



**Life filled with Happiness & togetherness**

Invest in

# LIC MF BANKING & PSU 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 achieved.



**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 - Not Applicable  
Exit Load - Nil



**Minimum Additional Amount**  
(For subsequent investments under an existing folio)

₹ 500 and in multiples of ₹ 1 thereafter



**First Tier Benchmark Index**

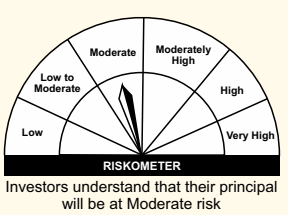
Nifty Banking and PSU Debt Index



**Minimum Redemption Amount**

₹ 500 and in multiples of ₹ 1 thereafter.

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



This product is suitable for investors who are seeking\*:

- 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 - 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)		<b>A-III</b>		

\*Investors should consult their financial advisers 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](http://www.licmf.com)

## Investment Strategy

- A fund that invests predominantly in debt and money market instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions 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)	
	Minimum	Maximum
Minimum Investment in debt instruments of banks, Public sector Undertakings, Public Financial Institutions and Municipal Bonds.*	80	100
Other debt and money market securities *	0	20
Units issued by REITs & InvIT *	0	10

\* The Cumulative Gross Exposure to Debt, Money Market, Derivatives, REITs, InvITs and repo in corporate debt securities 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. The Scheme may invest in securitized debt assets.

## Fund Managers

Mr. Marzban Irani - managing since 10<sup>th</sup> August, 2016

Mr. Pratik Shroff - managing since 26<sup>th</sup> September, 2023

## Plans Available

Regular Plan and Direct Plan.

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

## 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](http://www.licmf.com) and at the official points of acceptance of LIC Mutual Fund Asset Management Ltd.

**Disclaimer:** The views expressed herein are based on internal data, publicly available information and other sources believed to be reliable. Any calculations made are approximations, meant as guidelines only, which you must confirm before relying on them. The information contained in this document is for general purposes only. The document is given in summary form and does not purport to be complete. The document does not have regard to specific investment objectives, financial situation and the particular needs of any specific person who may receive this document. The information / data herein alone are not sufficient and should not be used for the development or implementation of an investment strategy. The statements contained herein are based on our current views and involve known and unknown risk and uncertainties that could cause actual results, performance or event to differ materially from those expressed or implied in such statements. Past performance may or may not be sustained in the future. LIC Mutual Fund Asset Management Ltd. / LIC Mutual Fund is not guaranteeing / offering / communicating any indicative yield on investment made in the scheme(s). Neither LIC Mutual Fund Asset Management Ltd. and LIC Mutual Fund (the Fund) nor any person connected with them, accepts any liability arising from the use of this document. The recipients(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible / liable for any decision taken on the basis of information contained herein.

## LIC Mutual Fund Asset Management Ltd.

Investment Managers to LIC Mutual Fund

Industrial Assurance Building, 4<sup>th</sup> Floor,

Opp. Churchgate Station, Mumbai - 400020

Kindly visit our website for more info: [www.licmf.com](http://www.licmf.com)

OR

Scan QR Code



Connect with us:



/LICMutual



/LICMutual



/company/LICMutual



1800-258-5678



[www.licmf.com](http://www.licmf.com)

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