra & Mahindra Financial Services Ltd	2.57%
Equity Holdings Total	95.39%
Cash & Other Receivables	
CBLO / Repo	4.89%
Net Receivables/(Payables)	-0.28%
Cash & Other Receivables	4.61%
Grand Total	100.00%

PORTFOLIO ANALYSIS : EQUITY HOLDING



ASSET ALLOCATION



POINT TO POINT RETURNS

As on 30 September 2015

Period	Lumpsum investment of 10,000 invested					
	Fund	Return	S&P BSE Bankex Index	Return	Nifty	Return
Since Inception	9,344	-6.56%	9,524	-4.76%	9,296	-15.83%

DISCRETE 12 MONTHS RETURNS

As on 30 September 2015

Period	Fund	S&P BSE Bankex Index	Nifty
September 30, 2014 to September 30, 2015	-	-	-
September 30, 2013 to September 30, 2014	-	-	-
September 28, 2012 to September 30, 2013	-	-	-

DIVIDEND HISTORY

DIVIDEND HISTORY OF LIC NOMURA MF LIQUID FUND

Frequency	Record Date	Face Value (Rs.)	NAV (Rs.)	Gross Dividend (Rs.)/unit
Daily	September 01, 2015			6.8459
	October 01, 2015			6.8473
Daily Direct	September 01, 2015			6.9179
	October 01, 2015			6.9253

DIVIDEND HISTORY OF LIC NOMURA MF MONTHLY INCOME PLAN

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Monthly	September 30, 2015	10.0000		0.0750
Monthly Dir.	September 30, 2015	10.0000		0.0750
Quarterly	September 29, 2015	10.0000		0.2000
Quarterly Dir.	September 29, 2015	10.0000		0.2000
Yearly	March 24, 2015	10.0000		0.9000
Yearly Direct	March 24, 2015	10.0000		0.9000

DIVIDEND HISTORY OF LIC NOMURA MF SAVINGS PLUS FUND

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Daily	September 01, 2015			0.0834
	October 01, 2015			0.0574
Daily Direct	September 01, 2015			0.3140
	October 01, 2015			0.0632
Weekly	September 01, 2015			0.0929
	October 01, 2015			0.0606
Weekly Direct	September 01, 2015			0.0980
	October 01, 2015			0.0660

DIVIDEND HISTORY OF LIC NOMURA MF INCOME PLUS FUND

Frequency	Record Date	Face Value (Rs.)	Nav (Rs.)	Gross Dividend (Rs.)/unit
Daily	September 01, 2015			0.0825
	October 01, 2015			0.0390
Daily Direct	September 01, 2015			0.0644
	October 01, 2015			0.0412
Weekly	September 01, 2015			0.0801
	October 01, 2015			0.0517
Weekly Direct	September 01, 2015			0.0839
	October 01, 2015			0.0546
Monthly	September 01, 2015	10.0000		0.0468
	September 30, 2015	10.0000		0.0772
Monthly Direct	May 27, 2014	10.0000		0.0865
	June 24, 2014	10.0000		0.0643

DIVIDEND HISTORY OF LIC NOMURA MF BOND FUND

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

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

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

DIVIDEND HISTORY OF LIC NOMURA MF BALANCED FUND - DIVIDEND PLAN

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

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

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

Fund Manager's Performance

Fund Manager - Shri Ramnath Venkateswaran	
Top 3	
Scheme Name	1-year Return
LIC Nomura MF Children Fund	0.24
LIC Nomura MF Balanced Fund	-4.79
LIC Nomura MF Equity Fund	-6.53
Bottom 2	
Scheme Name	1-year Return
LIC Nomura MF Index Fund-Nifty Plan	-7.47
LIC Nomura MF Index Fund-Sensex plan	-8.97

Fund Manager - Mr. Rahul Singh	
Top 1	
Scheme Name	1-year Return
LIC Nomura MF Liquid Fund	8.48
Bottom 1	
Scheme Name	1-year Return
LIC Nomura MF Savings Plus	7.85

Fund Manager - Mr. Sachin Relekar	
Top 2	
Scheme Name	1-year Return
LIC Nomura MF Tax Plan	-0.71
LIC Nomura MF ULIS	-1.44
Bottom 2	
Scheme Name	1-year Return
LIC Nomura MF Growth Fund	-1.96
LIC Nomura MF Infra Fund	-8.87

Fund Manager - Mr. Kunal Jain	
Top 3	
Scheme Name	1-year Return
LIC Nomura MF G-Sec Fund	10.78
LIC Nomura MF Bond	8.75
LIC Nomura MF Annual-Inv-1	8.45
Bottom 3	
Scheme Name	1-year Return
LIC Nomura MF Mthly-Inv-1	7.52
LIC Nomura MF Income Plus	6.26
LIC Nomura MF MIP	4.48

AREA OFFICES

PLACE	ADDRESS	LANDLINE	MOBILE
AHMEDABAD	Jeevan Sadan, 3rd Flr, LIC Bldg, Opp. Capital Commercial Center, AHMEDABAD - 380006.	079-26588301 / 65431989	7228842900 / 9998730527/ 9978862626 / 9327494916 / 9979892737
BANGALORE	No.4, Canara Mutual Building (Opp. Cash Pharmacy), 2nd Floor, Residency Rd, BANGALORE-560025.	080-22210180 / 22295598	9845280964 / 9902007686 / 9986500721 / 9986117183 / 9844750711 / 9482858906 / 9742707041
CHANDIGARH	S.C.O.-20-30, Jeevan Prakash Building, Ground Floor, LIC Divisional Office, Sector - 17B, CHANDIGARH-160 017.	0172-4622030	9041057072 / 9419213201 / 9410702598 / 9814299747 / 9410702598
CHENNAI	15, Anna Salai, Next to V.G.P. Bldg., CHENNAI - 600002.	044-28411984 / 28555883	9940178266 / 9845190466 / 9361555562 / 9500038285 / 7708007363
ERNAKULAM	11th Floor, Jeevan Prakash, M.G. Road, Ernakulam, KOCHI - 682011	0484-2367643	9946710555 / 9349739890 / 9745612888 / 9388110220 / 9388088066 / 9447367160
HUBLI	2nd Floor, LIC Bldg., Beside HPO, Lamington Road, HUBLI - 580020.	0836 - 4260523	9880058223 / 9845205168 / 9900026952 / 9986125091 / 9900144196 / 9916140315
HYDERABAD	House No. 5-9-57, 4th Floor, Jeevan Jyoti Building, Basheerbagh, HYDERABAD - 500029.	040-23244445 / 23210572	8897656665 / 9000444850 / 9000171858 / 9652201186
INDORE	U.V. House, 1st Floor, Snehil 9/1-A South Tukoganj, INDORE - 452001.	0731-2520262	9584028359 / 9406586454 / 7415101313 / 9303822916 / 9981511435 / 8827344195
JAIPUR	LIC Divisional Office - 1 Campus, Ground Floor, Jeevan Nidhi - II (Investment Building), Bhawani Singh Road, Ambedkar Circle, Jaipur - 302005,	0141-2743620	7023953465 / 9829077674 / 9829791132 / 9829098323 / 9829947974 / 9784011432
KANPUR	Jeevan Vikas, Ground Floor, 16/98, M.G. Road, KANPUR - 208001.	0512-2360240 / 3244949	9838038440 / 8009058969 / 8410010025 / 9897056231 / 9336654734 / 9412733920
KOLKATA	Ground Floor, Hindustan Building Annexe, 4, Chittaranjan Avenue, KOLKATA - 700072.	033-22129455	9830275501 / 9831510531 / 9832635563 / 9831712244 / 8486555218 / 9378330300
LUCKNOW	7th Floor, Jeevan Bhavan 2, Naval Kishore Road, Hazrat Ganj, LUCKNOW-226 001	0522-2231186 / 4045203	9554777795 / 9336833448 / 9997324664 / 9455060457 / 9837188647 / 9628121276
MADURAI	2nd Floor, LIC Bldg., Door No. 3, West Marret Street, MADURAI - 625 001	0452 - 2345700	9677025698 / 9715371216 / 9842524130
MUMBAI	Gr. Floor, Industrial Assurance Bldg., Opp. Churchgate Station, MUMBAI - 400020.	022-22885971 / 22817162 / 55719750	9930718555 / 8898739368 / 9820137844 / 9820469996 / 7738907222 / 9930476555
NAGPUR	Jeevan Seva Bldg., Mount Road, Sadar, NAGPUR - 440 001.	0712 - 2542497	9822203503 / 9021426397 / 9923025535 / 9422862120
NASHIK	Shop No.2, Ground Floor, Rajvee Enclave, New Pandit Colony, NASHIK - 422002.	0253-2579507	8080858887 / 9923797207 / 9595075700
NEW DELHI	7th Floor, Jeevan Prakash, 25 K.G. Marg, NEW DELHI - 110001.	011-23359190 / 011-23314396	9818610867 / 9930957772 / 9971672830 / 9891736008 / 9718809696 / 9654228220 / 9818280698
PUNE	LIC of India, Pune D.O.-I,6/7, Shivaji Nagar,University Road, PUNE - 411 005	020 - 25537301	9325523480 / 9702882224 / 9767868611 / 8390786008
RAIPUR	C-29/A, Sector 1, Besides City Centre Mall, Devendra Nagar, RAIPUR-492001 C.G.	0771-2236780 / 4051137	9937040031 / 9826161175 / 9329100009 / 9302606248 / 9770689528
RAJKOT	LIC of India Bldg., Jeevan Prakash, Tagore Marg, RAJKOT - 360 002.	0281 - 2461522	9898733233 / 9724222223 / 9724497808
RANCHI	Narsaria Tower, 2nd Floor, Opp. Lalpur Police Station, Post Lalpur, RANCHI-834001.	0651-2206372	9937196937 / 9835197681 / 9955189443 / 9835334495 / 9162780200 / 7381068161



Investment Manager:

LIC NOMURA MUTUAL FUND ASSET MANAGEMENT COMPANY LIMITED

4th Floor, Industrial Assurance Bldg., Opp. Churchgate Station, Mumbai 400 020. Tel. : 022-66016000
Fax : 22843660 E-mail: corp.office@licnomuramf.com



LIC NOMURA
MUTUAL FUND

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

GLOSSARY OF TERMS :

Fund Manager

An Employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme

Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme

Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years

NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-year Gsec.

Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry Load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs 100 and the entry load is 1%, the investor will enter the fund at Rs 101.

Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit Load. For instance if the NAV is Rs 100 and the exit load is 1%, the investor will receive Rs 99.

Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta

Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings

The holdings or the portfolio is a mutual fund's latest or updated report statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

SIP Return

The SIP return calculation should be based on Rs. 10,000 invested every month. Returns would be 1 year, 3 year, 5 year, 7 year etc.

Asset allocation for Equity

The allocation is based on industry classification and not any separate sector classification.

Portfolio Yield

Disclosure only required for Debt Funds

Risk Free Returns

MIBOR rate for 1 day. To be sourced from FIMMDA (<http://www.fimmda.org>) for last day of the month

Build wealth through a steady investment



Systematic Investment Plan Expect sizeable savings in the long run

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.



Auto risk cover • Life insurance cover • Loyalty bonus • Age-specific mortality charges • Guaranteed bonus on maturity
Free accidental insurance cover • I T Benefit under section 80C

**Invest once,
get a rainbow of benefits!**

**LIC NOMURA MF
ULIS**

An open ended insurance linked tax saving scheme

Other Benefits

Unit Linked Insurance Scheme (ULIS) is a plan, where there is

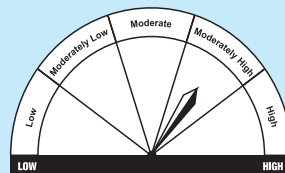
NO

- 1) Administrative Fee
- 2) Policy Preparation Charge
- 3) Annual Maintenance Charge
- 4) Deduction for Accidental Insurance Cover
- 5) Medical Test up to ₹ 15,00,000/- & age up to 60

- | | |
|---|---|
| 1] Growth in investment being an Equity Oriented Hybrid Fund | 7] ECS facility available |
| 2] Life insurance cover up to ₹ 15,00,000/- from 12 to 60 yrs. of age (subject to maturity at 70) | 8] Available in different terms like 5, 10 & 15 years and modes like single, monthly, quarterly, half yearly and yearly |
| 3] Guaranteed bonus on maturity | 9] Age Specific Mortality charges, a cheaper term assurance premium |
| 4] Income tax benefit on investment under section 80C | 10] Auto Risk cover is available up to age of 70 years - No fear of lapsation as Auto Risk cover is there, if one full year's premium paid and balance above ₹ 5,000/- in folio |
| 5] Two options – Uniform and Reducing Risk cover | 11] No Entry Load and No Exit Load |
| 6] Loyalty Bonus after the maturity @ 0.5% per annum | |

This product is suitable for investors who are seeking*:

- Long term capital appreciation and current income.
- Investment in equity and equity related securities, fixed income securities (debt and Money Market securities).



Investors understand that their principal will be at moderately high risk



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