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 & municipal bonds

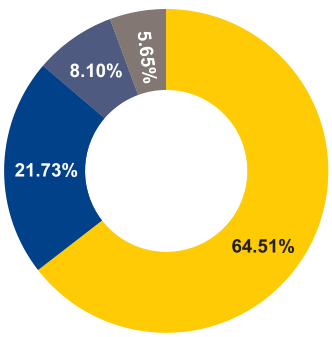
Investment Objective

- 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.

Who Should Invest?

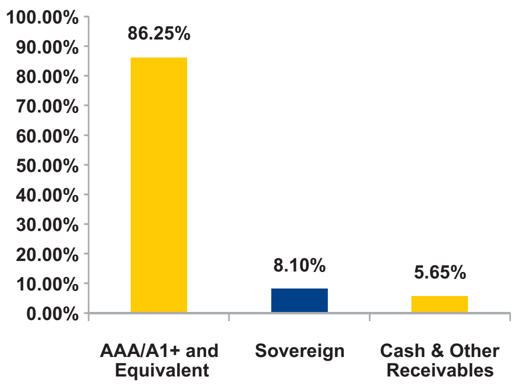
- Those who are looking for regular income for medium-term capital appreciation with current income.
- Those who would like to participate in debt and money market instruments issued by Banks, PSU's, PFIs and Municipal Bonds.
- Those who have a Moderate risk appetite.
- Those who have an investment horizon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

ASSET ALLOCATION (% of NAV)



Corporate Debt
Money Market Instruments
Government Bond & Treasury Bill
Cash & Other Receivables

RATING PROFILE (% of NAV)



Scheme Features

Allotment Date: May 31, 2007

Entry Load: Nil

Exit Load: Nil

Benchmark: CRISIL Short Term Bond Fund Index

Minimum Lumpsum Investment: ₹ 5000/-

Risk Measures (as on 28th June 2019)

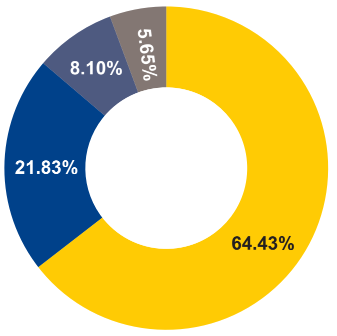
Average Maturity **2.91 years**

Macaulay Duration **2.39 years**

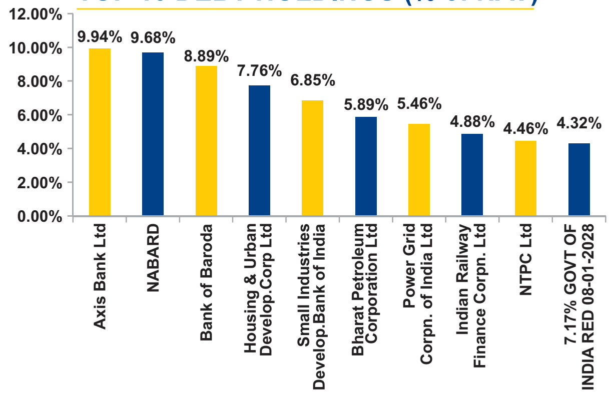
Yield To Maturity **7.21%**

Fund Manager:
Mr. Marzban Irani
Experience: 17+ years
(Managing since 10th August 16)

MATURITY PROFILE (% of NAV)



TOP 10 DEBT HOLDINGS (% of NAV)



Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Short Term Bond Fund Index*	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Short Term Bond Fund Index*	CRISIL 1 Year T-Bill Index**
1 Year	9.76	9.06	7.95	10,974	10,904	10,793
3 Years	7.56	7.51	6.76	12,439	12,422	12,163
5 Years	7.28	8.20	7.29	14,204	14,826	14,215
Since inception^	7.56	8.06	6.50	24,120	25,506	21,415

Note: Different plans shall have a different expense structure. The performance details provided herein are Growth NAV of regular plan. Period for which scheme's performance has been provided is computed basis last day of the month-end. In case, the start/end date of the concerned period is a non-business date , the NAV of the previous business date is considered for computation of returns. ^Date of inception : 31st May 2007. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Load is not considered for computation of returns. **MR. MARZBAN IRANI** is managing the above scheme since 10th August 2016. Total no. of schemes managed by Mr. Marzaban Irani is 10. *Benchmark, **Additional Benchmark. Above Performance is as on 28-June-2019. **Source :** Scheme information document, factsheet (Portfolio as on 28th June 2019).

Other Schemes Managed by Fund Manager Mr. Marzban Irani

Schemes	CAGR (%)				Date of Inception	Scheme managed by the current Fund Manager since
	1 Year	3 Years	5 Years	Since Inception		
Top 3 Performance						
LIC MF G-Sec Long Term ETF	14.81	7.95	NA	8.27	December 24, 2014	August 10, 2016
Nifty 8-13 yr G-Sec Index*	15.31	8.33	NA	8.63		
CRISIL 10 Year Gilt Index**	13.85	7.04	NA	7.68		
LIC MF Govt. Securities Fund	13.47	7.91	8.83	7.56	December 10, 1999	August 10, 2016
I-Sec Composite Index*	13.96	8.75	9.74	NA		
CRISIL 10 Year Gilt Index**	13.85	7.04	8.56	NA		
LIC MF Equity Hybrid Fund - Growth#	12.93	8.10	6.97	8.57	January 01, 1991	August 10, 2016
CRISIL Hybrid 35+65 - Aggressive Index*	9.65	11.65	10.54	NA		
NIFTY 50-TRI**	11.42	13.93	10.53	14.44		
Bottom 3 Performance						
LIC MF Children's Gift Fund#	8.87	3.92	6.78	3.21	November 12, 2001	August 10, 2016
CRISIL Hybrid 35+65 - Aggressive Index*	9.65	11.65	10.54	NA		
NIFTY 50-TRI**	11.42	13.93	10.53	16.58		
LIC MF Unit Linked Insurance Scheme@	8.07	10.03	8.87	9.52	June 19, 1989	August 10, 2016
CRISIL Hybrid 35+65 - Aggressive Index*	9.65	11.65	10.54	NA		
NIFTY 50-TRI**	11.42	13.93	10.53	NA		
LIC MF Debt Hybrid Fund - Cumulative#	7.44	5.93	6.56	8.44	June 01, 1998	August 10, 2016
CRISIL Hybrid 85+15 - Conservative Index*	11.25	8.92	9.48	NA		
CRISIL 10 Year Gilt Index**	13.85	7.04	8.56	NA		

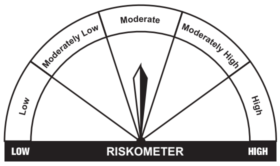
Note: Different plans shall have a different expense structure. The performance details provided herein are Growth NAV of regular plan. These schemes are co - managed by @Mr. Sachin Relekar and #Mr. Yogesh Patil. *Benchmark, **Additional Benchmark. Period for which scheme's performance has been provided is computed basis last day of the month-end. In case, the start/end date of the concerned period is a non-business date , the NAV of the previous business date is considered for computation of returns. Top 3 & Bottom 3 performance of the schemes has been derived on the basis of last 1 year performance ending on June 28, 2019. NA : Not Available. Since respective schemes have not completed relevant period (1yr, 3yr or 5yr) after allotment or units were not available throughout the respective period, no returns are available. The performance of the scheme is benchmarked to the Total Return variant of the Index. Above Performance is as on 28-June-2019. **Source :** Scheme information document, factsheet (Portfolio as on 28th June 2019).

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 and 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.



Investors understand that their principal will be at moderate risk

The 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, PSU's, PFIs and Municipal Bonds.
- Risk - Moderate

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

LIC Mutual Fund Asset Management Ltd.
Investment Managers to LIC Mutual Fund
Formerly Known as LIC Nomura Mutual Fund Asset Management Co. Ltd.
Industrial Assurance Building, 4th Floor, Opp. Churchgate Station,
Mumbai - 400 020.

For more details, contact:

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