

Life filled with Happiness & togetherness

Invest in

LIC MF BANKING & PSU DEBT FUND

An open-ended debt scheme predominantly investing in Debt Instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.



Investment Objective

The primary investment objective of the Scheme is to seek to generate income and capital appreciation by primarily investing in a portfolio of high-quality debt and money market securities that are issued by banks, public sector undertakings, public financial institutions and Municipal Bonds. There is no assurance that the investment objective of the Scheme will be realized.



Minimum Application Amount

₹ 5,000 and in multiples of ₹ 1 thereafter. For Systematic Investment Plan (SIP), the minimum amount is ₹ 1,000 (Monthly) & ₹ 3,000 (Quarterly) and in multiples of ₹ 1 thereafter.



Load Structure

Entry Load - Nil
Exit Load - Nil



Minimum Additional Amount

(For subsequent investments under an existing folio)
₹ 500 and in multiples of ₹ 1 thereafter



First Tier Benchmark Index

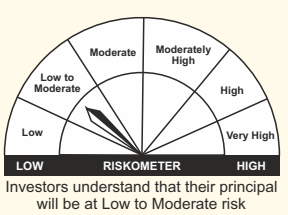
Nifty Banking and PSU Debt Index



Minimum Redemption Amount

₹ 500 and in multiples of ₹ 1 thereafter.

To know more, please consult your Financial Advisor OR Call Toll Free 1800-258-5678



This product is suitable for investors who are seeking*:

- Regular income for medium-term capital appreciation with current income.
- An income fund that invests predominantly in debt and money market instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.
- Risk - Low to Moderate**

Potential Risk Class (PRC) Matrix

		Potential Risk Class		
Credit Risk →	Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)				
Moderate (Class II)				
Relatively High (Class III)		A-III		

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. The change in Risk-o-meter will be evaluated on a monthly basis. For Scheme related details, including updation in Riskometer (if any) may please be referred on our website: www.licmf.com

Investment Strategy

- A fund that invests predominantly in debt and money market instruments issued by Banks, PSU's, PFIs and Municipal Bonds.
- The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency.
- The investment strategy would emphasize investments in securities that give consistent returns at low levels of risks.
- The investment manager endeavors to invest in highest rated papers.

Who Should Invest?

- Those who are looking for regular income for medium-term capital appreciation with current income.
- Those who would like to participate in debt and money market instruments issued by Banks, PSU's, PFIs and Municipal Bonds.
- Those who have an investment horizon of more than 3 years.

Asset Allocation

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High / Medium / Low
Minimum Investment in debt instruments of banks, Public sector Undertakings, Public Financial Institutions and Municipal Bonds.*	80	100	Low to Medium
Other debt and money market securities *	0	20	Low to Medium
Units issued by REITs & InvIT *	0	10	Medium to High

* The Cumulative Gross Exposure to Debt, Money Market, Derivatives, REITs & InvIT will not exceed 100% of the Net Assets of the Scheme. The Scheme may participate upto 10% of the AUM of the scheme in repo of corporate debt securities.

Fund Manager

Mr. Marzban Irani - managing since 10th August, 2016

Co-Fund Manager

Mr. Sanjay Pawar - managing since 1st January, 2022

Plans Available

Regular Plan and Direct Plan.
(The Regular and Direct plans will have a common portfolio)

Risk Factors

For detailed scheme/securities related risk factors, please refer to the Scheme Information Document

Options Available

1. Growth Option and 2. IDCW Option

The IDCW option has the following facilities:

Daily / Weekly / Monthly

(i) Reinvestment of IDCW (ii) Pay-out of IDCW

Default Investment option is Growth Option.

For the IDCW option, the default facility will be Reinvestment of IDCW.

*IDCW: Income Distribution cum Capital Withdrawal

Statutory Details Sponsor: Life Insurance Corporation of India.

Investment manager: LIC Mutual Fund Asset Management Ltd. CIN: U67190MH1994PLC077858

For further details, please refer to the Scheme Information Document, Statement of Additional Information & Key Information Memorandum cum Application forms, available on our website www.licmf.com and at the official points of acceptance of LIC Mutual Fund Asset Management Ltd.

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LIC Mutual Fund Asset Management Ltd.

Investment Managers to LIC Mutual Fund
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For more details, contact:



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1800-258-5678



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