# **FACT SHEET**

31<sup>st</sup> March 2025





# LOW DURATION FUND

An open ended low duration debt scheme investing in instruments with Macaulay duration of the portfolio is between 6 months and 12 months (Please refer Page No.14 of Scheme Information Document). (A Relatively Low interest rate risk and moderate Credit Risk)

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

- Income for short term
- A fund that focuses on low duration securities.
- · Risk Moderate

Potential Risk Class (PRC) Matrix

	1	l								
			Potential Risk Class							
C	redit Risk 💳	<b></b>	Relatively Low	Moderate	Relatively High					
lı	terest Rate R	isk <b>↓</b>	(Class A)	(Class B)	(Class C)					
R	elatively Low	(Class I)		B-I						
Ν	loderate (Cla	s II)								
R	elatively High	(Class III)								

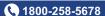
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Hisk-o-meter is based on evaluation of risk level of Scheme's portfolio as on 31st March 2025 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

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Risk - Very High

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# HOW TO READ A MUTUAL FUND

# LIC MUTUAL FUND

Khushiyaan, Zindagi Ki...

Do you know your Mutual Fund investment portfolio?

Do you know where your money is invested, or which stocks and sectors were added/removed after you invested in the fund?

Do you know your fund manager and his past performance?

Do you keep up with changes happening with your investments?

As an investor, you should seek answers to these questions before & after investing in a particular Mutual Fund. The Mutual Fund factsheet is a crucial source of information, facts, terminologies, figures, and disclosures that every investor should be aware of while investing in a particular fund.

### IMPORTANCE OF A MUTUAL FUNDS FACTSHEET

- >> For potential investors, it is necessary to check a mutual fund from various aspects before investing. A mutual fund factsheet helps to understand the risk, return, the fund's objective, portfolio allocation, etc.
- >> With growing awareness about investments and the active promotion of mutual fund schemes, some investors may get trapped by misinterpreting mutual funds. Carefully reading a factsheet may help them understand the pros and cons of a scheme, which may help them to choose only those that suit their investment objectives and avoid others.

### COMPONENTS OF A MUTUAL FUNDS FACT SHEET



### BASIC FUND INFORMATION

A mutual fund factsheet usually contains the following pasic information about the fund.

- Investment objective: It could be to generate capital appreciation, provide regular income, offer liquidity to investors, etc.
- Category: The category of the fund is specified. For e.g., equity, debt or hybrid scheme, and sub-categories like large-cap, midcap, small-cap, multi-cap equity scheme, conservative hybrid scheme or aggressive hybrid scheme, etc.
- >> Type of scheme: It could be an open-ended, close-ended or interval scheme, growth or dividend fund, liquidity fund, etc.
- Assets under management: The total sum of the market value of all securities in the scheme.
- >>> Benchmark index against which the performance of the scheme can be compared.
- >> The minimum amount of investments required for a lump sum or a Systematic Investment Plan (SIP).
- Exit load: An investor would need to pay charges for redeeming mutual fund units or exiting the mutual fund scheme.
- >> Riskometer: It indicates the level of risk involved in the concerned mutual fund. The needle of the risk-o-meter points to the amount of risk involved, which can be low, low to moderate, moderate, moderately high, high or very high.



### PORTFOLIO ALLOCATION

Mutual funds involve an investment of pooled money across various assets and sectors. The mutual fund factsheet constitutes crucial information about the portfolio allocation, which can give you the answer to the following questions:

- >> In which assets is the money being invested?
- » What percentage of net assets is invested in which assets/ securities?
- In which industries sectors is the money being invested?
- What percentage of net assets is invested in which industries?
- >> What percentage of net assets is invested in which companies?
- >> How much cash is idle?



#### PERFORMANCE ANALYSIS

Another crucial part of a mutual fund factsheet is the details of the fund's historical performance. Usually, this part includes a comparison of scheme returns, SIP returns, returns against the benchmark, and the overall return of the market for one year, three years, five years, ten years or more.



### DETAILS ABOUT THE FUND MANAGER

The mutual fund factsheet includes details about the fund manager's qualifications and experience. It may also contain information about the historical returns of the funds managed by the fund manager.

It is important to understand the factsheet because fund managers will analyse market trends, make investment strategies and ensure legal compliance. They are going to make investment decisions which can have a significant impact on returns generated by mutual funds.



### CONCLUSION

You don't have to be a market expert to stay on top of your investments. However, it is important to learn some basics even when you consult a professional. You can start with a mutual fund factsheet and read more about mutual funds and their working. The factsheets are fairly easy to read and provide deep insight into your mutual fund working.

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Dear Investor,

#### I wish you a Happy New Financial Year 2025-2026!

In FY2025, we learnt a few important lessons. Volatile markets impacted the share prices of some companies with weak fundamentals. Some of the stories in micro-cap stocks turned out to be just that – stories - wiping out investors' wealth. At the same time, some businesses stood firm in this twister-like situation, and their share prices did not see much downside. We not only witnessed earnings downgrades but also saw a few fundamentally weak companies defaulting on their loan repayments. These developments are not uncommon; such events often transpire when economic growth slows down. To add to investors' woes, the global geo-political environment remains highly dynamic. Hence, investors - especially first-timers - are finding it difficult to make informed investment decisions.

In this context, a look at the numbers may offer some cues. The Nifty 100, the Nifty Midcap 150 and the Nifty Smallcap 250 indices — barometers of large, mid and small-cap stocks-gained 4.96%, 7.62% and 5.40% respectively in FY2025. These key equity indices gave positive returns despite the flash correction around the Lok Sabha election results in June 2024 and incessant selling by Foreign Portfolio Investors, especially during the past 3-months of FY2025, when they sold equities worth **Rs 1.16 lakh crore**. However, DIIs (Domestic Individual Investors) during the same period invested **Rs.1.89 Lac Crores** negating the impact of the withdrawal by FPIs to a good extent and which is huge positive for our internal eco-system.

Stocks may take cues from the expectation of a resilient Indian economy going forward. Global credit ratings major Moody's Ratings stated that India's projected growth at **6.5** % this fiscal will remain the highest among advanced and emerging G-20 countries. This is supported by tax measures and continued monetary easing, and the country will continue to attract capital and withstand any cross-porder outflow.

Though many investors are worried about the Liberation Day action on tariffs and its impact on global economic growth, the optimist in me chooses to focus on the positives. A strong monsoon, continued rural recovery, and the possibility of further repo rate cuts by the Reserve Bank of India can support India's domestic growth story. Strong automobile sales, steady gold buying despite high gold prices, and property bookings in key markets on the auspicious occasion of Gudhipadwa, may serve as indicators of what to expect on the consumption front.

The reduction in income tax is expected to leave more money in the hands of households. This may boost consumption. This, in turn, should be a strong driver of demand. We may see private sector entities opting to build new capacities to cater to this increased demand. This could mark the much-awaited beginning of a virtuous cycle - demand triggering capex, and capex leading to job creation. That, in turn, will further fuel demand.

Investors should not ignore these positives; even as geopolitical tensions remain a concern. 5-years from now, we may look back and infer that April 2025 was a great time to invest -- even amid considerable uncertainty. Thus, this is the right time when all the Investors must invest more and accumulate maximum units in their MF Folios. More Units means stronger wealth appreciation, when bears go into hibernation.

**Mr. Ravi K. Jha**Managing Director & CEO

Every year in April, it is a ritual to talk about the new financial year

and the opportune time to plan taxes by choosing tax-saving investments. Under the old tax regime, many individuals used to invest in various tax-saving instruments, especially equity linked savings scheme (ELSS), popularly known as tax-saving mutual fund schemes.

However, things are changing now. Many individual taxpayers have opted for the new tax regime, which excludes deductions like those available under section 80C of the Income Tax Act. According to estimates, almost 90% of individual taxpayers are expected to adopt the new tax regime, up from the current 75%. Though the new tax regime leaves more money in the hands of households without requiring tax-targeted investments, individual investors should allocate some money towards key financial goals such as retirement and a child's education.

Tax-saving should never be the sole criterion for choosing one investment over another. Instead, financial goals should guide asset allocation and the selection of investments. Since most long-term financial goals call for allocation to stocks, especially for aggressive and moderate investors, investments in equity schemes of mutual funds must be considered. Disciplined investments using Systematic Investment Plans in diversified equity schemes with a sizeable allocation to large cap stocks for a minimum of 5-years may help investors to build wealth to achieve their financial goals.

All in all, investors must realise that investing is like running a marathon - so avoid getting into sprint mode. Follow a nuanced, long-term approach to wealth creation instead of opting for a quick fix that leads nowhere.

So, invest wisely and stay focussed on your financial goals!

Happy nvesting!

Source: Nifty Indices NSDL, Central Board of Direct Taxes,



#### **MARKET OUTLOOK**



Mr. Yogesh Patil
Chief Investment Officer - Equity

#### **EQUITY**

#### **Market Outlook**

- After five consecutive monthly declines, N fty gained 6.3% in the month of March. Mid-cap and small-cap indices gained 7.6% and 8.3% respectively. Selling by foreign institutional investors, the US government tariff uncertainty, and concerns over corporate earnings amid mixed global cues dampened investor sentiments.
- FY26 is expected to be marked by a period of volatility attributed to changes in tariff policies, currency volatility, and supply chain issues. Though, uncertainty would become a central global theme, the Indian economy is expected to demonstrate resilience in this turbulent global environment, as the growth momentum is supported by robust sectoral performance and improving consumption trends.
- Other developments: 1) OPEC+ unveiled plans to gradually unwind its voluntary production cuts, 2) the FOMC kept policy rates unchanged at 4.25-4.5% while retaining the projection of two rate cuts in CY2025
- On the domestic front, CPI inflation eased to 3.6% in February led by a sharp fall in vegetable prices driven by the arrival of winter crops. The decline in overall inflation is expected to further support recovery in consumption and bolster macroeconomic strength. WPI inflation was 2.38% in February 2025. The positive rate of inflation was primarily due to an increase in the prices of manufacture of food products, food articles, other manufacturing, non-food articles and manufacture of textiles.
- On the sectoral indices front, Power (14.3%), Cap Goods (13.5%), Oil&Gas (11.3%), Metals (10.1%), Bankex (8.6%), Healthcare (8.4%), Realty (6.6%), FMCG (5.8%), outperformed the indices while Auto (4.0%), Consumer Durables (2.7%), and IT (-1.5%), underperformed the key indices during the month.

#### **Capital Flows:**

In March 2025, domestic institutional investors were net buyers, investing ₹37,586 crore. Over the past 12 months, domestic institutional investors have recorded cumulative net purchases of ₹608,035 crore. Foreign institutional investors were net sellers in March, with net selling of ₹3973 crore (approximately USD 0.4 billion). For the entire year, foreign institutional investors registered a net outflow of ₹127038 crore (approximately USD 14.6 billion). (March 2025 Avg, 1 USD = INR 86.6).

### MARKET OUTLOOK

#### **Outlook**

- The imposition of reciprocal tariffs by the US on its major trading partners is expected to be a major barrier for global trade growth. The Organization for Economic Co-operation and Development revised its global GDP growth forecast downward by 20 bps to 3.1% for 2025 attributed to higher trade barriers in several G20 economies and increased policy uncertainty weighing on investment.
- The reciprocal tariffs imposed by US on India is 26%. The reciprocal tariffs on other major economies are China (34%), Taiwan (32%), Indones a (32%), South Korea (25%), and Japan (24%). The pharmaceutical sector has been exempted from reciprocal tariffs but tariff concerns continue to loom. The 26% reciprocal import tariff for the other Indian sectors was a negative surprise.
- The sluggishness in capex witnessed during H1FY25 has observed revival as center's capex uptick from October 2024. The capital expenditure incurred during April-January 2024-25 stood at 74.4% of its RE for 2024-25, broadly in line with the previous year. The Union Budget for FY26 has set capital expenditure at INR 11,21,000 cr reflecting a 10% yoy increase. These developments are expected to have a strong multiplier effect on economic growth.
- The INR depreciated by 2.4% in FY25, after falling by 1.5% in FY24. The currency depreciation was highest in H2FY25 with a strong recovery in the last two weeks of FY25. A reversal in dollar strength and foreign institutional investors inflows into debt, supported a rally in INR. The INR is likely to find support from improvement in growth prospects, lower inflation and stable external deficits.
- India's growth story remains anchored in expectations of improved consumption, a renewed emphasis on domestic manufacturing, robust capital buffers in banks, and deleveraged balance sheets of large corporates, which bode well for medium- to long-term prospects. In the short term, growth risks arise from geopolitical tensions and economic slowdowns in key export markets. However, these challenges are balanced by strong high-frequency domestic indicators and ongoing infrastructure development.
- Our preference is to focus on established market leaders who are less susceptible to disruption and demonstrate the ability to innovate within their business segments, ensuring their leadership position and competitive edge remain robust. Sustainable value creation is a core principle of our investment strategy, which prioritizes companies with strong governance standards, high capital efficiency, defensible franchises with significant moats, and long-term growth potential.

Source: Bloomberg

#### **MARKET OUTLOOK**



Mr. Marzban Irani
Chief Investment Officer - Fixed Income

# DEBT Market Outlook

Inflation data for February was lower than anticipated, coming in at 3.6% year-over-year (Exp: 3.9%) as compared to 4.3% year-over-year in January. This was primarily due to food inflation, which decreased to 3.8% in February from 5.7% in January, largely because of a sharp decline in vegetable, meat, fish, eggs and pulses prices. Core inflation was 4.05 percent year over year in February, which was higher than the 3.8% year-over-year (Exp: 3.9%) as

In the last week of March, the borrowing calendar for H1FY26 (April to September) was announced with bond issuances of Rs 8 lakh crore, or about 54% of the Rs 14.8 lakh crore annual borrowing target. The maturity of 1HFY26 is Rs 2.06 lakh crore. With a lesser share of far-end supply, this borrowing calendar was in line with expectations. 26% of the whole H1FY26 supply is concentrated in the 10-year segment, with the 15- and 40-year segments following. The net issuance in H1FY26 is at Rs 5.8 Tn, the government has also lowered the net t bill borrowing to (-)639 bn in the 1QFY26compared to that of (-)629 bn in 1QFY25.

In order to lower the monthly run-off rate for US Treasury securities maturing, the FOMC adjusted its quantitative tightening program while maintaining the status quo along anticipated lines. The FOMC also discussed the uncertainties surrounding the future outlook due to Trump's tariff regime, and the economic predictions showed that the economy was heading toward stagflation as a result of reduced growth, more unemployment, and inflation. FOMC chair Powell stressed that the overall effect of Trump's policy regime and its impact on the actual economy will probably have the biggest influence on the policy decision. The FOMC also affirmed that a rate cut could be delivered if the inflation spike seems temporary.

During the mid-week of March, the liquidity remained tight with a peak deficit of 2.6th mainly due to GST related outflows and advance tax payment. This tightness was dampened by the OMO purchases and FX intervention. The RBI announced an additional OMO purchase of Rs 500 bn along with the US\$10 bn FX buy/sell swap. With a total of INR 2.82th in bond purchases and USD 25.2 bn through Fx swaps through the Q4FY25 along with other measures like VRR and with continued year end government spending the systematic liquidity moved closer to the neutral zone by month end.

The domestic 10-year bond fluctuated between 6.65% and 6.72% for the first two weeks of March then dropped to 6.58% in the final week of the month and was trading between 6.58% and 6.63%. The domestic 10-year is anticipated to trade in 6.45% to 6.65% range over the next few weeks. The INR gained nearly 2% to close the month at 85.46 and remained the best performing currency amongst the Asian peers. In March, the yields on the US 10-year Treasury has been hovering between 4.15 to 4.35.



#### **Outlook**

With inflation softening and RBI's concerns about slowing growth and its tolerance for two-way INR moves-primarily due to the US dollar weakening, which led to the rupee strengthening-the market anticipates a rate cut of 25 basis points at the next MPC in the first week of April and another cut of 25 basis points in the June meeting. Additionally, it is anticipated that the RBI will change its stance and carry on with its liquidity injection program. RBI is expected to lower the forward inflationary projections at the upcoming MPC. Policy rates and liquidity easing initiatives are the primary causes of the anticipated softening of bond yields. The corporate bond and SGS spreads are expected to ease off as the supply remains muted in the first half of fiscal. In the following months, it is anticipated that the liquidity situation would improve and turn surplus. However, the uncertainties due to geopolitical-led-supply-side disruptions, tariff threats from the Trump led US government.

Source: Bloomberg

#### Article by Co- Chief Investment Officer - Equity



Mr. Nikhil Rungta
Co-Chief Investment Officer- Equity

#### Tariff Tantrums & Trade Volatility: What It Means for Indian Equities

If there's one thing markets dislike more than bad news, it's uncertainty - especially when it's policy-driven.

This week, we saw yet another episode of global unpredictability. The US announced tariffs on a set of countries, only to roll them back within days. That flip - flop might seem like just another headline, but for investors and businesses across the world, it created real confusion. It's the kind of event that fuels volatility, shakes confidence, and forces portfolio managers to rethink their short-term positioning.

And while India wasn't directly targeted, the aftershocks were felt in our markets too.

#### Global Moves, Local Impact

The world is deeply interconnected today - through trade, capital flows, and supply chains. When a major economy like the US changes course abruptly, the effects don't stay contained.

For Indian markets, here's what this means:

- Export-oriented sectors like IT services, chemicals, textiles, and auto ancillaries are vulnerable.
   When global customers hit the brakes-even briefly Indian companies feel the slowdown in orders and pipeline activity.
- Input costs and supply chains can also come under pressure. Many Indian manufacturers rely on imported components or raw materials. If trade routes get disrupted or costs go up, margins get squeezed.
- Foreign flows become fickle. FIIs tend to pull back during periods of global policy uncertainty. Even if India's macro story is strong, we're still part of the broader emerging market basket, and sentiment can be swept by what's happening overseas.

#### But India Isn't Standing Still

Here's the good news. India has steadily been building its case as a credible alternative in the global supply chain. With the world trying to reduce dependence on any one geography, India's role is expanding.

Our bilateral trade negotiations are gaining momentum. Sectors like electronics, renewables, and precision manufacturing are seeing global interest. In services, India remains a powerhouse -and now, we're adding scale and sophistication to that strength.

This won't shield us entirely from global volatility, but it does mean India is increasingly part of the solution, not just at the receiving end of the problem.

### Article by Co- Chief Investment Officer - Equity

#### **How We're Navigating It**

At LIC Mutual Fund, we aren't in the business of predicting policy flip-flops. But we are constantly managing portfolio risk and reallocating where needed. Here's how we've approached the current volatility:

- We've booked profits and reduced exposure in stocks that are highly sensitive to global cycles and where earnings visibility has become clouded.
- We've rotated into lower-beta, domestic focused businesses companies that are driven more by India's internal demand story than global macro swings.
- Our focus remains firmly on quality -strong balance sheets, healthy cash flows, high return on capital, and reasonable valuations. These businesses may not they tend to hold up better when uncertainty spikes.

#### **Looking Ahead**

In the short term, these tariff-driven events may continue to create noise. Global investors will watch every policy statement, every inflation number, and every central bank commentary closely. And yes, Indian markets will react from time to time.

But as always, our job is to look beyond the immediate. India's structural growth story - driven by formalization, consumption, infrastructure build-out, and technology - remains on track.

In times like these, discipline and clarity matter more than ever. We're staying agile, but not reactive. Opportunistic, but not speculative.

And above all, we remain committed to long-term value creation for our investors.

(Source: Bloomberg, Exchanges, GOI, LICMF Research)

# Fund Manager Details

	Fund Manager 1	Managi Since		Fund Manager 2	Managi Since		Fund Manager 3	Managing Since	AUM
Equity Funds	J						3		
	Equ	uity		Equ	ity		De	ebt	
LIC MF Large Cap Fund	Nikhil Rungta	July 01, 2	024	Sumit Bhatnagar	Oct 03, 20	23			₹ 1,379.07 Cr
LIC MF Large & Mid Cap Fund	Yogesh Patil	Sept 18, 2	020	Dikshit Mittal	June 1, 20	23			₹ 2,859.42 Cr
LIC MF Flexi Cap Fund	Nikhil Rungta	July 01, 2	024	Jaiprakash Toshniwal	July 31, 20	123			₹ 919.64 Cr
LIC MF MultiCap Fund	Dikshit Mittal	Dec 01, 2	022	Yogesh Patil	Oct 31, 20	22			₹ 1,383.23 Cr
LIC MF Mid cap Fund	Karan Doshi	July 31, 20	023	Dikshit Mittal	July 31, 20	23			₹ 301.59 Cr
LIC MF Small Cap Fund	Nikhil Rungta	July 01, 2	024	Mahesh Bendre	July 01, 20	024			₹ 493.73 Cr
LIC MF Dividend Yield Fund	Dikshit Mittal	July 31, 2	023	Karan Doshi	July 01, 2	024			₹ 490.38 Cr
LIC MF Value Fund	Nikhil Rungta	July 01, 2	024	Mahesh Bendre	July 01, 20	024			₹ 148.90 Cr
LIC MF Focused Fund	Jaiprakash Toshniwal	July 31, 20	023	Sumit Bhatnagar	July 01, 2	024			₹ 127.19 Cr
LIC MF Infrastructure Fund	Yogesh Patil	Sept 18, 2	2020	Mahesh Bendre	July 01, 20	024			₹ 873.86 Cr
LIC MF Manufacturing Fund	Yogesh Patil	Oct 11, 20	24	Mahesh Bendre	Oct 11, 20	24			₹ 768.32 Cr
LIC MF Banking & Financial Services Fund	Jaiprakash Toshniwal	Sept 06, 2	2021						₹ 253.87 Cr
LIC MF Healthcare Fund	Karan Doshi	July 31, 20	)23						₹ 82.69 Cr
LIC MF ELSS Tax Saver	Yogesh Patil	July 01, 2	024	Dikshit Mittal	July 31, 20	23			₹ 1,088.39 Cr
LIC MF Unit Linked Insurance Scheme	Dikshit Mittal	Sept 06, 2	021	Karan Doshi	July 01, 20	24	Pratik Shroff	Sep 26, 2023	₹ 469.75 Cr
Total								₹ 11	,640.03 Cr
Hybrid Funds									
	Equity/A	rbitrage		De	bt		Equ	uity	
LIC MF Aggressive Hybrid Fund	Karan Doshi	Sept 06, 2	2021	Pratik Shroff	Sep 26, 20	123	Sumit Bhatnagar	July 01, 2024	₹ 497.21 Cr
LIC MF Balanced Advantage Fund	Jaiprakash Toshniwal	June 06, 2	2022	Rahul singh	Nov 12, 20	021	Yogesh Patil	Nov 12, 2021	₹ 756.75 Cr
LIC MF Equity Savings Fund	Sumit Bhatnagar	Oct 03, 20	)23	Pratik Shroff	Sep 26, 20	123			₹ 19.12 Cr
LIC MF Conservative Hybrid Fund	Nikhil Rungta	July 01, 2	)24	Pratik Shroff	Sep 26, 20	123			₹ 50.24 Cr
LIC MF Arbitrage Fund	Sumit Bhatnagar	Oct 03, 20	023	Pratik Shroff	Sep 26, 20	23			₹ 329.15 Cr
LIC MF Multi Asset Allocation Fund	Sumit Bhatnagar	Feb 14, 2	025	Pratik Shroff	Feb 14, 20	25	Nikhil Rungta	Feb 14, 2025	₹ 499.80 Cr
Total	3							₹ 2	,152.27 Cr
Debt Funds									
	De	bt		Del	bt				
LIC MF Overnight Fund	Rahul Singh	July 18, 2	2019						₹ 410.31 Cr
LIC MF Liquid Fund	Rahul Singh	Oct 05, 2	015						₹ 9,366.68 Cr
LIC MF Ultra Short Duration Fund	Rahul Singh	Nov 27, 2	2019						₹ 306.80 Cr
LIC MF Money Market Fund	Rahul Singh	Aug 01, 2	2022						₹ 152.25 Cr
LIC MF Low Duration Fund	Rahul Singh	Sept 07,	2015						₹ 1,449.53 Cr
LIC MF Medium to Long Duration Fund	Marzban Irani	Aug 10, 2	2016	Pratik Shroff	Sep 26, 20	23			₹ 190.83 Cr
LIC MF Banking & PSU Fund	Marzban Irani	Aug 10, 2	2016	Pratik Shroff	Sep 26, 20	23			₹ 1,701.81 Cr
LIC MF Short Duration Fund	Marzban Irani	Feb 01, 2	019	Pratik Shroff	Sep 26, 20	23			₹ 110.64 Cr
LIC MF Gilt Fund	Marzban Irani	Aug 10, 2	2016	Pratik Shroff	Sep 26, 20	23			₹ 86.83 Cr
Total								₹ 13	,775.68 Cr

## Fund Manager Details

					_					
	Fund Manager 1	Managi Since		Fund Manager 2		anagin Since	g	Fund Manager 3	Managing Since	AUM
<b>Solution Oriented Funds</b>										
	Eq	uity		Del	bt					
LIC MF Children's Fund	Nikhil Rungta	July 01, 2	024	Pratik Shroff	Se	p 26, 20	23			₹ 14.85 Cr
Total										₹ 14.85 Cr
ETF, Index & Other Funds	5				Τ					
	Eq	uity		De	bt			Comn	nodity	
LIC MF BSE Sensex ETF	Sumit Bhatnagar	Oct 03, 20	23							₹ 766.89 Cr
LIC MF NIFTY 50 ETF	Sumit Bhatnagar	Oct 03, 20	23							₹ 817.53 Cr
LIC MF NIFTY 100 ETF	Sumit Bhatnagar	Oct 03, 20	23							₹ 699.17 Cr
LIC MF Nifty Midcap 100 ETF	Sumit Bhatnagar	Feb 14, 20	24							₹ 640.82 Cr
LIC MF BSE Sensex Index Fund	Sumit Bhatnagar	Oct 03, 20	23							₹ 84.12 Cr
LIC MF NIFTY 50 Index Fund	Sumit Bhatnagar	Oct 03, 20	23							₹ 315.65 Cr
LIC MF Nifty Next 50 Index Fund	Sumit Bhatnagar	Oct 03, 20	23							₹ 91.22 Cr
LIC MF Gold Exchange Traded Fund								Sumit Bhatnagar	June 01, 2024	₹ 293.64 Cr
LIC MF Gold ETF Fund of Fund								Sumit Bhatnagar	June 01, 2024	₹ 103.66 Cr
LIC MF Nifty 8-13 yr G-Sec ETF				Marzban Irani Pratik Shroff		ıg 10, 20 p 26, 20				₹ 2,471.18 Cı
Total									₹	6,283.88 Cr

#### **Fund Managers Experiences**

- Mr. Marzbani Irani, CIO- Fixed Income has over 24 Years of experience in the Financial Services Industry.
- Mr. Yogesh Patil, CIO- Equity has over 22 years of experience in the Financial Services Industry.
- Mr. Nikhil Rungta, Co CIO- Equity has over 16 years of experience in the Financial Services Industry.
- Mr. Rahul Singh, Senior Fund Manager has around 20 years of experience in the Financial Services Industry.
- Mr. Dikshit Mittal, Senior Fund Manager has over 18 years of experience in the Financial Services Industry.
- Mr. Sumit Bhatnagar, Fund Manager has over 24 years of experience in the Financial Services Industry.
- Mr. Pratik Shroff, Fund Manager has over 17 years of experience in the Financial Services Industry.
- Mr. Mahesh Bendre, Fund Manager has over 18 years of experience in the Financial Services Industry.
- Mr. Jaiprakash Toshniwal, Fund Manager has over 16 years of experience in the Financial Services Industry.
- Mr. Karan Doshi, Fund Manager has over 10 7 years of experience in the Financial Services Industry.



An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.

#### To know more, please consult your Financial Adviser

This product is suitable for investors who

- are seeking\*:Income for short-term.
- Investment in debt / money market instruments with maturity of up to 91 days.
- Risk Low to Moderate

Potential Risk Class (PRC) Matrix

	Potential Risk Class								
Credit Risk	Relatively Low Moderat			Relatively High					
Interest Rat	e Risk 븆	e Risk ♦ (Class A)		(Class C)					
Relatively L	ow (Class I)		B-I						
Moderate (	Class II)								
Relatively H	igh (Class III)								

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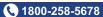
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Risk-o-meter is based on evaluation of risk level of Scheme's portfolio as on 31st March 2025 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

Connect with us:











Large Cap Fund - An open ended equity scheme predominantly investing in large cap stock



#### SCHEME FEATURES

Scheme Type: Large Cap Fund- An open ended equity scheme predominantly investing in large

Inception/Allotment Date: September 01, 1994

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 1,379.07 Cr Average AUM for March 2025: ₹ 1,338.56 Cr

#### **Load Structure:**

#### Exit Load

- 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 3 months from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 3 months from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.

First Tier Benchmark: Nifty 100 TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Nikhil Rungta; Total Experience: 16+ years Name: Mr. Sumit Bhatnagar; Total Experience: 24+ years

#### NAV as on March 31, 2025:

Regular Plan NAV **Direct Plan** Growth Option ₹ 51.8995 ₹ 58.7929 IDCW Option ₹ 31.3441 ₹ 37.0257

#### Expense Ratio as on March 31, 2025:

Regular: 2.14% **Direct**: 1.02% (for detailed bifurcation on TER, please see page no 70)

#### **Annual Portfolio Turnover Ratio:**

0.84 times

#### Risk Measures:

Standard Deviation 14.40% Portfolio Beta 0.88 Sharpe Ratio 0.15 Risk Free Rate assumed to be 7.20% (MIBOR as of 31st March 2025)

#### SECTOR ALLOCATION (% OF NAV)

SECTOR ALLOCAT	1014 (70 01	I TANK )
Banks		23.85%
It - Software	6.51%	20.0070
Petroleum Products		
	5.32%	
	4.97%	
Construction		
Industrial Products		
Aerospace & Defense		
Pharmaceuticals & Biotechnology		
Telecom - Services		
Diversified Fmcg		
Automobiles		
Beverages	2.56%	
Consumer Durables		
Gas	= 2.21%	
Cement & Cement Products		
Insurance	<b>1.50%</b>	
Consumable Fuels	<b>1.45%</b>	
Auto Components	1.39%	
Agricultural Food & Other Products		
Food Products	1.09%	
Healthcare Services	<b>1.05%</b>	
Electrical Equipment	<b>1.02%</b>	
Other Utilities	<b>1.00%</b>	
Transport Services	0.77%	
Chemicals & Petrochemicals	■ 0.73%	
Non - Ferrous Metals	0.59%	
Commercial Services & Supplies	0.58%	
Industrial Manufacturing	0.52%	

#### INVESTMENT OBJECTIVE

To achieve long term capital appreciation by investing in diversified portfol o predominantly consisting of equity and equity related securities of Large Cap companies including derivatives.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	9/	of NAV
	Equity Holdings		
	Aerospace & Defe	nse	4.55%
•	Bharat Electronics	_td.	2.96%
	Hindustan Aeronau	tics Ltd.	1.58%
	Agricultural Food	& Other Products	1.18%
	Tata Consumer Pro	ducts Ltd.	1.18%
	<b>Auto Components</b>		1.39%
	Bharat Forge Ltd.		0.88%
	Samvardhana Moth	erson International Ltd.	0.51%
	Automobiles		3.51%
	Maruti Suzuki India	Ltd.	1.58%
	Hero MotoCorp Ltd		1.02%
	Mahindra & Mahind	ra Ltd.	0.91%
	Banks		23.85%
•	HDFC Bank Ltd.		9.61%
•	ICICI Bank Ltd.		7.33%
•	State Bank of India		3.66%
•	Kotak Mahindra Ba	nk Ltd.	2.81%
	Axis Bank Ltd.		0.43%
	Beverages		2.56%
	Allied Blenders And		1.55%
	VARUN BEVERAG		1.00%
	Cement & Cement		1.70%
	Grasim Industries L		1.17%
	Ultratech Cement L	td.	0.53%
	Chemicals & Petro		0.73%
	Pidilite Industries Li		0.73%
	Commercial Servi	'''	0.58%
	Teamlease Service	s Ltd.	0.58%
	Construction		4.76%
•	Larsen & Toubro Lt	J	3.87%
	NCC Ltd.  Consumable Fuels		0.89% <b>1.45%</b>
		•	,
	Coal India Ltd.  Consumer Durable		1.45% <b>2.49%</b>
	Blue Star Ltd.	#S	1.15%
			0.73%
	Titan Company Ltd Senco Gold Ltd.		0.73%
	Diversified Fmcg		3.52%
	ITC Ltd.		3.52% 1.86%
	Hindustan Unilever	Ltd	1.66%
	Electrical Equipme		1.00%
	ABB India Ltd.		1.02%
			1.02/0
•	Top 10 holdings		

Market Capitalisation, as prescribed by AMFI					
Percentage					
81.95%					
4.27%					
11.45%					
97.67%					

Data as on 31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NA
Finance	5.32%
Power Finance Corporation Ltd.	1.69%
REC Ltd.	1.47%
Shriram Finance Ltd.	1.13%
Bajaj Finserv Ltd.	1.03%
Food Products	1.09%
Britannia Industries Ltd.	1.09%
Gas	2.21%
GAIL (India) Ltd.	1.42%
Mahanagar Gas Ltd.	0.79%
Healthcare Services	1.05%
Apollo Hospitals Enterprise Ltd.	1.05%
Industrial Manufacturing	0.52%
Texmaco Rail & Engineering Ltd.	0.52%
Industrial Products	4.74%
Shakti Pumps (India) Ltd.	2.32%
JTL Industries Ltd.	1.77%
Godawari Power And Ispat Ltd.	0.64%
Insurance	1.50%
SBI Life Insurance Company Ltd.	1.50%
IT - Software	6.51%
Infosys Ltd.	4.40%
Tata Consultancy Services Ltd.	2.11%
Non - Ferrous Metals	0.59%
Hindalco Industries Ltd.	0.59%
Other Utilities	1.00%
VA Tech Wabag Ltd.	1.00%
Petroleum Products	6.38%
Reliance Industries Ltd.	6.38%
Pharmaceuticals & Biotechnology	4.11%
Sun Pharmaceutical Industries Ltd.	1.66%
Cipla Ltd.	1.25%
Alkem Laboratories Ltd.	1.20%
Power	4.97%
Tata Power Company Ltd.	2.46%
NTPC Green Energy Ltd.	1.69%
Power Grid Corporation of India Ltd.	0.82%
Telecom - Services	3.63%
Bharti Airtel Ltd.	3.63%
Transport Services	0.77%
Seamec Ltd.	0.77%
Equity Holdings Total	97.66%
Cash & Other Receivables Total	2.34%
Grand Total	100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)				Value of lu	mpsum investment of ₹ 10,000/-		
1 01100	Scheme	Nifty 100 TRI*	Nifty 50 Ti	श**	Scheme	Nifty 100 TRI*	Nifty 50 TRI**	
1 Year	6.21	6.14	6.65		10,621	10,614	10,665	
3 Years	9.65	12.11	11.77		13,188	14,081	13,956	
5 Years	20.22	23.82	23.72		25,128	29,075	28,957	
Since Inception (September 1,1994)	5.74	NA	10.99		55,192	NA	2,42,535	

#### E PERFORMANCE (Direct plan - Growth option)

Period				Value of Iu	of ₹ 10,000/-		
1 01100	Scheme	Nifty 100 TRI*	Nifty 50 Ti	श**	Scheme	Nifty 100 TRI*	Nifty 50 TRI**
1 Year	7.44	6.14	6.65		10,744	10,614	10,665
3 Years	10.40	12.11	11.77		13,458	14,081	13,956
5 Years	20.41	23.82	23.72		25,326	29,075	28,957
Since Inception (January 1, 2013)	13.20	13.54	13.24		45,687	47,347	45,817

On 29th July 2023, DBI India Top 100 Equity Fund got merged with LIC MF Large Cap Fund. The Scheme performance given herewith is a blended performance on weighted average, as a per applicable guidelines of SEBI.

Above returns are as on 31° March, 2025. Different plans shall have a different expense structure. Mr. Nikhil Rungla is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 7. Also, Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 and total no. of schemes managed by him are 15. Past performance may or may/not be sustained in the future. Load is nottaken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. \*First Tier Benchmark.

\*\* Additional Benchmark. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. For detailed disclaimer, please refer page no. 70.

For product labelling please refer page no. 78

15

Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and midcap stocks.

# LIC MUTUAL FUND

#### SCHEME FEATURES

Scheme Type: Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and midcap stocks.

Inception/Allotment Date: February 25, 2015

#### Fund Size:

**AUM as on 31/03/2025**: ₹ 2,859.42 Cr **Average AUM for March 2025**: ₹ 2,754.73 Cr

#### **Load Structure:**

#### **Exit Load**

- 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 3 months from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 3 months from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.

First Tier Benchmark: Nifty LargeMidcap 250 TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Yogesh Patil; Total Experience: 22+ years Name: Mr. Dikshit Mittal; Total Experience: 18+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 36.0622
 ₹ 41.3315

 IDCW Option
 ₹ 29.1979
 ₹ 32.7942

#### Expense Ratio as on March 31, 2025:

Regular: 1.92% Direct: 0.61% (for detailed bifurcation on TER, please see page no 70)

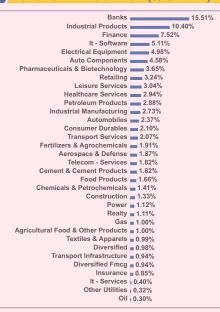
#### **Annual Portfolio Turnover Ratio:**

0.47 times

#### Risk Measures:

Standard Deviation 15.93%
Portfolio Beta 0.88
Sharpe Ratio 0.46
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)

#### SECTOR ALLOCATION (% OF NAV)



#### INVESTMENT OBJECTIVE

To generate long term capital appreciation by investing substantially in a portfolio of equity and equity linked instruments of large cap and midcap companies

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	9,	6 of	NAV
	Aerospace & Defe	nse	1	.87%
	Bharat Electronics	td		.87%
	Agricultural Food	& Other Products		.00%
	Tata Consumer Pro	ducts Ltd.	1	.00%
	Auto Components			.58%
	<ul> <li>Bharat Forge Ltd.</li> </ul>			.24%
١	Schaeffler India Ltd			.47%
l	UNO Minda Ltd.			.70%
ŀ	Divgi Torqtransfer S	ystems Ltd.	0	.10%
	Carraro India Ltd. Automobiles		0	.07% .37%
				.20%
	Hero MotoCorp Ltd Maruti Suzuki India	l td		.20%
	Banks	Liu.		5.51%
	HDFC Bank Ltd.			.21%
	ICICI Bank Ltd.			.21%
ı	Kotak Mahindra Ba	nk Ltd.		.70%
ı	State Bank of India		1 1	.38%
	Axis Bank Ltd.			.01%
	Cement & Cement	Products		.82%
	Grasim Industries L			.82%
	Chemicals & Petro	chemicals		.41%
				.94%
	Navin Fluorine Inter	national Ltd.		.47%
	Construction			.33%
	Isgec Heavy Engine			.77%
	Afcons Infrastructur Consumer Durable	e Lta.		.56% .10%
	Voltas Ltd.	#S		.83%
	Blue Star Ltd.			.05%
	Diversified		l ŏ	.98%
	3M India Ltd.			.98%
	Diversified Fmcg			.94%
	Hindustan Unilever	Ltd.	0	.94%
	Hindustan Unilever Electrical Equipmo	nt	4	.98%
	Bharat Bijlee Ltd.			.40%
	TD Power Systems	Ltd.		.19%
	Schneider Electric I			.98%
	GE Vernova T&D Ir			.61%
	Bharat Heavy Elect	ricals Ltd.		.52%
	Quality Power Elect	rical Equipments Ltd.		.26% . <b>91%</b>
	Fertilizers & Agrod  Coromandel Interna	tional I td		.91%
	Finance	ilional Liu.	<del>                                     </del>	.52%
	•REC Ltd.			.41%
	Power Finance Cor	noration I td		.70%
	Shriram Finance Lt	1.		.55%
	Mahindra & Mahind	ra Financial Serv Ltd.		.29%
	Housing & Urban D	evelopment Corp Ltd.		.56%
	Food Products		1	.66%
	EID Parry India Ltd.			.94%
	Manorama Industrie	s Ltd.		.72%
	Gas			.00%
	Gujarat Gas Ltd.		1	.00%
	Healthcare Service	S	2	.94%
	<ul> <li>Top 10 holdings</li> </ul>			

Market Capitalisation, as prescribed by AMFI

Mcap Category Percentage

Large Cap 41.36%

Mid Cap 35.90%

Small Cap 17.60%

Total Equity 94.86%

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

Syngene International Ltd.	53% 40% 73% 31% 31% 36% 40% 56% 51% 56% 35% 40% 11% 34% 669% 569%
Industrial Manufacturing	73% 19% 31% 36% 40% 66% 61% 23% 40% 40% 11% 66% 65% 66% 66% 66% 66% 66% 66% 66% 66
Honeywell Automation India Ltd.	19% 31% 317% 36% 40% 66% 66% 61% 23% 40% 40% 11% 686% 699%
Kennámetal India Ltd.	31% 37% 36% 40% 94% 61% 23% 96% 35% 40% 40% 40% 40% 34% 66% 99%
Dee Development Engineers Ltd.	37% 36% 40% 94% 661% 23% 96% 35% 40% 40% 11% 34% 66% 99%
JNK India Ltd.	36% 40% 94% 96% 96% 96% 96% 10% 10% 10% 99%
Industrial Products   30.	40% 94% 66% 61% 23% 96% 95% 40% 40% 11% 66% 99%
Shakti Pumps (India) Ltd.     Garware Hi-Tech Films Ltd.     Cummins India Ltd.     APL Apollo Tubes Ltd.     APL Apollo Tubes Ltd.     KEI Industries Ltd.     Insurance     Max Financial Services Ltd.     IT - Services     Tata Technologies Ltd.     IT - Software     Tata Consultancy Services Ltd.     Infosys Ltd.     Inf	94% 66% 61% 23% 96% 95% 35% 40% 40% 11% 66%
• Garware Hi-Tech Films Ltd. 2.6 Cummins India Ltd. 1.6 APL Apollo Tubes Ltd. 1.2 KEI Industries Ltd. 0.5 Insurance 0.8 Max Financial Services Ltd. 0.8 IT - Services 0.4 IT - Software 5.7 Tata Technologies Ltd. 1.8 Infosys Ltd. 1.8 LTIMindtree Ltd. 0.9 Persistent Systems Ltd. 0.9 Leisure Services 3.6	66% 61% 223% 96% <b>35%</b> 40% 40% 11% 34% 66%
Cummins India Ltd.       1.6         APL Apollo Tubes Ltd.       1.2         KEI Industries Ltd.       0.9         Insurance       0.8         Max Financial Services Ltd.       0.8         IT - Services       0.4         Tata Technologies Ltd.       0.9         IT - Software       5.7         Tata Consultancy Services Ltd.       1.8         Infosys Ltd.       1.6         LTIMindtree Ltd.       0.9         Persistent Systems Ltd.       0.6         Leisure Services       3.6	61% 23% 96% <b>35%</b> 35% 40% 40% 11% 66% 99%
APL Apollo Tubes Ltd.  KEI Industries Ltd. 0.5 Insurance Max Financial Services Ltd. 0.6 IT - Services 0.4 Tata Technologies Ltd. 0.6 IT - Software Tata Consultancy Services Ltd. 1.6 LTIMindtree Ltd. 0.9 Persistent Systems Ltd. 0.9 Leisure Services 3.6	23% 96% <b>35%</b> 40% 40% 11% 34% 56%
Insurance         0.8           Max Financial Services Ltd.         0.8           IT - Services         0.4           Tata Technologies Ltd.         0.4           IT - Software         5.7           Tata Consultancy Services Ltd.         1.8           Infosys Ltd.         1.6           LTIMindtree Ltd.         0.9           Persistent Systems Ltd.         0.6           Leisure Services         3.6	35% 35% 40% 40% 11% 34% 56%
Max Financial Services Ltd.         0.8           IT - Services         0.4           Tata Technologies Ltd.         0.4           IT - Software         5.7           Tata Consultancy Services Ltd.         1.8           Infosys Ltd.         1.6           LTIMindtree Ltd.         0.9           Persistent Systems Ltd.         0.6           Leisure Services         3.6	35% 40% 40% 11% 34% 56%
Tr - Services	40% 40% 11% 34% 66% 99%
Tata Technologies Ltd.         0.4           IT - Software         5.7           Tata Consultancy Services Ltd.         1.8           Infosys Ltd.         1.6           LTIMindtree Ltd.         0.9           Persistent Systems Ltd.         0.6           Leisure Services         3.6	40% 11% 34% 66% 99%
T - Software	11% 34% 56% 99%
Tata Consultancy Services Ltd.       1.6         Infosys Ltd.       1.6         LTIMindtree Ltd.       0.5         Persistent Systems Ltd.       0.6         Leisure Services       3.6	34% 66% 99%
Infosys Ltd.         1.6           LTIMindtree Ltd.         0.5           Persistent Systems Ltd.         0.6           Leisure Services         3.6	36% 99%
LTIMindtree Ltd. 0.9 Persistent Systems Ltd. 0.6 Leisure Services 3.0	99%
Persistent Systems Ltd. 0.6 Leisure Services 3.6	
	21%
	1/10/
	02%
	35%
	18%
	30%
	30%
Other Utilities 0.3	32%
Concord Enviro Systems Ltd. 0.3	32%
Petroleum Products 2.8	38%
	39%
	99%
	65%
	70%
Alkem Laboratories Ltd. 1.5	55%
	10% 1 <b>2%</b>
	12%
	11%
	11%
Retailing 3.2	24%
	37%
	56%
	32%
	27%
	55%
	99%
	99%
	94%
	94%
	07%
	11%
	97% <b>86%</b>
	00% 14%
	.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period		CAGR (%	6)			Value of lumpsum investment of ₹ 10,000			
	Scheme	Nifty LargeMidcap	250 TRI*		fty 50 FRI**	Scheme	Nifty LargeMidcap 250 TRI*	Nifty 50 TRI**	
1 Year	15.28	7.33			6.65	11,528	10,733	10,665	
3 Years	14.12	16.42		1	1.77	14,867	15,765	13,956	
5 Years	24.47	29.25		2	3.72	29,891	36,021	28,957	
Since Inception (February 25, 2015)	13.54	14.45		1	1.63	36,062	39,034	30,360	
					ı —				

SCHEME PERFORMANCE	(Direct plan	- Growth option)
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Period		CAGR (%	·)			Value of lumpsum investment of ₹ 10,0		₹ 10,000/-
	Scheme	Nifty LargeMidcap	250 TRI*		fty 50 FRI**	Scheme	Nifty LargeMidcap 250 TRI*	Nifty 50 TRI**
1 Year	16.84	7.33			6.65	11,684	10,733	10,665
3 Years	15.66	16.42		1	1.77	15,477	15,765	13,956
5 Years	26.28	29.25		2	3.72	32,134	36,021	28,957
Since Inception (February 25, 2015)	15.08	14.45		1	1.63	41,332	39,034	30,360

Above returns are as on 31 \* March, 2025. Different plans shall have a different expense structure. Mr. Yogesh Patil is managing the above scheme from 18th September, 2020 and total no. of schemes managed by him are 6. Also, Mr. Dikshit Mittal is managing the above scheme from 1st June, 2023 and total no. of schemes managed by him are 6. Also, Mr. Dikshit Mittal is managing the above scheme from 1st June, 2023 and total no. of schemes managed by him are 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index. \*First Tier Benchmark. \*\*Additional Benchmark.

For product labelling please refer page no. 78



#### SCHEME FEATURES

**Scheme Type:** An open ended dynamic equity scheme investing across large cap, mid cap and small cap stocks.

Inception/Allotment Date: April 15, 1993

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 919.64 Cr **Average AUM for March 2025**: ₹ 899.62 Cr

#### **Load Structure:**

#### **Exit Load**

- 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 3 months from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 3 months from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.

#### First Tier Benchmark: Nifty 500 TRI

Minimum Investment (lumpsum): ₹ 5000/- and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Nikhil Rungta; Total Experience: 16+ years Name: Mr. Jaiprakash Toshniwal; Total Experience: 16+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 87.2314
 ₹ 95.8088

 IDCW Option
 ₹ 27.5269
 ₹ 32.2456

#### Expense Ratio as on March 31, 2025:

**Regular:** 2.31% **Direct:** 1.28% (for detailed bifurcation on TER, please see page no 70)

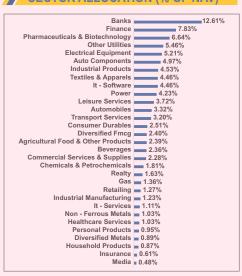
#### **Annual Portfolio Turnover Ratio:**

1.20 times

#### Risk Measures:

Standard Deviation 15.02%
Portfolio Beta 0.88
Sharpe Ratio 0.26
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)

#### **SECTOR ALLOCATION (% OF NAV)**



#### INVESTMENT OBJECTIVE

The main investment objective of the scheme is to provide capita growth by investing across Large, Mid & Small Cap stocks. The investment portfolio of the scheme will be constantly reviewed to optimise papital growth.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

		Company	9/	of NAV
			& Other Products	2.39%
		Tata Consumer Pro		1.22%
		CCL Products (Indi		1.18%
		Auto Components		4.97%
		Ramkrishna Forgin	ns I td	2.43%
	_	Bharat Forge Ltd.	go Ltd.	1.57%
		Alicon Castalloy Ltd	4	0.60%
		JK Tyre & Industrie		0.37%
		Automobiles	o Eta.	3.32%
		Maruti Suzuki India	Ltd	2.06%
,		Hero MotoCorp Ltd		1.25%
ſ		Banks		12.61%
	•	HDFC Bank Ltd		4.78%
1	•	Kotak Mahindra Ba	nk I td	2.97%
		State Bank of India	2.0.	2.21%
1		CSB Bank Ltd.		1.26%
		ICICI Bank Ltd.		0.89%
-		Axis Bank Ltd.		0.50%
c		Beverages		2.36%
١	•	Allied Blenders And	Distillers Ltd	2.36%
		Chemicals & Petro	chemicals	1.81%
		Navin Fluorine Inte		1.81%
		Commercial Servi	ces & Supplies	2.28%
			ological Inst Ind Ltd.	1.74%
		Teamlease Service		0.54%
		Consumer Durabl		2.51%
		Hindware Home In	novation Ltd.	1.04%
		Titan Company Ltd	iovation Eta.	0.81%
		Senco Gold Ltd.		0.66%
		Diversified Fmcg		2.40%
	•	Hindustan Unilever	Ltd.	2.40%
		<b>Diversified Metals</b>		0.89%
		Pondy Oxides & Ch	emical Ltd.	0.89%
		<b>Electrical Equipm</b>		5.21%
		Transrail Lighting L		1.90%
		Bharat Heavy Elect	ricals Ltd.	1.66%
		Quality Power Elec	trical Equipments Ltd.	1.66%
		Finance		7.83%
		Aadhar Housing Fir	nance Ltd.	1.91%
		Shriram Finance Lt	d.	1.72%
		Creditaccess Gram		1.69%
			evelopment Corp Ltd.	1.22%
		Cholamandalam In	vestment & Fin Co Ltd.	0.95%
		TVS Holdings Ltd.		0.32%
		Gas		1.36%
		GAIL (India) Ltd.		0.72%
		IRM Energy Ltd.		0.64%
		Healthcare Servic	T *	1.03%
		Syngene Internatio	hal Ltd.	1.03%
		Top 10 holdings		
		. 5		

Market Capitalisation, as prescribed by AMFI						
Mcap Category	Percentage					
Large Cap	32.49%					
Mid Cap	12.22%					
Small Cap	52.16%					
Total Equity	96.87%					

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

	Company	% of NA\
	Household Products	0.87%
	Jyothy Labs Ltd.	0.87%
	Industrial Manufacturing	1.23%
	Kilburn Engineering Ltd.	1.23%
	Industrial Products	4.53%
•	JTL Industries Ltd.	3.47%
•	Ador Welding Ltd.	0.57%
	Wendt India Ltd.	0.48%
	Insurance	0.61%
	SBI Life Insurance Company Ltd.	0.61%
	IT - Services	1.11%
	Tata Technologies Ltd.	1.11%
	IT - Software	4.46%
	Tech Mahindra Ltd.	<b>4.46%</b> 1.98%
	Infosys Ltd.	1.43% 1.05%
	Mphasis Ltd. Leisure Services	
		3.72%
	Praveg Ltd.	2.01%
	EIH Ltd.	1.72%
	Media	0.48%
	R K Swamy Ltd.	0.48%
	Non - Ferrous Metals	1.03%
	Hindalco Industries Ltd.	1.03%
	Other Utilities	5.46%
•	VA Tech Wabag Ltd.	3.18%
	Enviro Infra Engineers Ltd	2.28%
	Personal Products	0.95%
	Dabur India Ltd.	0.95%
	Pharmaceuticals & Biotechnology	6.64%
•	Piramal Pharma Ltd.	3.68%
	Torrent Pharmaceuticals Ltd.	1.23%
	Alkem Laboratories Ltd.	0.87%
	Biocon Ltd.	0.86%
	Power	4.23%
•	Tata Power Company Ltd.	2.78%
	CESC Ltd.	1.45%
	Realty	1.63%
	Suraj Estate Developers Ltd.	1.03%
	Mahindra Lifespace Developers Ltd.	0.60%
	Retailing	1.27%
	Arvind Fashions Ltd.	1.27%
	Textiles & Apparels	4.46%
•	Page Industries Ltd.	2.85%
	Sanathan Textiles Ltd.	0.99%
	SP Apparels Ltd.	0.62%
	Transport Services	3.20%
	Seamec Ltd.	1.72%
	Navkar Corporation Ltd.	1.48%
	Equity Holdings Total	96.87%
	Cash & Other Receivables Total	3.13%
	Grand Total	100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)					Value of l	umpsum investment of ₹ 10,000/-	
renou	Scheme	Nifty 500 TR	*	Nifty 50 T	RI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	1.67	6.37		6.65		10,167	10,637	10,665
3 Years	9.55	13.89		11.77		13,150	14,761	13,956
5 Years	19.27	26.27		23.72		24,148	32,055	28,957
Since Inception (April 15, 1993)	7.54	NA^		12.99		1,02,098	NA^	4,97,069

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)					Value of lumpsum investment of ₹ 10,000/-			
i crica	Scheme	Nifty 500 TR	*	Nifty 50 T	RI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	
1 Year	2.65	6.37	Г	6.65		10,265	10,637	10,665	
3 Years	10.62	13.89	Г	11.77		13,538	14,761	13,956	
5 Years	20.14	26.27	Г	23.72		25,036	32,055	28,957	
Since Inception (January 1, 2013)	12.45	14.24		13.24		42,123	51,031	45,817	

On 29th July 2023, IDBI Flexi Cap Fund got merged with LIC MF Flexi Cap Fund. The Scheme performance given herewith is a blended performance on weighted average, as per applicable guidelines of \$EBI.

Above returns are as on 3 \*\* March, 2025. Different plans shall have a different expense structure. Mr. Nikhil Rungta is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 7. Also, Mr. Jaiprakash Toshniwh lis managing the above scheme from 31st July, 2023 and total no. of schemes managed by him are 4. Past performance may or may job to be sustained in the future. Load is not their into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. \*As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. \*First Tier Benchmark, \*\* Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index. For detailed disclaimer, please refer page no. 70.

For product labelling please refer page no. 78

### LIC MF **ULTI CAP FUNI**



#### SCHEME FEATURES

Scheme Type: An open-ended equity scheme investing across large cap, mid cap and small cap

Inception/Allotment Date: October 31, 2022

#### **Fund Size:**

AUM as on 31/03/2025: ₹ 1,383.23 Cr **Average AUM for March 2025**: ₹ 1,340.52 Cr

#### **Load Structure:**

#### **Exit Load:**

- 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units
- Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.

First Tier Benchmark: NIFTY 500 Multicap 50:25:25 TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Dikshit Mittal; Total Experience: 18+ years

Name: Mr. Yogesh Patil; Total Experience: 22+ years

#### NAV as on March 31, 2025:

Regular Plan Direct Plan Growth Option ₹15.3110 ₹15 9442 IDCW Option ₹15.3110 ₹15.9442

#### Expense Ratio as on March 31, 2025:

**Regular:** 2.07%; **Direct:** 0.56%

(for detailed bifurcation on TER, please see page no 70)

**SECTOR ALLOCATION (% OF NAV)** 

9.35%

6.20%

5.19%

4.29%

4.15%

3.70%

3.60%

#### **Annual Portfolio Turnover Ratio:**

Industrial Products

Auto Components It - Software

Finance =

Food Products 3.60
Retailing 2.46%

Automobiles

Fertilizers & Agrochemicals 2.38% Textiles & Apparels
Healthcare Services
2.33% Petroleum Products 2.17%
Beverages 2.08% Cement & Cement Products \_\_\_\_\_ 2.06% Industrial Manufacturing 1.94% Entertainment 1.83% Telecom - Services 1.62%
Construction 1.52%
Consumer Durables 1.46% Gas 1.25%
Leisure Services 1.21% Realty = 1.04%
Personal Products = 1.02%

Non - Ferrous Metals 0.97%
Agricultural, Commercial & 0.89%
Construction Vehicles
It - Services 0.87%

Agricultural Food & Other Products = 0.78%
Oil = 0.64%

Commercial Services & Supplies | 0.18%

Electrical Equipment

Chemicals & Petrochemicals

Pharmaceuticals & Biotechnology

0.34 times

#### INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing in a diversified portfolio of equity & equity related instruments across large cap, mid cap and small cap stocks.

There is no assu rance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	9/	of NAV
	Equity Holdings		
	Agricultural Food &	Other Products	0.78%
	CCL Products (India)	Ltd.	0.78%
	Agricultural, Comm	ercial & Construction Vehicles	0.89%
	Escorts Kubota Ltd.		0.89%
	Auto Components		6.20%
	Bharat Forge Ltd.		1.51%
	UNO Minda Ltd.		1.03%
	Schaeffler India Ltd.		0.94%
		rson International Ltd.	0.91%
	Balkrishna Industries		0.76%
	Carraro India Ltd.	Liu.	0.70%
	Divgi Torqtransfer Sy	stoma I td	0.45%
	Automobiles	stems Ltd.	3.78%
			1.53%
	Maruti Suzuki India L		
	Mahindra & Mahindra	Lta.	1.21%
	Hero MotoCorp Ltd.		1.03%
	Banks		13.91%
	HDFC Bank Ltd.		3.73%
	ICICI Bank Ltd.		2.93%
	Kotak Mahindra Banl	Ltd.	2.04%
•	Axis Bank Ltd.		1.80%
	State Bank of India		1.71%
	The Federal Bank Ltd	l.	0.95%
	Bank of India		0.75%
	Beverages		2.08%
	Allied Blenders And I		1.24%
	VARUN BEVERAGE	S LIMITED	0.83%
	Cement & Cement F		2.06%
•	Grasim Industries Ltd		2.06%
	Chemicals & Petroc	hemicals	4.15%
	SRF Ltd.		1.37%
	PCBL Chemical Ltd.		1.37%
	Navin Fluorine Intern		0.94%
	Sudarshan Chemical	Industries Ltd.	0.47%
	Commercial Service		0.18%
	International Gemmo	ogical Inst Ind Ltd.	0.18%
	Construction		1.52%
	Isgec Heavy Enginee	ring Ltd.	0.77%
	Techno Electric & En	gineering Co. Ltd.	0.74%
	Consumer Durables		1.46%
	Metro Brands Ltd.		0.67%
	Cello World Ltd.		0.53%
	Hindware Home Inno	vation Ltd.	0.26%
	<b>Electrical Equipmer</b>	t	8.65%
	Avalon Technologies	Ltd.	1.76%
	GE Vernova T&D Ind	a Limited	1.75%
	TD Power Systems L	td.	1.52%
	Bharat Bijlee Ltd.		1.02%
	Schneider Electric In	rastructure Ltd.	1.00%
	Azad Engineering Ltd		0.69%
	Transrail Lighting Ltd		0.58%
	Quality Power Electri	cal Equipments Ltd.	0.32%
	Entertainment		1.83%
	Saregama India I td		1.83%
	Fertilizers & Agroch	emicals	2.38%
	Coromandel Internati	onal Ltd.	1.46%
-	Top 10 holdings		
•			
	SCHEM	E PERFORMANCE	(Regular pla

Market Capitalisation, as prescribed by AMFI					
Mcap Category	Percentage				
Large Cap	32.63%				
Mid Cap	26.53%				
Small Cap	36.72%				
Total Equity	95.88%				

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

/		Company	% of NAV
		P I INDUSTRIES LIMITED	0.93%
		Finance	4.29%
	•	Power Finance Corporation Ltd.	1.99%
		Mahindra & Mahindra Financial Serv Ltd.	1.49%
		SBI Cards & Payment Services Ltd.	0.80%
		Food Products	3.60%
		Bikaji Foods International Ltd.	1.27% 1.24%
		EID Parry India Ltd.	
		Manorama Industries Ltd. Gas	1.09% <b>1.25%</b>
		Guiarat Gas Ltd.	1.25%
		Healthcare Services	2.33%
		Syngene International Ltd.	1.18%
-		Dr Agarwal's Health Care Ltd.	1.14%
		Industrial Manufacturing	1.94%
		Dee Development Engineers Ltd.	1.10%
		Kennametal India Ltd.	0.84%
		Industrial Products	9.35%
	•	Shakti Pumps (India) Ltd.	3.61%
	•	Garware Hi-Tech Films Ltd.	3.50%
		KEI Industries Ltd.	0.87%
		Surya Roshni Ltd.	0.86%
		Ador Welding Ltd.	0.52%
		IT - Services	0.87%
		L&T Technology Services Ltd.  IT - Software	0.87% <b>5.19%</b>
	_		5.19% 2.48%
	•	Tata Consultancy Services Ltd. LTIMindtree Ltd.	2.46% 1.58%
		Infosys Ltd.	1.13%
		Leisure Services	1.21%
		EIH Ltd.	1.21%
		Non - Ferrous Metals	0.97%
		Hindalco Industries Ltd.	0.97%
		Oil	0.64%
		Oil India Ltd.	0.64%
-		Personal Products	1.02%
		Emami Ltd.	1.02%
		Petroleum Products	2.17%
		Reliance Industries Ltd.	1.31%
		Hindustan Petroleum Corporation Ltd.	0.86% <b>3.70%</b>
Ī		Pharmaceuticals & Biotechnology Alkem Laboratories Ltd.	3.70% 1.57%
		Sun Pharmaceutical Industries Ltd.	1.18%
		Torrent Pharmaceuticals Ltd.	0.96%
		Realty	1.04%
		Prestige Estates Projects Ltd.	1.04%
		Retailing	2.46%
		Zomato Ltd.	1.25%
		Arvind Fashions Ltd.	0.72%
		Vedant Fashions Ltd.	0.49%
		Telecom - Services	1.62%
		Bharti Hexacom Ltd.	1.62%
		Textiles & Apparels	2.37%
		Page Industries Ltd.	1.31%
		K.P.R. Mill Ltd.	1.07%
		Equity Holdings Total	95.88% 4.12%
		Cash & Other Receivables Total Grand Total	4.12% 100.00%
		Granu rotal	100.00%

#### an - Growth option)

Period		%)			Value of lumpsum investment of ₹ 10,000/-			
renou	Scheme	NIFTY 500 Mι 50:25:25 T		Nifty	50 TRI**	Scheme	NIFTY 500 Multicap 50:25:25 TRI*	Nifty 50 TRI**
1 Year	14.91	6.88		6	.65	11,491	10,688	10,665
3 Years	NA	NA			NA	NA	NA	NA
5 Years	NA	NA			NA	NA	NA	NA
Since Inception (October 31, 2022)	19.28	18.08		1	2.88	15,311	14,923	13,388

### SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/-			
renou	Scheme	NIFTY 500 Μι 50:25:25 Τ		Nifty	50 TRI**	Scheme	NIFTY 500 Multicap 50:25:25 TRI*	Nifty 50 TRI**
1 Year	16.77	6.88		6	.65	11,677	10,688	10,665
3 Years	NA	NA			NA	NA	NA	NA
5 Years	NA	NA			NA	NA	NA	NA
Since Inception (October 31, 2022)	21.30	18.08		1	2.88	15,944	14,923	13,388

Above returns are as on 11" March, 2025. Different plans shall have a different experse structure. Mr. Dikshit Mittal is managing the above scheme from December 1st, 2022 and total no. of schemes managed by him are 6. Also, Mr. Yogesh Patil is managing the above scheme from 31st October, 2022 and total no. of schemes managed by him are 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. NA: Not Available. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index. "First Tier Benchmark. \*\*Additional Benchmark , NA; Not Available

For product labelling please refer page no. 78

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# LIC MUTUAL FUND

#### SCHEME FEATURES

Scheme Type: Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks

Inception/Allotment Date: January 25, 2017

AUM as on 31/03/2025: ₹ 301.59 Cr Average AUM for March 2025: ₹ 292.46 Cr

#### Load Structure:

#### **Exit Load**

- Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.
- 1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.
- Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

First Tier Benchmark: Nifty Midcap 150 TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Karan Doshi; Total Experience: 10.7+ years

Name: Mr. Dikshit Mittal; **Total Experience:** 18+ years

#### NAV as on March 31, 2025:

Regular Plan NAV **Direct Plan** Growth Option ₹ 26.4187 ₹ 29.4374 IDCW Option ₹ 24.7945 ₹ 27.6635

#### Expense Ratio as on March 31, 2025:

Regular: 2.48% **Direct**: 1.33% (for detailed bifurcation on TER, please see page no 70)

**SECTOR ALLOCATION (% OF NAV)** Industrial Products

Auto Components 10.80% Finance 8.83% Retailing 5.69% Software 5.63% It - Software 5.63%
Consumer Durables 5.16% Chemicals & Petrochemicals 3.85% Pharmaceuticals & Biotechnology \_\_\_\_\_ 3.83%

Banks \_\_\_\_ 2.87%

Realty \_\_\_ 2.25% Transport Services 2.03% Food Products 1.89%
Industrial Manufacturing 1.88% Telecom - Services 1.83%
Power 1.81%

Leisure Services 3.69% Fertilizers & Agrochemicals \_\_\_\_\_ 3.62%

> Textiles & Apparels \_\_\_\_ 2.72% Healthcare Services 2.60%
> Aerospace & Defense 2.53%

> > Entertainment = 1.23%
> > Beverages = 1.14%

Automobiles 1.00%

Electrical Equipment 1.06% It - Services 1.04%

Cigarettes & Tobacco Products 0.77%

Power Loans 1.01%
Capital Markets = 1.61%
Agricultural, Commercial & Construction = 1.43%
Vehicles
Diversified = 1.38%
Oil = 1.35%

#### **Annual Portfolio Turnover Ratio:**

0.62 times

#### **Risk Measures:**

Standard Deviation 17.65% 0.90 Portfolio Beta Sharpe Ratio 0.60 Risk Free Rate assumed to be 7.20% (MIBOR as of 31st March 2025)

#### INVESTMENT OBJECTIVE

To provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Midcap Companie

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Company	9	of NAV
Equity Holdings		
Aerospace & Defen		2.53%
<ul> <li>Bharat Electronics Lt</li> </ul>	td.	2.53%
Agricultural, Comm	nercial & Construction Vehic	les 1.43%
Escorts Kubota Ltd.		1.43%
Auto Components		10.80%
<ul><li>UNO Minda Ltd.</li></ul>		3.07%
Schaeffler India Ltd.		1.81%
Bharat Forge Ltd.		1.71%
Balkrishna Industries	s Ltd.	1.67%
Endurance Technolo		1.63%
Sansera Engineering	g Ltd.	0.91%
Automobiles		1.00%
Baiai Auto Ltd.		1.00%
Banks		2.87%
The Federal Bank Lt	td.	2.87%
Beverages		1.14%
Allied Blenders And I	Distillers I td	1.14%
Capital Markets	Diotino Dia.	1.61%
Nippon Life India Ass	set Management I td	1.61%
Chemicals & Petro		3.85%
• SRF Ltd.		2.75%
Deepak Nitrite Ltd.		1.10%
Cigarettes & Tobac	co Products	0.77%
Godfrey Phillips India		0.77%
Consumer Durables		5.16%
Voltas Ltd.	3	2.29%
Metro Brands Ltd.		1.58%
P N Gadgil Jewellers	a Ltd	1.30%
Diversified	s Ltu.	1.38%
3M India Ltd.		1.38%
Electrical Equipmen	nt	1.06%
Hitachi Energy India		1.06%
Entertainment	Ltu.	1.23%
Saregama India Ltd.		1.23%
Fertilizers & Agrock		3.62%
Coromandel Internat		2.10%
P I INDUSTRIES LIN		1.52%
Finance	WITED	8.83%
Mahindra & Mahindra	a Financial Son, I td	1.70%
	estment & Fin Co Ltd.	1.70%
Muthoot Finance Ltd		1.59%
Power Finance Corp		1.53%
SBI Cards & Paymer		1.20%
	III Services Liu.	1.20%
CRISIL Ltd. Food Products		1.11%
		1.0970
Top 10 holdings		

Market Canitaliantan and market by AMEL							
Market Capitalisation, as prescribed by AMFI							
Mcap Category	Percentage						
Large Cap	11.35%						
Mid Cap	65.03%						
Small Cap	20.59%						
Total Equity	96.97%						

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77

	Company	% of NAV
	Manorama Industries Ltd.	1.89%
	Healthcare Services	2.60%
	Global Health Ltd.	1.56%
	Dr Agarwal's Health Care Ltd.	1.04%
	Industrial Manufacturing	1.88%
	Dee Development Engineers Ltd.	1.06%
	Honeywell Automation India Ltd.	0.82%
	Industrial Products	11.44%
•	Shakti Pumps (India) Ltd.	4.68%
	Garware Hi-Tech Films Ltd.	2.04%
	APL Apollo Tubes Ltd.	1.64%
	KEI Industries Ltd.	1.29%
	Astral Ltd.	0.95%
	Surya Roshni Ltd.	0.84%
	IT - Services	1.04%
	Tata Technologies Ltd.	1.04%
	IT - Software	5.63%
•	Persistent Systems Ltd.	2.13%
	Coforge Ltd.	1.39%
	Tata Elxsi Ltd.	1.15%
	Mphasis Ltd.	0.96%
	Leisure Services	3.69%
•	The Indian Hotels Company Ltd.	2.55%
	Jubilant Foodworks Ltd.	1.15%
	Oil	1.35%
	Oil India Ltd.	1.35%
	Pharmaceuticals & Biotechnology	3.83%
•	Alkem Laboratories Ltd.	2.10%
	Aurobindo Pharma Ltd.	1.73%
	Power	1.81%
	Torrent Power Ltd.	1.81%
	Realty	2.25%
	Prestige Estates Projects Ltd.	1.39%
	Oberoi Realty Ltd.	0.86%
	Retailing	5.69%
•	Trent Ltd.	3.38%
	Info Edge (India) Ltd.	1.21%
	Arvind Fashions Ltd.	1.10%
	Telecom - Services	1.83%
	Tata Communications Ltd.	1.83%
	Textiles & Apparels	2.72%
	Page Industries Ltd.	1.68%
	K.P.R. Mill Ltd.	1.04%
	Transport Services	2.03%
	Container Corporation Of India Ltd.	2.03%
	Equity Holdings Total	96.97%
	Cash & Other Receivables Total	3.03%
	Grand Total	100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/-		
ronou	Scheme	Nifty Midcap 150 TRI*	Nifty 50 Ti	श**	Scheme	Nifty Midcap 150 TRI*	Nifty 50 TRI**
1 Year	13.03	8.17	6.65		11,303	10,817	10,665
3 Years	17.50	20.58	11.77		16,228	17,512	13,956
5 Years	27.91	34.62	23.72		34,266	44,140	28,957
Since Inception (January 25, 2017)	12.60	18.50	14.48		26,419	40,052	30,208

#### **SCHEME PERFORMANCE** (Direct plan - Growth option)

Period	CAGR (				Value of I	umpsum investment o	of ₹ 10,000/-
i ciiou	Scheme	Nifty Midcap 150 TRI*	Nifty 50 TF	श**	Scheme	Nifty Midcap 150 TRI*	Nifty 50 TRI**
1 Year	14.17	8.17	6.65		11,417	10,817	10,665
3 Years	18.57	20.58	11.77		16,678	17,512	13,956
5 Years	29.01	34.62	23.72		35,768	44,140	28,957
Since Inception (January 25, 2017)	14.10	18.50	14.48		29,437	40,052	30,208

Above returns are as on 3 and arch, 2025. Different plans shall have a different expense structure. Mr. Karan Doshi is managing the above scheme from 31st July, 2023 and total no, of schemes managed by him are 5. Also Mr. Dikshit Mittal is managing the above scheme from 31st July, 2023 and total no, of schemes managed by him are 6. Past performance may or may not be sustained in the future. Load is not taken into consider ation for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns

\*First Tier Benchmark, \*\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index

For product labelling please refer page no. 78

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#### Factsheet March, 2025

# SMALL CAP FUND

Small Cap Fund- An open-ended equity scheme predominantly investing in small cap stocks

# LIC MUTUAL FUND

#### SCHEME FEATURES

**Scheme Type:** Small Cap Fund - An open-ended equity scheme predominantly investing in small cap stocks.

Inception/Allotment Date: June 21, 2017

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 493.73 Cr **Average AUM for March 2025**: ₹ 457.97 Cr

#### **Load Structure:**

#### Fxit Load

- Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.
- 1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.
- Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

First Tier Benchmark: Nifty Smallcap 250 - TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Nikhil Rungta; Total Experience: 16+ years

Name: Mr. Mahesh Bendre; Total Experience: 18+ years

#### NAV as on March 31, 2025:

#### Expense Ratio as on March 31, 2025:

**Regular**: 2.42% **Direct**: 0.97% (for detailed bifurcation on TER, please see page no 70)

#### **Annual Portfolio Turnover Ratio:**

0.87 times

#### Risk Measures:

Standard Deviation 19.45%
Portfolio Beta 0.82
Sharpe Ratio 0.51
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)

#### **SECTOR ALLOCATION (% OF NAV)**



#### INVESTMENT OBJECTIVE

The Investment objective of the scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Small Cap Companies.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	9/	of NAV
E	quity Holdings		
Α	gricultural Food	& Other Products	1.08%
Tı	riveni Engineering	& Industries Ltd.	1.08%
	uto Components		6.40%
R	amkrishna Forgin	as Ltd.	2.18%
	ross Ltd.		1.70%
E	xide Industries Ltd		1.52%
Jł	K Tyre & Industrie	Ltd.	1.01%
	everages		1.93%
Α	llied Blenders And	Distillers Ltd.	1.93%
	apital Markets		1.31%
Α	ditya Birla Sun Lif	e AMC Ltd.	1.31%
	hemicals & Petro		3.33%
N	avin Fluorine Inter	national Ltd.	1.93%
S	RF Ltd.		1.40%
С	ommercial Servi	ces & Supplies	2.64%
<ul><li>In</li></ul>	ternational Gemm	ological Inst Ind Ltd.	2.64%
	onstruction		0.64%
Р	NC Infratech Ltd.		0.64%
С	onsumer Durable	es	4.07%
	lue Star Ltd.		2.12%
Jo	ohnson Controls-H	litachi AC India Ltd.	1.94%
	iversified Fmca		1.67%
Н	industan Foods Lt	d.	1.67%
Е	lectrical Equipme	ent	6.17%
<ul> <li>TI</li> </ul>	D Power Systems	Ltd.	2.63%
Q	uality Power Elec	rical Equipments Ltd.	1.40%
A <sup>1</sup>	valon Technologie	s Ltd.	1.39%
В	harat Heavy Elect	ricals Ltd.	0.75%
Е	ntertainment		0.79%
S	aregama India Ltd		0.79%
	ertilizers & Agroo		0.88%
Р	I INDUSTRIES LI	MITED	0.88%
	inance		4.98%
		evelopment Corp Ltd.	3.04%
	EC Ltd.		1.00%
	avas Financiers L	id.	0.95%
-	ood Products		5.41%
	lanorama Industri		2.29%
В	ikaji Foods Interna	itional Ltd.	1.31%
	ID Parry India Ltd		0.94%
M	IRS Bectors Food	Specialities Ltd.	0.86%
_	ias		1.81%
	lahanagar Gas Lto		1.10%
G	ujarat State Petro	net Ltd.	0.71%
	ealthcare Service		2.77%
Α	rtemis Medicare S	ervices Ltd.	1.80%
G	lobal Health Ltd.		0.98%
•	Top 10 holdings		

Market Capitalisation, as prescribed by AMFI						
Mcap Category	Percentage					
Large Cap	2.88%					
Mid Cap	10.82%					
Small Cap	82.34%					
Total Equity	96.04%					

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

1		Company	% of NAV
		Industrial Manufacturing	5.25%
		Kilburn Engineering Ltd.	1.77%
		Texmaco Rail & Engineering Ltd.	1.36%
+		Kennametal India Ltd.	1.17%
		Praj Industries Ltd.	0.95%
		Industrial Products	12.52%
	•	JTL Industries Ltd.	3.12%
	•	Shakti Pumps (India) Ltd.	2.36%
_	_	KSB Ltd.	1.83%
		Aeroflex Industries Ltd.	1.63%
		Kirloskar Oil Engines Ltd.	1.34%
		Ingersoll Rand (India) Ltd.	1.12%
		Hi-Tech Pipes Ltd.	0.68%
		Ador Welding Ltd.	0.43%
		IT - Services	1.46%
		Zaggle Prepaid Ocean Service	0.81%
1		Tata Technologies Ltd.	0.65%
		Leisure Services	3.40%
1		Prayed Ltd.	2.04%
		Lemon Tree Hotels Ltd.	1.35%
1		Media	0.38%
		R K Swamy Ltd.	0.38%
		Other Utilities	7.65%
1	•	Concord Enviro Systems Ltd.	2.71%
	_	Enviro Infra Engineers Ltd	2.19%
		VA Tech Wabaq Ltd.	1.55%
		ION Exchange India Ltd.	1.20%
		Pharmaceuticals & Biotechnology	1.56%
		Piramal Pharma Ltd.	1.56%
		Power	3.49%
		Tata Power Company Ltd.	1.88%
		CESC Ltd.	1.61%
		Realty	0.71%
		Suraj Estate Developers Ltd.	0.71%
		Retailing	2.29%
		Arvind Fashions Ltd.	1.23%
		Vedant Fashions Ltd.	0.60%
		Vishal Mega Mart Ltd	0.47%
-		Textiles & Apparels	7.14%
	•	Sanathan Textiles Ltd.	2.94%
	•	Himatsingka Seide Ltd.	2.62%
		Arvind Ltd.	1.02%
		SP Apparels Ltd.	0.55%
4		Transport Services	4.31%
	•	Navkar Corporation Ltd.	2.26%
		Seamec Ltd.	1.57%
		VRL Logistics Ltd.	0.48%
		Equity Holdings Total	96.04%
		Cash & Other Receivables Total	3.96%
		Grand Total	100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%				Value of I	mpsum investment of ₹ 10,000/-	
renou	Scheme	Nifty Smallcap 250 TRI*	Nifty 50 TF	<b>₹</b> 1**	Scheme	Nifty Smallcap 250 TRI*	Nifty 50 TRI**
1 Year	11.60	6.02	6.65		11,160	10,602	10,665
3 Years	16.44	17.85	11.77		15,794	16,353	13,956
5 Years	33.70	37.46	23.72		42,752	49,000	28,957
Since Inception (June 21, 2017)	13.99	13.32	13.53		27,703	26,425	26,814

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period				Value of Iu	of ₹ 10,000/-		
renou	Scheme	Nifty Smallcap 250 TRI*	Nifty 50 Ti	श**	Scheme	Nifty Smallcap 250 TRI*	Nifty 50 TRI**
1 Year	12.89	6.02	6.65		11,289	10,602	10,665
3 Years	17.61	17.85	11.77		16,274	16,353	13,956
5 Years	35.04	37.46	23.72		44,937	49,000	28,957
Since Inception (June 21, 2017)	15.59	13.32	13.53		30,871	26,425	26,814

Above returns are as on 3 March, 2025. Different plans shall have a different expense structure. Mr. Nikhil Rungta is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 7. Also, Mr. Mahesh Bendre is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 4. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns.

\*First Tier Benchmark, \*\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index

For product labelling please refer page no. 79

An open-ended equity scheme predominantly investing in dividend yielding stocks



#### SCHEME FEATURES

**Scheme Type:** An open ended equity scheme predominantly investing in dividend yielding stocks.

Inception/Allotment Date: December 21, 2018

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 490.38 Cr **Average AUM for March 2025**: ₹ 471.83 Cr

#### **Load Structure:**

#### **Exit Load**

- Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.
- 1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.
- Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

#### First Tier Benchmark: Nifty 500 TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Dikshit Mittal; Total Experience: 18+ years

Name: Mr. Karan Doshi; Total Experience: 10.7+ years

#### **NAV** as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 28.0134
 ₹ 30.2116

 IDCW Option
 ₹ 28.0130
 ₹ 30.2005

#### Expense Ratio as on March 31, 2025:

Regular: 2.38% Direct: 0.69% (for detailed bifurcation on TER, please see page no 70)

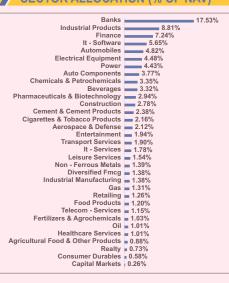
#### **Annual Portfolio Turnover Ratio:**

0.65 times

#### **Risk Measures:**

Standard Deviation 16.26%
Portfolio Beta 0.96
Sharpe Ratio 0.67
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)

#### **SECTOR ALLOCATION (% OF NAV)**



#### INVESTMENT OBJECTIVE

The Investment objective of the Scheme is to provide long term capital appreciation and/or Income Distribution cum Capital Withdrawal (IDCW) distribution by investing predominantly in dividend yielding equity and equity related instruments.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	9/	of NAV
	Equity Holdings		
	Aerospace & Defe	nse	2.12%
	Bharat Electronics		2.12%
	Agricultural Food	& Other Products	0.88%
	CCL Products (Indi		0.88%
	Auto Components		3.77%
•	Bharat Forge Ltd.		1.34%
	Samvardhana Moth	erson International Ltd.	1.31%
	JK Tyre & Industrie	s Ltd.	1.13%
	Automobiles		4.82%
	Maruti Suzuki India	Ltd.	1.80%
	Bajaj Auto Ltd.		1.61%
	Mahindra & Mahind	ra Ltd.	1.42%
	Banks		17.53%
•	HDFC Bank Ltd.		5.04%
•	Kotak Mahindra Ba	nk Ltd.	4.29%
•	ICICI Bank Ltd.		2.97%
	Axis Bank Ltd.		2.02%
	Bank of Baroda		1.86%
	State Bank of India		1.35%
	Beverages		3.32%
	Radico Khaitan Ltd		1.78%
	Allied Blenders And	Distillers Ltd.	1.54%
	Capital Markets		0.26%
	DAM Capital Adviso	rs Ltd.	0.26%
	Cement & Cement		2.38%
•	Grasim Industries L	td.	2.38%
	Chemicals & Petro	chemicals	3.35%
•	SRF Ltd.		2.18%
	Vinati Organics Ltd		1.17%
	Cigarettes & Toba		2.16%
•	Godfrey Phillips Inc	ia Ltd.	2.16%
	Construction		2.78%
	Techno Electric & E		1.40%
	Isgec Heavy Engine		1.38%
	Consumer Durable	[ ]	0.58%
	Hindware Home In	lovation Ltd.	0.58%
	Diversified Fmcg		1.38%
	Hindustan Unilever	Ltd.	1.38%
	Electrical Equipm		4.48%
	TD Power Systems	Ltd.	1.62%
	Avalon Technologie		1.06%
	Azad Engineering L	td.	0.93%
	Bharat Bijlee Ltd. Entertainment		0.86% <b>1.94%</b>
			1
	Saregama India Lto Fertilizers & Agroo	homicals	1.94% <b>1.03%</b>
	Sharda Cropchem		
	Finance	Liu.	1.03% <b>7.24%</b>
			1.2470
•	Top 10 holdings		
	T COLUEN		

Market Capitalisation, as prescribed by AMFI					
Mcap Category	Percentage				
Large Cap	46.57%				
Mid Cap	13.01%				
Small Cap	37.92%				
Total Equity	97.50%				

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

/		Company	% of NAV
	•	Power Finance Corporation Ltd.	2.38%
		SBI Cards & Payment Services Ltd.	1.67%
		Cholamandalam Investment & Fin Co Ltd.	1.17%
		Shriram Finance Ltd.	1.02%
		Mahindra & Mahindra Financial Serv Ltd.	0.99%
		Food Products	1.20%
		Bikaji Foods International Ltd.	1.20%
		Gas	1.31%
		Gujarat Gas Ltd.	1.31%
		Healthcare Services	1.01%
		Apollo Hospitals Enterprise Ltd.	1.01%
		Industrial Manufacturing	1.38%
		Dee Development Engineers Ltd.	1.38%
-		Industrial Products	8.81%
	•	Garware Hi-Tech Films Ltd.	3.26%
		Shakti Pumps (India) Ltd.	1.96%
		Surya Roshni Ltd.	1.41%
		Polyplex Corporation Ltd.	0.78%
		Ador Welding Ltd.	0.74%
		Maharashtra Seamless Ltd.	0.66%
		IT - Services	1.78%
		Protean eGov Technologies Ltd.	0.97%
		Tata Technologies Ltd.	0.81%
		IT - Software	5.65%
	•	Tata Consultancy Services Ltd.	2.68%
		LTIMindtree Ltd.	1.67%
		Infosys Ltd.	1.29%
		Leisure Services	1.54%
		EIH Ltd.	1.54%
		Non - Ferrous Metals	1.39%
		Hindalco Industries Ltd.	1.39%
		Oil	1.01%
		Oil India Ltd.	1.01%
_		Pharmaceuticals & Biotechnology	2.94%
		Alkem Laboratories Ltd.	1.53%
		Neuland Laboratories Ltd.	1.41%
-		Power	4.43%
		Tata Power Company Ltd.	1.92%
		NTPC Ltd.	1.60%
		CESC Ltd.	0.91%
_		Realty	0.73%
		TARC Ltd.	0.73%
		Retailing	1.26%
		Arvind Fashions Ltd.	1.26%
		Telecom - Services	1.15%
		Tata Communications Ltd.	1.15%
		Transport Services	1.90%
		InterGlobe Aviation Ltd.	1.90%
		Equity Holdings Total	97.50%
		Cash & Other Receivables Total	2.50%
		Grand Total	100.00%

#### SCHENE PERFORMANCE (Regular plan - Growth option)

	CAGR (%)			Value of Iu	Value of lumpsum investment of ₹ 10,000/-	
Scheme	Nifty 500 TRI*	Nifty 50 Ti	श**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
12.19	6.37	6.65		11,219	10,637	10,665
18.07	13.89	11.77		16,469	14,761	13,956
26.45	26.27	23.72		32,348	32,055	28,957
17.83	15.80	14.62		28,013	25,089	23,535
	12.19 18.07 26.45	Scheme         Nifty 500 TRI*           12.19         6.37           18.07         13.89           26.45         26.27	12.19     6.37     6.65       18.07     13.89     11.77       26.45     26.27     23.72	Scheme         Nifty 500 TRI*         Nifty 50 TRI**           12.19         6.37         6.65           18.07         13.89         11.77           26.45         26.27         23.72	Scheme         Nifty 500 TRI*         Nifty 50 TRI**         Scheme           12.19         6.37         6.65         11,219           18.07         13.89         11.77         16,469           26.45         26.27         23.72         32,348	Scheme         Nifty 500 TRI*         Nifty 50 TRI**         Scheme         Nifty 500 TRI*           12.19         6.37         6.65         11,219         10,637           18.07         13.89         11.77         16,469         14,761           26.45         26.27         23.72         32,348         32,055

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000		of ₹ 10,000/-
. 5.1.6.5	Scheme	Nifty 500 TRI*	Nifty 50 Ti	XI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	13.63	6.37	6.65		11,363	10,637	10,665
3 Years	19.38	13.89	11.77		17,021	14,761	13,956
5 Years	27.82	26.27	23.72		34,137	32,055	28,957
Since Inception (December 21, 2018)	19.25	15.80	14.62		30,212	25,089	23,535

Above returns are as on 1" March, 2025. Different plans shall have a different expense structure. Mr. Dikshit Mittal is managing the above scheme from 31st July, 2023 and total no. of schemes managed by him are 6. Also, Mr. Karan Doshi is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns.

\*First Tier Benchmark, \*\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.
For product labelling please refer page no. 78

An open ended equity scheme following value investment strategy

# LIC MUTUAL FUND

#### SCHEME FEATURES

**Scheme Type:** An open ended equity scheme following value investment strategy.

Inception/Allotment Date: August 20, 2018

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 148.90 Cr **Average AUM for March 2025**: ₹ 139.16 Cr

#### **Load Structure:**

#### **Exit Load**

- Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.
- 1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.
- Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

First Tier Benchmark: Nifty 500 - TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Nikhil Rungta; Total Experience: 16+ years

Name: Mr. Mahesh Bendre; Total Experience: 18+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 22.0231
 ₹ 23.5977

 IDCW Option
 ₹ 22.0233
 ₹ 23.5801

#### Expense Ratio as on March 31, 2025:

**Regular:** 2.41% **Direct:** 0.96% (for detailed bifurcation on TER, please see page no 70)

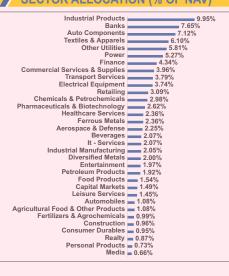
#### **Annual Portfolio Turnover Ratio:**

1.26 times

#### Risk Measures:

Standard Deviation 16.97%
Portfolio Beta 0.98
Sharpe Ratio 0.31
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)

#### SECTOR ALLOCATION (% OF NAV)



#### INVESTMENT OBJECTIVE

The Investment Objective of the Scheme is to generate longterm capital appreciation along with regular income by investing predominantly in equity and equity related instruments by following value investing strategy.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	9/	of NAV
	Equity Holdings		
	Aerospace & Defe	nse	2.25%
•	Hindustan Aeronau		2.25%
		& Other Products	1.08%
	Triveni Engineering		1.08%
	Auto Component		7.12%
•	Exide Industries Lt	d.	2.82%
	Ramkrishna Forgir		1.82%
	Kross Ltd.		1.64%
	Motherson Sumi W	iring India Ltd.	0.84%
	Automobiles	- Y	1.08%
	Maruti Suzuki India	Ltd.	1.08%
	Banks		7.65%
•	HDFC Bank Ltd.		3.78%
	State Bank of India		2.06%
	ICICI Bank Ltd.		1.82%
	Beverages		2.07%
	Allied Blenders And	Distillers Ltd.	2.07%
	Capital Markets		1.49%
	DAM Capital Advis	ors Ltd.	1.49%
	Chemicals & Petr		2.98%
	PCBL Chemical Lt	d.	1.82%
	NOCIL Ltd.		1.16%
	Commercial Serv	ces & Supplies	3.96%
•	International Gemr	nological Inst Ind Ltd.	3.03%
	Teamlease Service	s Ltd.	0.93%
	Construction		0.96%
	NCC Ltd.		0.96%
	Consumer Durab	es	0.95%
	Sheela Foam Ltd.		0.95%
	<b>Diversified Metals</b>		2.00%
	Pondy Oxides & C	nemical Ltd.	2.00%
	Electrical Equipm		3.74%
	TD Power Systems		1.27%
		trical Equipments Ltd.	1.22%
	Schneider Electric	Infrastructure Ltd.	0.71%
	ABB India Ltd.		0.54%
	Entertainment		1.97%
	Saregama India Lt	J.	1.97%
	Ferrous Metals		2.36%
	Steel Authority of I	ndia Ltd.	1.41%
	JSW Steel Ltd.		0.95%
	Fertilizers & Agro		0.99%
	P I INDUSTRIES L	IMITED	0.99%
	Finance		4.34%
	Piramal Enterprise		1.43%
	Power Finance Co	poration Ltd. vestment & Fin Co Ltd.	1.22%
		vestment & Fin Co Ltd.	1.15%
_	Bajaj Finserv Ltd.		0.54%
•	Top 10 holding	S	

Market Capitalisation, as prescribed by AMFI					
Mcap Category	Percentage				
Large Cap	21.64%				
Mid Cap	8.23%				
Small Cap	67.37%				
Total Equity	97.23%				

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

	Company	% of NAV
	Food Products	1.54%
	Manorama Industries Ltd.	1.54%
	Healthcare Services	2.36%
•	Artemis Medicare Services Ltd.	2.36%
	Industrial Manufacturing	2.05%
	Kilburn Engineering Ltd.	2.05%
	Industrial Products	9.95%
•	JTL Industries Ltd.	3.18%
	KSB Ltd.	2.11%
	Hi-Tech Pipes Ltd.	1.93%
	Godawari Power And Ispat Ltd.	1.88%
	Yuken India Ltd.	0.84%
	IT - Services	2.07%
	Protean eGov Technologies Ltd.	1.29%
	Tata Technologies Ltd.	0.78%
	Leisure Services	1.45%
	The Indian Hotels Company Ltd.	1.45%
	Media	0.66%
	R K Swamy Ltd.	0.66%
	Other Utilities	5.81%
•	Enviro Infra Engineers Ltd	3.87%
_	VA Tech Wabag Ltd.	1.94%
	Personal Products	0.73%
	Dabur India Ltd.	0.73%
	Petroleum Products	1.92%
	Reliance Industries Ltd.	1.92%
	Pharmaceuticals & Biotechnology	2.62%
	Piramal Pharma Ltd.	1.81%
	Sun Pharmaceutical Industries Ltd.	0.81%
	Power	5.27%
•	Tata Power Company Ltd.	2.80%
	CESC Ltd.	2.47%
	Realty	0.87%
	Suraj Estate Developers Ltd.	0.87%
	Retailing	3.09%
	Arvind Fashions Ltd.	1.44%
	Vedant Fashions Ltd.	0.88%
	Vishal Mega Mart Ltd	0.77%
	Textiles & Apparels	6.10%
•	Himatsingka Seide Ltd.	2.92%
	Arvind Ltd.	1.26%
	SP Apparels Ltd.	1.10%
	Sanathan Textiles Ltd.	0.81%
	Transport Services	3.79%
	Navkar Corporation Ltd.	1.59%
	Seamec Ltd.	1.25%
	VRL Logistics Ltd.	0.95%
	Equity Holdings Total	97.23%
	Cash & Other Receivables Total	2.77%
	Grand Total	100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/-		
i ciioù	Scheme	Nifty 500 TRI*	BSE Sensex TF	l**	Scheme	Nifty 500 TRI*	BSE Sensex TRI**
1 Year	4.29	6.37	6.39		10,429	10,637	10,639
3 Years	11.58	13.89	11.17		13,895	14,761	13,731
5 Years	23.83	26.27	22.77		29,131	32,055	27,864
Since Inception (August 20, 2018)	12.67	13.60	12.54		22,023	23,219	21,828

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/		of ₹ 10,000/-
i criou	Scheme	Nifty 500 TRI*	BSE Sensex TF	1**	Scheme	Nifty 500 TRI*	BSE Sensex TRI**
1 Year	5.40	6.37	6.39		10,540	10,637	10,639
3 Years	12.61	13.89	11.17		14,284	14,761	13,731
5 Years	24.90	26.27	22.77		30,409	32,055	27,864
Since Inception (August 20, 2018)	13.86	13.60	12.54		23,598	23,219	21,828

Above returns are as on 3 March, 2025. Different plans shall have a different expense structure. Mr. Nikhil Rungta is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 7. Also, Mr. Mahesh Bendre is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 4. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns.

\*First Tier Benchmark, \*\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

For product labelling please refer page no. 79

22

An open-ended equity scheme investing in maximum 30 stocks across market capitalization (i.e. Multi Cap).



#### SCHEME FEATURES

**Scheme Type:** An open-ended equity scheme investing in maximum 30 stocks across market capitalization (i.e. Multi Cap).

Inception/Allotment Date: November 17, 2017

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 127.19 Cr **Average AUM for March 2025**: ₹ 124.46 Cr

#### **Load Structure:**

#### Exit Load

- Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.
- 1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.
- Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

#### First Tier Benchmark: Nifty 500 TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Jaiprakash Toshniwal; Total Experience: 16+ years

Name: Mr. Sumit Bhatnagar; Total Experience: 24+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 19.5284
 ₹ 21.3937

 IDCW Option
 ₹ 19.5282
 ₹ 21.3788

#### Expense Ratio as on March 31, 2025:

**Regular:** 2.52% **Direct:** 1.61% (for detailed bifurcation on TER, please see page no 70)

#### **Annual Portfolio Turnover Ratio:**

1.31 times

#### **Risk Measures:**

Standard Deviation 14.44%
Portfolio Beta 0.84
Sharpe Ratio 0.14
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)

#### **SECTOR ALLOCATION (% OF NAV)**



#### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long term capita appreciation by investing in a concentrated portfolio of equity and equity related instruments of up to 30 companies across markel capitalisation.

There is no assurance or guarantee that the objective of the Scheme would be achieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	9/	of NAV
	<b>Equity Holding</b>	s	
	Aerospace & D	efense	4.09%
	Cyient DLM Ltd		2.27%
	Data Patterns (	ndia) Ltd.	1.82%
	Agricultural Fo	od & Other Products	5.88%
•	Tata Consumer	Products Ltd.	5.88%
	Auto Compone	ents	2.23%
	Tube Investmen	ts Of India Ltd.	2.23%
	Banks		9.82%
•	Kotak Mahindra	Bank Ltd.	8.34%
	IndusInd Bank I	td.	1.48%
	Beverages		3.05%
	Allied Blenders	And Distillers Ltd.	3.05%
	Chemicals & P	etrochemicals	4.47%
	Foseco India Lt	d.	2.39%
	S H Kelkar and	Company Ltd.	2.08%
	Commercial Se	rvices & Supplies	2.99%
	Quess Corp Ltd		2.99%
	Construction		6.91%
	Techno Electric	& Engineering Co. Ltd.	3.95%
	Isgec Heavy Er	gineering Ltd.	2.96%
	Consumer Dur	ables	0.32%
	Hindware Home	Innovation Ltd.	0.32%
	Electrical Equi	pment	2.97%
•	Top 10 holdings		

Market Capitalisation, as prescribed by AMFI				
Mcap Category	Percentage			
Large Cap	32.93%			
Mid Cap	14.28%			
Small Cap	46.36%			
Total Equity	93.56%			

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

ı		
7	Company %	of NAV
ı	Avalon Technologies Ltd.	2.50%
ı	Quality Power Electrical Equipments Ltd.	0.47%
ı	Finance	14.26%
ŀ	Shriram Finance Ltd.	4.38%
ŀ	<ul><li>Mahindra &amp; Mahindra Financial Serv Ltd.</li></ul>	4.37%
ı	SBI Cards & Payment Services Ltd.	2.96%
1	Creditaccess Grameen Ltd.	2.54%
ı	Healthcare Services	4.79%
۱	Artemis Medicare Services Ltd.	4.79%
ı	Industrial Products	7.20%
ŀ	Quadrant Future Tek Ltd.	5.84%
	Kirloskar Oil Engines Ltd.	1.36%
ı	Insurance	4.58%
J	SBI Life Insurance Company Ltd.	4.58%
	IT - Software	9.75%
ŀ	Tata Consultancy Services Ltd.	5.71%
ŀ	Tech Mahindra Ltd.	4.04%
1	Leisure Services	4.08%
ŀ	EIH Ltd.	4.08%
1	Pharmaceuticals & Biotechnology	3.24%
ı	Biocon Ltd.	3.24%
	Realty	2.95%
-	TARC Ltd.	2.95%
	Equity Holdings Total	93.56%
	Cash & Other Receivables Total	6.44%
	Grand Total	100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)				Value of lu	ımpsum investment o	nent of ₹ 10,000/-	
	Scheme	Nifty 500 TRI*	Nifty 50 Ti	श**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	
1 Year	4.98	6.37	6.65		10,498	10,637	10,665	
3 Years	8.54	13.89	11.77		12,789	14,761	13,956	
5 Years	20.45	26.27	23.72		25,362	32,055	28,957	
Since Inception (November 17, 2017)	9.50	13.41	13.22		19,528	25,256	24,960	

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period		CAGR (%)			Value of I	ımpsum investment o	of ₹ 10,000/-
	Scheme	Nifty 500 TRI*	Nifty 50 Tr	श**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	5.97	6.37	6.65		10,597	10,637	10,665
3 Years	9.52	13.89	11.77		13,141	14,761	13,956
5 Years	21.55	26.27	23.72		26,543	32,055	28,957
Since Inception (November 17, 2017)	10.87	13.41	13.22		21,394	25,256	24,960

Above returns are as on 3 at March, 2025. Different plans shall have a different expense structure. Mr. Jaiprakash Toshniwal is managing the above scheme from 31st July, 2023 and total no. of schemes managed by him are 4. Also, Mr. Sumit Bha magar is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 4. Also, Mr. Sumit Bha magar is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into onsideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting a hy returns.

First Tier Benchmark, \*\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index

### INFRASTRUCTURE FUND

An open-ended equity scheme investing in Infrastructure secto

# LIC MUTUAL FUND

#### SCHEME FEATURES

**Scheme Type:** An open ended equity scheme investing in infrastructure sector.

Inception/Allotment Date: March 24, 2008

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 873.86 Cr **Average AUM for March 2025**: ₹ 832.43 Cr

#### **Load Structure:**

#### **Exit Load**

- 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 90 days from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units.

First Tier Benchmark: Nifty Infrastructure TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Yogesh Patil; Total Experience: 22+ years Name: Mr. Mahesh Bendre; Total Experience: 18+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 43.6494
 ₹ 49.6349

 IDCW Option
 ₹ 43.6505
 ₹ 48.7376

#### Expense Ratio as on March 31, 2025:

**Regular**: 2.22% **Direct**: 0.58% (for detailed bifurcation on TER, please see page no 70)

#### **Annual Portfolio Turnover Ratio:**

0.35 times

#### Risk Measures:

Standard Deviation 19.61%
Portfolio Beta 0.80
Sharpe Ratio 0.85
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)

#### **SECTOR ALLOCATION (% OF NAV)**

Industrial Products Electrical Equipment Auto Components 7.13% Construction 6.97% Industrial Manufacturing 6.56% Finance 6.20%
Power 6.19% Aerospace & Defense 5.95% Transport Services \_\_\_\_ 3.33% Cement & Cement Products \_\_\_ 3.07% Realty \_\_\_ 2.35% Telecom - Services 2.04% Non - Ferrous Metals = 1.45% Gas 1.14% Leisure Services 1.10% Petroleum Products 1.04% Other Utilities 0.86% Consumer Durables 0.66% Chemicals & Petrochemicals 0.64% Healthcare Services 0.63%

#### INVESTMENT OBJECTIVE

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

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Company	%	of NAV
Divgi Torqtransfer S Kross Ltd. Cement & Cement Grasim Industries I Ultratech Cement L Chemicals & Petr Foseco India Ltd. Construction  Afcons Infrastructu Isgec Heavy Engin Larsen & Toubro Li Techno Electric & E Consumer Durabl Voltas Ltd. Electrical Equipm Schneider Electric Bharat Heavy Elec GE Vernova T&D Ii TD Power Systems Bharat Bijlee Ltd. Hitachi Energy Indi Avalon Technologie Transrail Lighting L ABB India Ltd. Quality Power Elec Triveni Turbine Ltd. Finance REC Ltd. Power Finance Coi	nse ics Ltd. d. td. a) Ltd.  icle Ctrl Sys Ind Ltd. ystems Ltd.  Products td. td. ochemicals  e Ltd. eering Ltd. d. ngineering Co. Ltd. es ent nfrastructure Ltd. ricals Ltd. dia Limited Ltd. s Ltd. s Ltd. s Ltd. c trical Equipments Ltd.	5.95% 2.16% 2.16% 1.30% 1.13% 0.98% 0.38% 7.13% 1.94% 1.51% 1.44% 1.43% 0.48% 0.33% 3.07% 2.02% 1.04% 0.64% 6.97% 2.73% 1.82% 1.46% 0.96% 2.54% 2.26% 2.24% 2.12% 1.89% 1.07% 0.97% 0.49% 0.37% 0.49% 0.37% 0.24% 6.20% 2.81% 2.210%
ABB India Ltd. Quality Power Electriveni Turbine Ltd. Finance REC Ltd. Power Finance Condusing & Urban Electronic Gas Indraprastha Gas Ltd. Healthcare Servic Dr Agarwal's HealtIndustrial Manufal Dee Development Texmaco Rail & En Honeywell Automa	poration Ltd. evelopment Corp Ltd. td. es Care Ltd. turing Engineers Ltd. pincering Ltd.	0.49% 0.37% 0.24% <b>6.20%</b> 2.81%
Top 10 holdings		

Market Capitalisation, as prescribed by AMFI			
Mcap Category	Percentage		
Large Cap	21.48%		
Mid Cap	22.59%		
Small Cap	52.36%		
Total Equity	96.43%		

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

	Company	% of NAV
	JNK India Ltd.	0.95%
	Kennametal India Ltd.	0.92%
	Forbes Precision Tools and Mach Pts Ltd.	0.25%
	Industrial Products	22.34%
•	Shakti Pumps (India) Ltd.	4.58%
	Garware Hi-Tech Films Ltd.	4.26%
•	Cummins India Ltd.	2.33%
	Timken India Ltd.	2.05%
	Kirloskar Pneumatic Co.Ltd.	1.43%
	Kirloskar Oil Engines Ltd.	1.32%
	KSB Ltd.	1.09%
	Ador Welding Ltd.	0.96%
	Kalyani Steels Ltd.	0.83%
	KEI Industries Ltd.	0.80%
	Yuken India Ltd.	0.67%
	Swaraj Engines Ltd.	0.64%
	Ingersoll Rand (India) Ltd.	0.50%
	Roto Pumps Ltd.	0.32%
	Surya Roshni Ltd.	0.24%
	SKF India Ltd. Kirloskar Industries Ltd.	0.20% 0.13%
	IT - Services	0.17%
	Tata Technologies Ltd.	0.17%
	Leisure Services	1.10%
		1.10%
	Indian Railway Catering &Tou. Corp. Ltd. Non - Ferrous Metals	1.45%
	Hindalco Industries Ltd.	1.45%
	Other Utilities	0.86%
	Concord Enviro Systems Ltd.	0.86%
	Petroleum Products	1.04%
	Bharat Petroleum Corporation Ltd.	0.40%
	Hindustan Petroleum Corporation Ltd.	0.38%
	Savita Oil Technologies Ltd.	0.26%
	Power	6.19%
•	Tata Power Company Ltd.	3.11%
	CESC Ltd.	1.55%
	NLC India Ltd.	0.94%
	NTPC Ltd.	0.59%
	Realty	2.35%
	Mahindra Lifespace Developers Ltd.	1.34%
	TARC Ltd.	0.80%
	Prestige Estates Projects Ltd.	0.21%
	Telecom - Services	2.04%
	Bharti Hexacom Ltd.	1.46%
	Bharti Airtel Ltd.	0.39%
	Tata Communications Ltd.	0.19%
	Transport Services	3.33%
	Container Corporation Of India Ltd.	1.82%
	Transport Corporation Of India Ltd.  Equity Holdings Total	1.51% <b>96.43%</b>
	Cash & Other Receivables Total	3.57%
	Grand Total	100.00%
	Orana rotar	100.00 /0

#### SCHEME PERFORMANCE Regular plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/-			
	Scheme	Nifty Infrastru TRI*	cture	Nifty 5	0 TRI**	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**
1 Year	15.85	2.27		6	65	11,585	10,227	10,665
3 Years	24.31	20.06		11	.77	19,221	17,287	13,956
5 Years	33.64	30.61		23	.72	42,656	37,953	28,957
Since Inception (March 24, 2008)	9.04	5.75		11	.36	43,649	25,886	62,472

#### SCHEME PERFORMANCE Direct plan - Growth option)

Period		CAGR (%	6)			Value of l	umpsum investment	of₹ 10,000/-
	Scheme	Nifty Infrastru	cture	Nifty 5	0 TRI**	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**
1 Year	17.31	2.27		6	65	11,731	10,227	10,665
3 Years	25.74	20.06		11	.77	19,894	17,287	13,956
5 Years	35.23	30.61		23	.72	45,267	37,953	28,957
Since Inception (January 1, 2013)	15.57	11.61		13	.24	58,906	38,357	45,817

Above returns are as on 3 <sup>14</sup> March, 2025. Different plans shall have a different expense structure. Mr. Yogesh Patil is managing the above scheme from 18th September 2020 and total no. of schemes managed by him are 6. Also, Mr. Mahash Bandre is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 4. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. 'First Tier Benchmark, "\* Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

An open-ended equity scheme following manufacturing theme

# LIC MUTUAL FUND

#### SCHEME FEATURES

Scheme Type: An open ended equity scheme following manufacturing theme

Inception/Allotment Date: October 11, 2024

#### **Fund Size:**

AUM as on 31/03/2025: ₹ 768.32 Cr Average AUM for March 2025: ₹ 753.46 Cr

#### Load Structure:

#### Exit Load -

- · If units of the Scheme are redeemed / switched-out within 90 days from the date of allotment: a) Upto 12% of the units: No exit load will be levied b) Above 12% of the units: exit load of 1% will be levied
- · If units of the Scheme are redeemed / switched-out after 90 days from the date of allotment: No exit load will be

First Tier Benchmark: Nifty India Manufacturing Index (TRI)

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Yogesh Patil; Total Experience: 22+ years Name: Mr. Mahesh Bendre; Total Experience: 17+ years

#### NAV as on March 31, 2025:

**Direct Plan** Regular Plan Growth Option ₹ 8.5881 ₹ 8.6592 IDCW Option ₹ 8.5881

#### Expense Ratio as on March 31, 2025:

Regular: 2.26% Direct: 0.50% (for detailed bifurcation on TER, please see page no 70)

#### **Annual Portfolio Turnover Ratio: NA**

Since the Scheme has not completed 1 year, the Annual Portfolio Turnover Ratio has not been provided

#### **SECTOR ALLOCATION (% OF NAV)**



#### **INVESTMENT OBJECTIVE**

The investment objective of the scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies following manufacturing the me.

There is no assurance that the investment objective of the scheme will be ach ieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	9/	of NAV
	Equity Holdings		
	Aerospace & Defe	nse	5.20%
	Hindustan Aeronau		2.06%
	Bharat Electronics I	.td.	1.72%
	Cyient DLM Ltd.		1.41%
	Agricultural Food		2.18%
	Tata Consumer Pro		2.18%
	Auto Components		10.56%
	Bharat Forge Ltd.		3.48%
•	Schaeffler India Ltd		2.70%
	Carraro India Ltd.		1.87%
	ZF Commercial Vel	icle Ctrl Sys Ind Ltd.	1.39%
	Motherson Sumi W	ring India Ltd.	1.12%
_	Automobiles		9.41%
	Mahindra & Mahind		2.91%
•	Hero MotoCorp Ltd		2.50%
	Maruti Suzuki India		2.22%
	TVS Motor Compar Chemicals & Petro	ly Ltd.	1.78% <b>4.01%</b>
	S H Kelkar and Cor		1.26%
		прапу ста.	0.82%
	Vinati Organics Ltd. Atul Ltd.		0.82%
	SRF Ltd.		0.52%
	Foseco India Ltd.		0.51%
	Navin Fluorine Inter	national Ltd	0.49%
	Construction	national Ltd.	1.12%
	Isgec Heavy Engine	ering Ltd	1.12%
	Consumer Durable		1.69%
	Hindware Home Inr	T -	0.61%
	Metro Brands Ltd.	ovalion Eta.	0.44%
	Voltas Ltd.		0.35%
	Dixon Technologies	(India) I td	0.28%
	Diversified	(mala) Eta.	1.17%
	3M India Ltd.		1.17%
	Diversified Fmcg		2.12%
	Hindustan Unilever	Ltd.	2.12%
	Electrical Equipme	ent	11.81%
•	TD Power Systems	Ltd.	2.60%
	Bharat Heavy Elect	ricals Ltd.	2.23%
	Schneider Electric I	nfrastructure Ltd.	1.85%
	Bharat Bijlee Ltd.		1.79%
	GE Vernova T&D Ir	dia Limited	1.70%
	Hitachi Energy India	Ltd.	1.05%
	Quality Power Elec	rical Equipments Ltd.	0.39%
	ABB India Ltd.		0.20%
	Food Products		4.47%
•	Manorama Industrie		3.53%
	Britannia Industries	Ltd.	0.82%
•	Top 10 holdings		

Market Capitalisation, as prescribed by AMFI **Mcap Category** Percentage Large Cap 28.33% Mid Cap 20.45% Small Cap 48.49% **Total Equity** 97.26%

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77

	Company	% of NAV
	Bikaji Foods International Ltd.	0.12%
	Gas	0.88%
	Gujarat Gas Ltd.	0.88%
	Healthcare Services	1.14%
	Syngene International Ltd.	1.14%
	Industrial Manufacturing	4.62%
	Honeywell Automation India Ltd.	1.85%
	Texmaco Rail & Engineering Ltd.	1.02%
	Kennametal India Ltd.	0.78%
	JNK India Ltd.	0.75%
	Dee Development Engineers Ltd.	0.22%
	Industrial Products	25.63%
	Cummins India Ltd.	3.91%
	Shakti Pumps (India) Ltd.	3.84%
	Garware Hi-Tech Films Ltd.	3.64%
•	Timken India Ltd.	2.86%
	Grindwell Norton Ltd.	2.21%
	Ingersoll Rand (India) Ltd.	1.59%
	Roto Pumps Ltd.	1.31%
	Kirloskar Pneumatic Co.Ltd.	1.13%
	Kirloskar Oil Engines Ltd.	1.11%
	KSB Ltd.	1.07%
	KEI Industries Ltd.	1.07%
	INOX INDIA LIMITED	0.98%
	Ador Welding Ltd.	0.51%
	SKF India Ltd.	0.32% 0.07%
	Surya Roshni Ltd. IT - Services	0.07%
		0.22%
	Tata Technologies Ltd. Personal Products	1.18%
	Dabur India Ltd.	1.18%
	Petroleum Products	0.78%
	Hindustan Petroleum Corporation Ltd.	0.44%
	Savita Oil Technologies Ltd.	0.34%
	Pharmaceuticals & Biotechnology	4.82%
	Sun Pharmaceutical Industries Ltd.	1.24%
	Torrent Pharmaceuticals Ltd.	1.14%
	Piramal Pharma Ltd.	0.99%
	Abbott India Ltd.	0.94%
	JB Chemicals & Pharmaceuticals Ltd.	0.50%
	Power	2.35%
	Tata Power Company Ltd.	2.35%
	Realty	0.72%
	Mahindra Lifespace Developers Ltd.	0.72%
	Textiles & Apparels	1.19%
	Arvind Ltd.	1.19%
	Equity Holdings Total	97.26%
	Cash & Other Receivables Total	2.74%
	Grand Total	100.00%

Note: The Scheme has not completed 6 months, hence the performance has not been provided.

For product labelling please refer page no. 78



#### SCHEME FEATURES

Scheme Type: An open ended equity scheme investing in banking & financial services sector.

Inception/Allotment Date: March 27, 2015

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 253.87 Cr Average AUM for March 2025: ₹ 241.82 Cr

#### **Load Structure:**

#### **Exit Load**

- 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 90 days from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units.

First Tier Benchmark: Nifty Financial Services TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Jaiprakash Toshniwal Total Experience: 16+ years

#### NAV as on March 31, 2025:

NAV Regular Plan **Direct Plan** Growth Option ₹ 18.8430 ₹21.1810 IDCW Option ₹21.0416 ₹ 18.8397

#### Expense Ratio as on March 31, 2025:

Regular: 2.42% **Direct**: 1.05% (for detailed bifurcation on TER, please see page no 70)

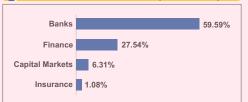
#### **Annual Portfolio Turnover Ratio:**

0.50 times

#### Risk Measures:

Standard Deviation 15.28% Portfolio Beta 0.90 Sharpe Ratio 0.37 Risk Free Rate assumed to be 7.20% (MIBOR as of 31st March 2025)

#### SECTOR ALLOCATION (% OF NAV)



#### **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 and financial services sector.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Market Capitalisation, as prescribed by AMFI			
Percentage			
59.00%			
9.77%			
25.75%			
94.52%			

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77

Company		% of NAV
Equity Holdings		
Banks		59.59%
● HDFC Bank Ltd.		20.55%
ICICI Bank Ltd		12.85%
Axis Bank Ltd.		6.68%
<ul> <li>State Bank of India</li> </ul>		5.91%
<ul> <li>Kotak Mahindra Bank Lt</li> </ul>	td.	5.67%
CSB Bank Ltd.		2.76%
DCB Bank Ltd.		2.17%
The South Indian Bank I	Ltd.	2.17%
IndusInd Bank Ltd.		0.84%
Capital Markets		6.31%
Computer Age Manager	ment Services Ltd.	1.65%
Nippon Life India Asset		1.46%
Aditya Birla Sun Life AM		1.03%
Angel One Ltd.		0.99%
Multi Commodity Exchai	nge Of India Ltd.	0.91%
Prudent Corporate Advis		0.27%
Finance		27.54%
<ul> <li>MAS Financial Services</li> </ul>	Ltd.	3.80%
<ul> <li>Power Finance Corpora</li> </ul>	tion Ltd.	3.50%
<ul> <li>Mahindra &amp; Mahindra Fi</li> </ul>	inancial Serv Ltd.	2.88%
<ul> <li>Creditaccess Grameen</li> </ul>	Ltd.	2.54%
Shriram Finance Ltd.		2.09%
IIFL Finance Ltd.		2.04%
SBI Cards & Payment S	Services Ltd.	1.99%
Aadhar Housing Finance	e Ltd.	1.99%
Muthoot Finance Ltd.		1.75%
TVS Holdings Ltd.		1.51%
Piramal Enterprises Ltd.		1.45%
CRISIL Ltd.		0.84%
Cholamandalam Investn	nent & Fin Co Ltd.	0.68%
Spandana Sphoorty Fina	ancial Ltd.	0.47%
Insurance		1.08%
HDFC Life Insurance Co	ompany Ltd.	1.08%
<b>Equity Holdings Total</b>		94.52%
Cash & Other Receival	bles Total	5.48%
Grand Total		100.00%
Top 10 holdings		

#### SCHEME PERFORMANCE (Regular plan - Growth option)

		( )						
Period	CAGR (%)					Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Financ Services TF		Nifty 50	TRI**	Scheme	Nifty Financial Services TRI*	Nifty 50 TRI**
1 Year	4.79	20.67		6.65	5	10,479	12,067	10,665
3 Years	10.29	14.61		11.7	7	13,421	15,045	13,956
5 Years	18.54	22.81		23.7	2	23,419	27,910	28,957
Since Inception (March 27, 2015)	6.29	13.82		12.2	7	18,424	36,554	31,854

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period		CAGR (%)	Value of lumpsum in		f lumpsum investmen	vestment of ₹ 10,000/-	
	Scheme	Nifty Financ Services TF				Nifty Financial Services TRI*	Nifty 50 TRI**
1 Year	6.49	20.67	6.65	5	10,649	12,067	10,665
3 Years	12.24	14.61	11.7	7	14,144	15,045	13,956
5 Years	20.12	22.81	23.7	2	25,024	27,910	28,957
Since Inception (March 27, 2015)	7.56	13.82	12.2	7	20,761	36,554	31,854

On 29th July 2023, IDBI Banking & Financial Services Fund got merged with LIC MF Banking & Financial Services Fund. The Scheme

performance given herewith is a blended performance on weighted average, as per applicable guidelines of SEBI.

Above returns are as on 31" March, 2025. Different plans shall have a different expense structure. Mr. Jaiprakash Toshniwal is managing the above scheme from 6th September, 2021 and total no. of schemes managed by him are 4. Date of allotment is 2" th March'2015. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. "First Tier Benchmark, "\* Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variar

For product labelling please refer page no. 78

# HEALTHCARE FUND

An open-ended equity scheme investing in Healthcare and Allied sectors



#### SCHEME FEATURES

**Scheme Type:** An open-ended equity scheme investing in Healthcare and Allied sectors.

Inception/Allotment Date: February 28, 2019

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 82.69 Cr **Average AUM for March 2025**: ₹ 80.49 Cr

#### **Load Structure:**

#### **Exit Load**

- Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 90 days from the date of allotment.
- 1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 90 days from the date of allotment.
- Nil, If units of scheme are redeemed or switched out after 90 days from the date of allotment.

#### First Tier Benchmark: BSE Healthcare- TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Karan Doshi; Total Experience: 10.7+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 28.2729
 ₹ 30.7473

 IDCW Option
 ₹ 28.2734
 ₹ 30.7409

#### Expense Ratio as on March 31, 2025:

**Regular**: 2.45% **Direct**: 1.22% (for detailed bifurcation on TER, please see page no 70)

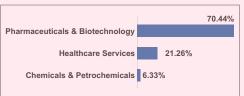
#### **Annual Portfolio Turnover Ratio:**

0.39 times

#### Risk Measures:

Standard Deviation 16.49%
Portfolio Beta 0.83
Sharpe Ratio 0.56
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)

#### SECTOR ALLOCATION (% OF NAV)



#### INVESTMENT OBJECTIVE

The objective of the Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Healthcare and Allied sectors.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

prescribed by AMFI		
Percentage		
26.29%		
28.74%		
42.99%		
98.03%		

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Equity Holdings	
Chemicals & Petrochemicals	6.33%
Navin Fluorine International Ltd.	3.49%
Vinati Organics Ltd.	2.84%
Healthcare Services	21.26%
Artemis Medicare Services Ltd.	5.09%
Syngene International Ltd.	3.57%
Apollo Hospitals Enterprise Ltd.	3.52%
Global Health Ltd.	3.51%
Dr Agarwal's Health Care Ltd.	3.36%
Metropolis Healthcare Ltd.	2.23%
Pharmaceuticals & Biotechnology	70.44%
<ul> <li>Sun Pharmaceutical Industries Ltd.</li> </ul>	10.03%
Piramal Pharma Ltd.	5.90%
<ul> <li>Torrent Pharmaceuticals Ltd.</li> </ul>	5.29%
Glenmark Pharmaceuticals Ltd.	4.59%
Cipla Ltd.	4.26%
Divi's Laboratories Ltd.	3.93%
Alkem Laboratories Ltd.	3.78%
Abbott India Ltd.	3.71%
IPCA Laborator es Ltd.	3.43%
Neuland Laboratories Ltd.	3.29%
Onesource Specialty Pharma Ltd.	3.13%
Mankind Pharma Ltd.	3.12%
Aurobindo Pharma Ltd.	3.03%
JB Chemicals & Pharmaceuticals Ltd.	2.99%
Zydus Lifesciences Ltd.	2.79%
Concord Biotech Ltd.	2.27%
Laurus Labs Ltd.	1.96%
Suven Pharmaceuticals Ltd.	1.94%
Sanofi Consumer Healthcare India Ltd.	1.02%
Equity Holdings Total	98.03%
Cash & Other Receivables Total	1.97%
Grand Total	100.00%
Top 10 holdings	

#### SCHEME PERFORMANCE (Regular plan - Growth option)

	1	I		l			
Period	CAGR (%)				Value of I	umpsum investment o	of ₹ 10,000/-
ronou	Scheme	BSE Healthcare TRI'	Nifty 50 TI	श**	Scheme	BSE Healthcare TRI*	Nifty 50 TRI**
1 Year	19.25	18.81	6.65		11,925	11,881	10,665
3 Years	16.25	20.27	11.77		15,716	17,379	13,956
5 Years	22.89	28.61	23.72		28,048	35,137	28,957
Since Inception (February 28, 2019)	18.61	20.68	15.00		28,273	31,366	23,402

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)				Value of I	ımpsum investment c	of ₹ 10,000/-
	Scheme	BSE Healthcare TRI'	Nifty 50 TI	श**	Scheme	BSE Healthcare TRI*	Nifty 50 TRI**
1 Year	20.73	18.81	6.65		12,073	11,881	10,665
3 Years	17.68	20.27	11.77		16,303	17,379	13,956
5 Years	24.51	28.61	23.72		29,939	35,137	28,957
Since Inception (February 28, 2019)	20.25	20.68	15.00		30,747	31,366	23,402

Above returns are as on 3 <sup>st</sup> March, 2025. Different plans shall have a different expense structure. Mr. Karan Doshi is managing the above scheme from 31st July, 2023 and total no. of schemes managed by him are 5. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns.

\*First Tier Benchmark, \*\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index



#### SCHEME FEATURES

Scheme Type: An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

Inception/Allotment Date: March 31,1997

**AUM as on 31/03/2025**: ₹ 1,088.39 Cr Average AUM for March 2025: ₹ 1,055.54 Cr

#### **Load Structure:**

Exit Load: Nil (Subject to lock-in period of 3

years)

First Tier Benchmark: Nifty 500 TRI

Minimum Investment (lumpsum): ₹ 500/and in multiples of ₹ 500/- thereafter

#### **Fund Manager:**

Name: Mr. Yogesh Patil (Equity); Total Experience: 22+ years Name: Mr. Dikshit Mittal: Total Experience: 18+ years

#### NAV as on March 31, 2025:

NAV Regular Plan **Direct Plan** Growth Option ₹ 145.8524 ₹ 165.9194 IDCW Option ₹ 30.5332 ₹ 36.6446

#### Expense Ratio as on March 31, 2025:

Regular: 2.16% **Direct**: 0.97% (for detailed bifurcation on TER, please see page no 70)

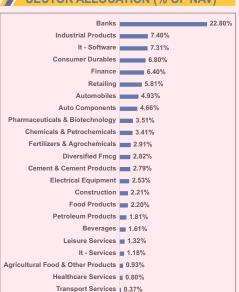
#### **Annual Portfolio Turnover Ratio:**

0.08 times

#### **Risk Measures:**

Standard Deviation 14.38% Portfolio Beta 0.79 Sharpe Ratio 0.47 Risk Free Rate assumed to be 7.20% (MIBOR as of 31st March 2025)

#### **SECTOR ALLOCATION (% OF NAV)**



The investors opting for new tax regime shall not be eligible for deduction under Section 80 C of Income Tax Act. Investors are advised to consult his/her professional tax advisors for the tax consequences arising from the investment in the Scheme.

For product labelling please refer page no. 78

#### INVESTMENT OBJECTIVE

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

which offer An open-ended equity linked tax saving Scheme which offer investors the opportunity to seek Tax rebate u/s 800 of the Incom-Tax Act 1961.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Company	%	of NAV
<b>Equity Holdings</b>		
Agricultural Food	& Other Products	0.93%
CCL Products (Inc	lia) Ltd.	0.93%
Auto Componen	s	4.66%
Bharat Forge Ltd.		1.43%
ZF Commercial Ve	hicle Ctrl Sys Ind Ltd.	1.03%
Craftsman Automa	ation Ltd.	0.88%
Schaeffler India Li	d.	0.83%
JK Tyre & Industri	es Ltd.	0.49%
Automobiles		4.93%
Mahindra & Mahir		1.67%
Eicher Motors Ltd		1.66%
Maruti Suzuki Indi	a Ltd.	1.60%
Banks		22.80%
<ul> <li>ICICI Bank Ltd.</li> </ul>		8.44%
<ul><li>HDFC Bank Ltd.</li></ul>		7.70%
<ul><li>State Bank of Indi</li></ul>	a	3.26%
<ul><li>Axis Bank Ltd.</li></ul>		2.54%
Kotak Mahindra B	ank Ltd.	0.86%
Beverages		1.61%
VARUN BEVERA		1.61%
Cement & Cemer		2.79%
Grasim Industries		1.93%
Ultratech Cement		0.86%
Chemicals & Pet	rochemicals	3.41%
SRF Ltd.		2.12%
Navin Fluorine Int	ernational Ltd.	1.28%
Construction		2.21%
<ul> <li>Larsen &amp; Toubro I</li> </ul>		2.21%
Consumer Durak	les	6.80%
Blue Star Ltd.		2.58%
Titan Company Lt	l	1.82%
Eureka Forbes Ltd	ľ'	1.42%
Metro Brands Ltd.		0.97%
Diversified Fmcg		2.82%
ITC Ltd.		1.54%
Hindustan Unileve		1.28%
Electrical Equipr	lent	2.53%
ABB India Ltd.		1.40%
<ul><li>Thermax Ltd.</li><li>Top 10 holdings</li></ul>		1.13%
- 10p 10 floidings		

Market Capitalisation, as prescribed by AMFI							
Mcap Category	Percentage						
Large Cap	63.04%						
Mid Cap	14.51%						
Small Cap	18.96%						
Total Equity	96.50%						

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77

ı		
	Company	% of NAV
	Fertilizers & Agrochemicals	2.91%
	P I INDUSTRIES LIMITED	1.70%
	Coromandel International Ltd.	1.21%
	Finance	6.40%
•	Cholamandalam Investment & Fin Co Ltd.	2.94%
	Power Finance Corporation Ltd.	1.92%
	Bajaj Finserv Ltd.	1.53%
	Food Products	2.20%
	MRS Bectors Food Specialities Ltd.	1.13%
	Nestle India Ltd.	1.07%
	Healthcare Services	0.80%
	Dr Agarwal's Health Care Ltd.	0.80%
	Industrial Products	7.40%
•	Shakti Pumps (India) Ltd.	6.22%
	Kirloskar Oil Engines Ltd.	1.16%
	Quadrant Future Tek Ltd.	0.01%
	IT - Services	1.18%
	Affle (India) Ltd.	1.18%
	IT - Software	7.31%
•	Infosys Ltd.	2.96%
	HCL Technologies Ltd.	1.47%
	Tata Consultancy Services Ltd.	1.41%
	LTIMindtree Ltd.	0.86%
	Tata Elxsi Ltd.	0.61%
	Leisure Services	1.32%
	EIH Ltd.	1.32%
	Petroleum Products	1.81%
	Reliance Industries Ltd.	1.81%
	Pharmaceuticals & Biotechnology	3.51%
	Mankind Pharma Ltd.	1.07%
	Zydus Lifesciences Ltd.	0.88%
	Abbott India Ltd.	0.84%
	Piramal Pharma Ltd.	0.72%
	Retailing	5.81%
•	Trent Ltd.	3.38%
	Zomato Ltd.	1.57%
	Avenue Supermarts Ltd.	0.86% <b>0.37%</b>
	Transport Services Blue Dart Express Ltd.	0.37% 0.37%
	Equity Holdings Total	96.50%
	Cash & Other Receivables Total	3.50%
	Grand Total	100.00%
ł	Orana Iotai	100.00 /0
ı		

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)					Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 T	RI* Nif	fty 50	TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	14.72	6.37		6.65	5	11,472	10,637	10,665
3 Years	14.09	13.89		11.7	7	14,855	14,761	13,956
5 Years	21.48	26.27		23.7	2	26,470	32,055	28,957
Since Inception (March 31, 1997)	10.44	15.10		13.4	14	1,61,543	5,14,119	3,42,225

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)					Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 T	RI*	Nifty !	50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	16.14	6.37		6	.65	11,614	10,637	10,665
3 Years	15.39	13.89		11	.77	15,369	14,761	13,956
5 Years	22.99	26.27		23	3.72	28,153	32,055	28,957
Since Inception (January 1, 2013)	15.97	14.24		13	3.24	61,459	51,031	45,817

On 29th July 2023, IDBI Equity Advantage Fund got inerged with LIC MF ELSS Tax Saver. The Scheme performance given herewith is a

Above returns are as on 31" March, 2025. Different plans shall have a different expense structure. Mr. Yogesh Patil is managing the above scheme from 1st July 2024 and total no. of schemes managed by him are 6. Also, Mr. Dikshit Mittal is managing the above scheme from 31st July, 2023 and total no. of schemes managed by him are 6. Also, Mr. Dikshit Mittal is managing the above scheme from 31st July, 2023 and total no. of schemes managed by him are 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for commance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. \*First Tier Benchmark, \*\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index. For detailed disclaimer, please refer page no. 70.

An open-ended hybrid scheme investing predominantly in equity and equity related instruments

#### SCHEME FEATURES

Scheme Type: An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Inception/Allotment Date: January 01, 1991

#### **Fund Size:**

AUM as on 31/03/2025: ₹ 497.21 Cr Average AUM for March 2025: ₹ 485.67 Cr

#### Load Structure:

#### **Exit Load**

- 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 3 months from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 3 months from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.

First Tier Benchmark: Crisil Hybrid 35 + 65 -Aggressive Index

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Karan Doshi (Equity) &

Mr. Pratik Shroff (Debt) & Mr. Sumit Bhatnagar (Equity) Total Experience: 10.7+ years, 17+ years & 24+ years respectively

#### NAV as on March 31, 2025:

NAV Regular Plan **Direct Plan** Growth Option ₹ 182.0003 ₹ 205.9508 ₹ 20.0632 IDCW Option ₹ 15.3065

Expense Ratio as on March 31, 2025: Regular: 2.49%: **Direct: 1.42%** 

(for detailed bifurcation on TER, please see page no 70)

#### **Annual Equity Portfolio Turnover Ratio:**

0.54 times

#### **Risk Measures:**

Standard Deviation 10.99% Portfolio Beta 1.03 Sharpe Ratio 0.31 Risk Free Rate assumed to be (MIBOR as of 31st March 2025)

#### **ASSET ALLOCATION (% OF NAV)**

Equity Holdings Government Bond And Treasury Bill 17.51% Corporate Debt 5.37% Cash & Other Receivables 2.09%

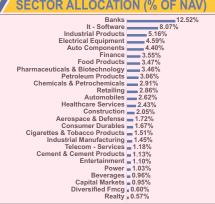
#### **MATURITY PROFILE (% OF NAV)**

Equity Instruments 75.03% Debt Instruments (> 365 days) 21.86% Cash & Other Receivables 2.09%
Debt instruments upto 365 days 1.02%

#### **RATING PROFILE (% OF NAV)**

Equity Instruments 75.03% Sovereign 17.51% AAA/A1+ and Equivalent 5.37% Cash & Other Receivables 2.09%

#### **SECTOR ALLOCATION (% OF NAV)**



#### INVESTMENT OBJECTIVE

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

There is no assurance that the investment objective of the Scheme will

#### **PORTFOLIO AS ON 31/03/2025**

		Company	%	of NAV
		Equity Holdings		
		Aerospace & Defen	se	1.72%
		Bharat Electronics Lt	d.	1.72%
		Auto Components		4.40%
	•	Sansera Engineering	Ltd.	1.98%
		Bharat Forge Ltd.		1.50%
_		Craftsman Automatio	n Ltd.	0.92%
		Automobiles		2.62%
è		Maruti Suzuki India L	ld.	1.61%
F		Hero MotoCorp Ltd.		1.01%
١		Banks		12.52%
		HDFC Bank Ltd.		5.43%
1	•	ICICI Bank Ltd.		4.60%
•		Kotak Mahindra Bank	Ltd.	1.26%
1		Bank of Baroda		1.24%
		Beverages	LIMITED	0.96%
-		VARUN BEVERAGE	D LIIVII I EU	0.96%
		Capital Markets	at Managament Ltd	0.95%
f		Nippon Life India Ass Cement & Cement F	et iviariagement Ltd.	0.95% <b>1.13%</b>
				1.13%
		Grasim Industries Ltd Chemicals & Petrod	homicalo	2.91%
		SRF Ltd.	Heimicais	1.78%
	_	Vinati Organics Ltd.		0.93%
		Atul Ltd.		0.93%
		Cigarettes & Tobaco	n Products	1.51%
		Godfrey Phillips India		1.51%
		Construction	Eta.	2.05%
	•	Larsen & Toubro Ltd.		2.05%
		Consumer Durables		1.67%
		Orient Electric Ltd.		0.98%
		Dixon Technologies (	ndia) Ltd.	0.69%
		Diversified Fmcg		0.60%
		Hindustan Unilever L	td.	0.60%
		Electrical Equipmer		4.59%
		TD Power Systems L		1.62%
		Azad Engineering Ltd		1.62%
		GE Vernova T&D Ind	a Limited	1.35%
		Entertainment		1.10%
		Saregama India Ltd.		1.10%
		Finance		3.55%
		Power Finance Corpo		1.32%
		Cholamandalam Inve	stment & Fin Co Ltd.	1.20%
		SBI Cards & Paymer Food Products	t Services Ltd.	1.03% <b>3.47%</b>
		Manorama Industries	1 +d	2.10%
		MRS Bectors Food S		1.37%
		Healthcare Services	pecianties Ltu.	2.43%
		Apollo Hospitals Ente	rorise I td	1.22%
		Global Health Ltd.	ipiloo E.u.	1.21%
		Industrial Manufact	ırina	1.45%
		Dee Development Er		1.45%
		Industrial Products	giiloolo Eta.	5.16%
		<ul><li>Top 10 holdings</li></ul>		

Market Capitalisation, as prescribed by AMFI Large Cap 38.16% Mid Cap 13.70% Small Cap 23.17% Total Equity 75.03%

LIC MUTUAL FUND

	Company	% of NAV
I	APL Apollo Tubes Ltd.	1.53%
ı	Shakti Pumps (India) Ltd.	1.45%
ı	KEI Industries Ltd.	1.26%
1	Yuken India Ltd.	0.48%
ı	Surya Roshni Ltd.	0.44%
ı	IT - Software	8.07%
ı	Infosys Ltd.	3.44%
1	<ul> <li>Tata Consultancy Services Ltd.</li> </ul>	2.33%
ı	Mphasis Ltd.	1.20%
ı	LTIMindtree Ltd. Petroleum Products	1.10%
1		3.06%
ı	Reliance Industries Ltd.	3.06%
ı	Pharmaceuticals & Biotechnology Piramal Pharma Ltd.	<b>3.46%</b> 1.62%
ı		1.02%
ı	Onesource Specialty Pharma Ltd. Alkem Laboratories Ltd.	0.62%
1	Power	1.03%
ı		
1	Tata Power Company Ltd. Realty	0.57%
ı	Prestige Estates Projects Ltd.	
1	Retailing	2.86%
ı	• Trent Ltd.	1.90%
1	Arvind Fashions Ltd.	0.97%
ı	Telecom - Services	1.18%
ı	Bharti Airtel Ltd.	1.18%
ı	Equity Holdings Total	75.03%
1	Corporate Debt	
ı	Non-convertible Debentures	
1	NLC India Ltd.	2.22%
ı	Larsen & Toubro Ltd.	1.09%
1	Jamnagar Utilities & Power Pvt. Ltd.	1.04%
ı	National Bk for Agriculture & Rural Dev.	1.02%
ı	Non-convertible Debentures Total	5.37%
1	Corporate Debt Total	5.37%
l	Government Bond And Treasury Bill	
1	Government Bond	
1	7.18% GOVT OF INDIA RED 24-07-2037	3.18%
ı	7.34% GOVT OF INDIA RED 22-04-2064	1.85%
J	7.41% GOVT OF INDIA RED 19-12-2036 7.30% GOVT OF INDIA RED 19-06-2053	1.09%
I		0.54% 0.53%
	7.25% GOVT OF INDIA RED 12-06-2063 7.38% GOVT OF INDIA RED 20-06-2027	0.33%
ı	7.10% GOVT OF INDIA RED 20-00-2027 7.10% GOVT OF INDIA RED 08-04-2034	0.21%
ı	7.10% GOVT OF INDIA RED 08-04-2034 7.26% GOVT OF INDIA RED 22-08-2032	0.21%
ı	Government Bond Total	7.82%
1	State Government Bond	7.02/0
ı	7.7% KARNATAKA SDL RED 08-11-2033	3.26%
1	7.73% KARNATAKA SDL RED 29-11-2034	2.17%
J	7.45% MAHARASHTRA SDL RED 20-03-2037	
1	7.7% MAHARASHTRA SDL RED 15-11-2034	1.09%
I	7.63% MAHARASHTRA SDL RED 31-01-2036	
J	State Government Bond Total	9.68%
I	Government Bond And Treasury Bill Total	17.51%
J	Cash & Other Receivables Total	2.09%
I	Grand Total	100.00%
1		

#### SCHEME PERFORMANCE (Regular Plan - Growth Option)

Period			CAGR (%)			Value of lumpsum investment of ₹ 10,000/-			
1 01104	Sc	neme	CRISIL Hybrid 35+65 - Aggressive Index*		Nifty	50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	7	.51	7.36		6	.65	10,751	10,736	10,665
3 Years	10	.16	11.38		11	.77	13,373	13,821	13,956
5 Years	10	.07	18.99		2	3.72	21,074	23,864	28,957
Since Inception (January 1, 1991)	8	.88	NA		14	1.38	1,84,376	NA	10,01,570

#### SCHEME PERFORMANCE (Direct Plan - Growth Option)

Period			CAGR (%)			Value of lumpsum investment of ₹ 10,000/-			
. 0.100	Sc	neme	CRISIL Hybrid 35+65 - Aggressive Index*		Nifty	50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	8	.68	7.36		6	.65	10,868	10,736	10,665
3 Years	11	.63	11.38		11	.77	13,914	13,821	13,956
5 Years	16	.68	18.99		23	3.72	21,637	23,864	28,957
Since Inception (January 1, 2013)	10	0.86	12.29		1:	3.15	35,337	41,356	45,370

On 29th July 2023, IDBI Hybrid Equity Fund got merged with LIC MF Aggressive Hybrid Fund. The Scheme performance given herewith is a blended performance on weighted average, as per applicable guidelines of SEBI.

Above returns are as on 31" March, 2025. Different plans shall have a different expense structure. Mr. Karan Doshi (Equity Portfolio) is managing the above scheme from 15t July 2024. Total no. of schemes managed by Mr. Karan Doshi is 5, Mr. Pratik Shroff (debt portfolio) besines in Mr. Pratik Shroff (debt portfolio) besines in Mr. Pratik Shroff (debt portfolio) besines in Mr. Pratik Shroff is 12 and by Mr. Staran Doshi is 5, Mr. Pratik Shroff is 12 and by Mr. Staran Doshi is 5, Mr. Pratik Shroff is 12 and by Mr. Staran Doshi is 5, Mr. Sumit Bhatnagar is managing the above scheme from 1st July 2024. Total no. of schemes managed by Mr. Karan Doshi is 5, Mr. Pratik Shroff is 12 and by Mr. Staran Doshi is 5, Mr. Sumit Bhatnagar is 15. Past performance may may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index. For complete disclaimers, please refer page no. 70.

#### INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) HISTORY

						,
Frequency		Ex Date	Face V	alue (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Regular		January 28, 2025	10.0	00	15.2222	0.1000
		February 27, 2025	10.0	00	14.6471	0.1000
		March 26, 2025	10.0	00	15.2448	0.1000
Direct		Sept 21, 2023	10.0	000	16.4808	0.1000
		Oct 26, 2023	10.0	000	15.9639	0.1000
		Nov 24, 2023	10.0	00	16.6254	0.1000

After payment of the IDCW, the per Unit NAV falls to the extent of the payout and statutory levy (if applicable). There is no guarantee or assurance to the unitholders as to the rate/quantum of neither IDCW nor that the IDCWs be paid regularly. For complete IDCW history please visit www.licmf.com.

For product labelling please refer page no. 7929

#### LIC MF **BALANCED DVANTAGE FUND**

An Open-Ended Dynamic Asset Allocation Fund

#### **SCHEME FEATURES**

Scheme Type: An open ended Dynamic Asset Allocation Fund.

Inception/Allotment Date: November 12, 2021 **Fund Size:** 

AUM as on 31/03/2025: ₹ 756.75 Cr Average AUM for March 2025: ₹ 739.62 Cr

#### Load Structure:

#### **Exit Load:**

- 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 3 months from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 3 months from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.

First Tier Benchmark: NIFTY 50 Hybrid Composite Debt 50:50 Index

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Jaiprakash Toshniwal (Equity) Mr. Rahul Singh (Debt)

Mr. Yogesh Patil (Equity)

Total Experience: 16+ years, 20 + years &

22+ years respectively

#### NAV as on March 31, 2025:

NAV Regular Plan **Direct Plan** Growth Option ₹ 13.1363 ₹ 13.9149 IDCW Option ₹ 11.9065 ₹ 12.4502

Expense Ratio as on March 31, 2025:

**Regular:** 2.31%; **Direct:** 0.80%

(for detailed bifurcation on TER, please see page no 70)

#### **Annual Equity Portfolio Turnover Ratio:**

0.56 times

#### **Portfolio Metrics:**

Average Maturity 6.88 years Macaulay Duration 5.06 years **Modified Duration** 4.83 years Yield to Maturity (YTM) 6.88%

#### **ASSET ALLOCATION (% OF NAV)**

Equity Holdings Cash & Other Receivables 15.94% Government Bond And Treasury Bill 13.26% Corporate Debt 6.83% Futures And Options -7.31%

#### **MATURITY PROFILE (% OF NAV)**

Equity Instruments Debt Instruments (> 365 days) Cash & Other Receivables 8.63%

#### **RATING PROFILE (% OF NAV)**

Equity Instruments Sovereign 13.26% Cash & Other Receivables Debt 13.26% Aaa/a1+ And Equivalent 6.83%

#### **SECTOR ALLOCATION (% OF NAV)**

| 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 19.18% | 1 Consumable Fuels,
Insurance
Industrial Manufacturing,
Oil
Commercial Services & Supplies
Other Utilities,
It - Services
Beverages
Transport Services
Leisure Services 0.26% 0.18% 0.18%

#### INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide capital appreciation/income to the investors from a dynamic mik of equity, debt and money market instruments. The Scheme seeks to reduce the volatility by diversifying the assets across equity, debt and money market instruments.

There is no assurance that the investment objective of the Scheme wi

#### PORTFOLIO AS ON 31/03/2025

	Company		% of NAV	% of NAV (hedged)
	Equity Holdings		4.0	0 400/
	Aerospace & Defens	e	1.0° 1.0° 1.0° 1.0° 1.4°	<b>-0.46%</b>  % -0.46%
	Bharat Electronics Lt Agricultural Food & Tata Consumer Prod	Other Products	1.0	7% -0.40%
	Tata Consumer Produ	icts Ltd.	1.0	7%
	Auto Components		1.42	2%
	Bharat Forge Ltd.		0.84 0.42	1%
	Endurance Technolog	jies Ltd.	0.42	2%
	JK Tyre & Industries Automobiles	LTCI.	0.42 0.10 1.65 0.65 0.44 0.00	0%
	Maruti Suzuki India L	td	0.61	4 70 8%
	Bajaj Auto Ltd.	ia.	0.54	1%
	Mahindra & Mahindra	Ltd.	0.44	%
	TVS Motor Company	Ltd.	0.0	1%
	Banks		19.1	8% -2.00%
•	HDFC Bank Ltd.	144		
	Kotak Mahindra Bank State Bank of India	Lta.	3.00 3.02 2.99	2% -1.47%
	ICICI Bank Ltd.		2.02	1.47/0
	Axis Bank Ltd.		1.90	1%
	City Union Bank Ltd.		1.90 0.70 0.11 0.11	%
	IndusInd Bank Ltd.		0.1	%
	DCB Bank Ltd.		0.11	%
	Beverages	N:-4:11 1 4 d	0.18	8%
	Allied Blenders And [	istillers Ltd.	0.18	5% <b>0% -0.28%</b>
	Creain Industries Ltd	roducts	0.00	% <b>-0.28</b> %
	Grasim Industries Ltd Chemicals & Petroc	hemicals	0.60 <b>2.1</b> 1	7% -0.20%
	SRF Ltd.	Incilliouis	0.94	1%
	Vinati Organics Ltd.		0.94 0.55 0.42	%
	Tata Chemicals Ltd.		0.42	2%
	S H Kelkar and Com	any Ltd.	0.24	<b>!</b> %
	Foseco India Ltd. Commercial Service	a 9 Cumulian	0.03	10/
			0.42 0.03 0.34 0.34	F <b>/o</b> 10/.
	International Gemmo Construction	iogicai irist iriu Ltu.	3.40	% -0.27%
•	Larsen & Toubro Ltd.		1.79	% -0.27%
	Techno Electric & En	gineering Co. Ltd.	0.0	770
	Afcons Infrastructure	Ltd.	0.54	1%
	Isgec Heavy Enginee Consumable Fuels	ring Ltd.	0.49	9%
	Consumable Fuels		0.5	/% -0.55%
	Coal India Ltd.  Diversified Fmcg		0.49 <b>0.5</b> 0.5 0.7	/% -0.55%
	ITC Ltd.		0.7	/%  %
	Electrical Equipmer	t	0.74 <b>2.5</b>	%
	Bharat Heavy Electric		1.11	%
	Bharat Biilee I td		0.59	%
	Quality Power Electri Elecon Engineering ( Avalon Technologies	cal Equipments Ltd.	0.40	1%
	Avalor Technologies	ompany Ltd.	0.20	)% 0/
	Finance	Liu.	0.44 0.26 0.10 3.02 0.94 0.55 0.40	0/0
	Power Finance Corpo	ration Ltd	0.94	1%
	Mahindra & Mahindra	Financial Serv Ltd.	0.5	%
	REC Ltd.		0.46	%
	SBI Cards & Paymer	t Services Ltd.		
	Muthoot Finance Ltd.		0.29	9%
	Creditaccess Gramee Cholamandalam Inve	etmont & Ein Collto	0.2 I. 0.20	70 0/.
	Rajai Finance I td	Sunciil & Fili CO LIC	0.20	0%
	Bajaj Finance Ltd. Food Products		0.00	7%
	Manorama Industries	Ltd.	0.6	7%
	Healthcare Services		0.00 0.67 0.67	%
	Apollo Hospitals Ente	rprise Ltd.	0.59	9%
	Apollo Hospitals Ente Dr Agarwal's Health ( Syngene International	are Ltd.	0.38	9%
	Syngene internationa	I Lta.	0.22	1.70
	Top 10 holdings			

Market Capitalisation, as pre	escribed by AMFI
Mcap Category	Percentage
Large Cap	37.64%
Mid Cap	11.24%
Small Cap	15.09%
Not Equity	C2 070/

LIC MUTUAL FUND

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

1		Company	% of NAV		of NAV edged)
I		Industrial Manufacturing	0.4	5%	
I		Texmaco Rail & Engineering Ltd. Industrial Products	0.4 <b>6.0</b>	5% 1%	
ł		Shakti Pumps (India) Ltd.	1.7	7%	
I	_	Garware Hi-Tech Films Ltd.	1.7 1.7	3%	
1		Cummine India Ltd	0.8	6%	
ı		Quadrant Future Tek Ltd. APL Apollo Tubes Ltd.	0.5	7%	
ı		APL Apollo Tubes Ltd.	0.4	9%	
4		Ador Welding I td	0.3	8%	
ı		Kirloskar Oil Engines Ltd.	0.0	0%	
ı		Insurance	0.5	1%	-0.50%
ı		ICICI Lombard General Insurance Co. Ltd	i. 0.5	1%	-0.50%
1		I & T Tochnology Sorvices I td	0.2	070 8%	
ı		APL Apollo Tubes Ltd. Surya Roshni Ltd. Ador Welding Ltd. Kirloskar Oil Engines Ltd. Insurance ICICI Lombard General Insurance Co. Ltd IT - Services L&T Technology Services Ltd. IT - Software Tata Consultancy Services Ltd	8.6	9%	-1.64%
ı	•	Tata Consultancy Services Ltd.	4.0 2.2	4%	-1.64%
ı	•	Infosys Ltd.	2.2	6%	
ı		Mphasis Ltd.	0.9	5%	
ı		Oracle Financial Services Software Ltd. Sonata Software Ltd.	0.6	5% 4%	
ı		Tech Mahindra Ltd.	0.3 0.2	7%	
ı		KPIT Technologies Ltd. Leisure Services	0.1 <b>0.0</b>	9%	
┨		Leisure Services	0.0	2%	
ı		ITC Hotels Ltd. Media	0.0	2%	
1		R K Swamy Ltd.	0.8 0.8	<b>0%</b>	
		Minerals & Mining	0.9	7%	
I		MOIL Ltd.	0.5	9%	
ı		NMDC Ltd.	0.3 <b>0.7</b>	8%	0.070/
ı		Non - Ferrous Metals	0.7	6%	<b>-0.27%</b> -0.27%
ı		Hindalco Industries Ltd.  Oil	0.7 0.3 0.3 0.2	9%	-0.27%
ı		Oil India Ltd.	0.3	9%	
1		Other Utilities	0.2	7%	
4		Concord Enviro Systems Ltd.	0.2	1%	0.000/
ı		Petroleum Products	4.3	5%	-0.80%
ı	_	Reliance Industries Ltd. Pharmaceuticals & Biotechnology	4.3 3.9	4%	-0.80% - <b>0.28%</b>
ı		IPCA Laboratories Ltd.	0.9	9%	
		Sun Pharmaceutical Industries Ltd.	0.8	5%	
I		Torrent Pharmaceuticals Ltd. JB Chemicals & Pharmaceuticals Ltd.	0.7 0.7	/%	-0.28%
4		Alkem Laboratories Ltd.	0.7	1 /0 10%	
ı		Power	0.6 <b>2.1</b>	5%	-0.28%
1		Tata Power Company Ltd.	1.1	1%	
ı		Tata Power Company Ltd. NTPC Ltd. Telecom - Services	1.0 1.7	4%	-0.28%
ı		Bharti Airtel Ltd.	1.7	1% 5%	
ı		Tata Communications Ltd.	0.6	7%	
ı					
┨		Container Corporation Of India Ltd. Equity Holdings Total	0.1	8%	
ı		Equity Holdings Total Corporate Debt	/1.4	9%	-7.31%
ı		Non-convertible Debentures			
ı		Jamnagar Utilities & Power Pvt. Ltd.	6.8 <b>6.8</b>	3%	
ı		Jamnagar Utilities & Power Pvt. Ltd. Non-convertible Debentures Total	6.8	3%	
ı		Corporate Debt Total	6.8	3%	
1		Government Bond And Treasury Bill Government Bond			
J		7.18% GOVT OF INDIA RED 24-07-2037	6.9	7%	
1		7.18% GOVT OF INDIA RED 24-07-2037 7.26% GOVT OF INDIA RED 22-08-2032 7.54% GOVT OF INDIA RED 23-05-2036	4.8	50/	
4		7.54% GOVT OF INDIA RED 23-05-2036	1.4	5%	
1		Government Bond Total	13.2	6%	
1		Government Bond And Treasury Bill To Cash & Other Receivables Total	1.4 13.2 otal 13.2 8.6	.0% 3%	
1		Grand Total	100.	00%	0
1					
١					

#### SCHEME PERFORMANCE (Regular Plan - Growth Option)

Period	CAGR (%						Value of lumpsum investment of ₹ 10,000/-			
	Sc	neme	NIFTY 50 Hybrid Compos Debt 50:50 Index*	ite	Nifty	50 TRI**	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index*	Nifty 50 TRI**	
1 Year	9	.36	7.85		6	.65	10,936	10,785	10,665	
3 Years	9	.54	9.48		1	.77	13,147	13,125	13,956	
5 Years	ı	NΑ	NA		- 1	NA.	NA	NA	NA	
Since Inception (November 12, 2021)	8	.40	8.03		9	.30	13,136	12,986	13,499	

#### SCHEME PERFORMANCE (Direct Plan - Growth Option)

Period			CAGR (%)				Value of lumpsum investment of ₹ 10,000/-			
r criod	Sc neme NIFTY 50 Hybrid Compos ite Debt 50:50 Index*		ite	Nifty	50 TRI**	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index*	Nifty 50 TRI**		
1 Year	1	1.10	7.85		6	.65	11,110	10,785	10,665	
3 Years	1	1.38	9.48		1	.77	13,821	13,125	13,956	
5 Years	- 1	NA	NA		- 1	NA.	NA	NA	NA	
Since Inception (November 12, 2021)	1	0.26	8.03		9	.30	13,915	12,986	13,499	

March, 2025, Different plans shall have different expense structure. Mr. Jaiprakash Toshniwal is managing the above scheme from 6th June 2022 & Mr. Rahul singh is managing the above scheme from 12th November 2021 & Mr. Yogesh Patil is danaging the above scheme from 12th November 2021. Total no. of schemes managed by Mr. Jaiprakash Toshniwal is 4, by Mr. Yogesh Patil is 6 & by Mr. Fahul singh is 6. Past performance may or may not be sustained in the future. Load is not taken into consideration the opportunity of performance. The Muttal Fund is not guaranteeing or promising or forecasting any returns. \*First Tier Benchmark, \*\* Additional Benchmark. NA: Not Available. The performance of the scheme is benchmarked to the

Portfolio Classification	Gross Equity	Derivatives (Hedged)	Net Equity
% of NAV	71.29%	7.31%	63.97%

30

An open-ended scheme investing in equity, arbitrage and debt



#### SCHEME FEATURES

**Scheme Type:** An open ended scheme investing in equity, arbitrage and debt.

Inception/Allotment Date: March 07, 2011

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 19.12 Cr **Average AUM for March 2025**: ₹ 18.83 Cr

#### **Load Structure:**

#### **Exit Load**

- Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 3 months from the date of allotment.
- 1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 3 months from the date of allotment.
- Nil, If units of scheme are redeemed or switched out after 3 months from the date of allotment.

First Tier Benchmark: Nifty Equity Savings Index Minimum Investment (lumpsum): ₹ 5000/-

and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Sumit Bhatnagar (Equity & Arbitrage) & Mr. Pratik Shroff (Debt)

**Total Experience:** 24+ years & 17+ years respectively

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 26.1276
 ₹ 29.3902

 Monthly IDCW Option
 ₹ 20.5850
 ₹ 19.8524

 Quarterly IDCW Option
 ₹ 19.4621
 ₹ 16.3733

#### **Expense Ratio as on March 31, 2025:**

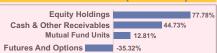
**Regular:** 2.32% **Direct:** 1.31% (for detailed bifurcation on TER, please see page no 70)

**Annual Equity Portfolio Turnover Ratio: 0.78 times** 

#### Risk Measures:

Standard Deviation 6.99%
Portfolio Beta 1.27
Sharpe Ratio 0.07
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)

#### ASSET ALLOCATION (% OF NAV)



#### **MATURITY PROFILE (% of NAV)**

Equity Instruments 74.10%
Mutual Fund Units 13.29%

Cash & Other Receivables Up to 365 days 0.20%

#### RATING PROFILE (% of NAV)

Equity Instruments
Mutual Fund Units
Cash & Other Receivables
AAA/A1+ and Equivalent
0.20%

#### SECTOR ALLOCATION (% OF NAV)



#### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate regular income by investing in Debt and money market instruments and using arbitrage and other derivative strategies. The Scheme also intends to generate long capital appreciation through unhedged exposure to equity and equity related instruments.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

	PUNIT	DEIO AS ON 31/0			
	Company		%	of	NAV
	Equity Holdings				
	Aerospace & Defe	nse	1.	34%	
	Hindustan Aeronau			00%	
	Bharat Electronics			84%	
	Agricultural Food			93%	
	Tata Consumer Pro			93%	
		rcial & Construction Vehicles		14%	-2.13%
	Ashok Leyland Ltd.		2.	14%	-2.13%
	Auto Components			00%	
	Bharat Forge Ltd.			00%	
	Automobiles			73%	-3.75%
	Mahindra & Mahind	ra Ltd.	1.	95%	-1.96%
	Maruti Suzuki India			90%	
	Hero MotoCorp Ltd	11			-0.88%
	Banks				-5.34%
•	Bank of Baroda				-3.51%
	Kotak Mahindra Ba	nk Ltd.			-1.82%
	Axis Bank Ltd.			67%	
	State Bank of India			57%	
	HDFC Bank Ltd.		1.	2%	
	Beverages			50%	
	VARUN BEVERAG	ES LIMITED	0.	50%	
	Capital Markets			31%	
		set Management Ltd.		14%	
	DAM Capital Adviso			67%	
	Cement & Cement			11%	
•	Ultratech Cement L				-3.03%
	Chemicals & Petro	chemicals		74%	
	Vinati Organics Ltd			74%	
	Construction			66%	
	NCC Ltd.			54%	
	Larsen & Toubro Lt			17%	
	KEC International L			55% 5 <b>2%</b>	
				52%	
	Coal India Ltd.  Consumer Durable			53%	
	Somany Ceramics			92%	
	Senco Gold Ltd.	Lid.		71%	
	Diversified Fmcg			33%	-2.85%
	Hindustan Unilever	l td			-2.85%
_	Electrical Equipme		2.	74%	-2.05/0
	Bharat Bijlee Ltd.	P116		16%	
	ABB India Ltd.			91%	
	GE Vernova T&D Ir	dia Limited		57%	
	Ferrous Metals	and Emilion		99%	-4.01%
•	Tata Steel Ltd.				-4.01%
-	01001 2101		-	- ,,,	

Market Capitalisation, as pr	escribed by AMFI
Mcap Category	Percentage
Large Cap	15.58%
Mid Cap	5.28%
Small Cap	21.59%
Net Equity	42.46%

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77.

	Company	% of NAV
	Fertilizers & Agrochemicals	0.53%
	Sharda Cropchem Ltd.	0.53%
	Finance	3.90%
	Power Finance Corporation Ltd.	1.45%
	REC Ltd.	1.41%
	IIFL Finance Ltd.	1.04%
	Food Products	3.47%
•	Manorama Industries Ltd.	3.47%
	Industrial Manufacturing	1.87%
	Dee Development Engineers Ltd.	0.78%
	Texmaco Rail & Engineering Ltd.	0.59%
	Kaynes Technology India Ltd.	0.49%
	Industrial Products	6.01%
•	Quadrant Future Tek Ltd.	2.36%
	Shakti Pumps (India) Ltd.	1.88%
	Godawari Power And Ispat Ltd.	1.33%
	Garware Hi-Tech Films Ltd.	0.44%
	IT - Software	7.78% -7.81%
•	Tata Consultancy Services Ltd.	3.96% -3.97%
•	Infosys Ltd.	2.96% -2.97%
	Persistent Systems Ltd.	0.86% -0.87%
	Leisure Services	0.50%
	ITC Hotels Ltd.	0.50%
	Minerals & Mining	1.34%
	MOIL Ltd.	0.82%
	NMDC Ltd.	0.52%
	Non - Ferrous Metals	2.07% -2.08%
•	National Aluminium Company Ltd.	2.07% -2.08%
	Petroleum Products	1.01%
	Reliance Industries Ltd.	1.01%
	Pharmaceuticals & Biotechnology	4.94% -1.91%
	Sun Pharmaceutical Industries Ltd.	1.90% -1.91%
	Piramal Pharma Ltd.	1.33%
	Alkem Laboratories Ltd.	0.97%
	Sanofi Consumer Healthcare India Ltd.	0.73%
	Power	1.43%
	Tata Power Company Ltd.	1.43%
	Retailing	1.11% -1.12%
	Trent Ltd.	1.11% -1.12%
	Telecom - Services	1.29% -1.30%
	Bharti Airtel Ltd.	1.29% -1.30%
	Equity Holdings Total	77.78% -35.32%
	Mutual Fund/Exchange Traded Funds	
	Mutual Fund	12.81%
	LIC MF LIQUID FUND-DR PLN-GR	12.81%
	Mutual Fund Holding Total/ETF	12.81%
	Cash & Other Receivables Total	9.42%
	Grand Total	100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period		CAGR (%)		Value of Iu	ımpsum investment c	of ₹ 10,000/-
renou	Scheme	NIFTY Equity Savings Index*	CRISIL 10 Y Gilt Index	Scheme	NIFTY Equity Savings Index*	CRISIL 10 Year Gilt Index**
1 Year	7.06	7.76	9.90	10,706	10,776	10,990
3 Years	7.71	8.78	7.25	12,498	12,875	12,338
5 Years	11.13	12.33	5.26	16,954	17,892	12,921
Since Inception (March 7, 2011)	7.06	9.23	6.64	26,128	34,659	24,726

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period		CAGR (%)		Value of I	ımpsum investment o	of ₹ 10,000/-
i onou	Scheme	NIFTY Equity Savings Index*	CRISIL 10 Ye Gilt Index	Scheme	NIFTY Equity Savings Index*	CRISIL 10 Year Gilt Index**
1 Year	8.14	7.76	9.90	10,814	10,776	10,990
3 Years	8.78	8.78	7.25	12,874	12,875	12,338
5 Years	12.23	12.33	5.26	17,808	17,892	12,921
Since Inception (January 1, 2013)	7.91	9.43	6.68	25,407	30,153	22,079

Above returns are as on 3 1 March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 and total no. of schemes managed by him are 15. & Mr. Pratik Shroff (debt portfolio) is managing the scheme from 26th September 2023. and total no. of schemes managed by him are 12. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. "First Tier Benchmark, "\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Portfolio Classification	Gross Equity	Derivatives (Heagea)	Net Equity
% of NAV	77.78%	35.32%	42.46%

Top 10 holdings



#### SCHEME FEATURES

Scheme Type: An open ended hybrid scheme investing predominantly In debt instruments

Inception/Allotment Date: June 01, 1998

#### **Fund Size:**

AUM as on 31/03/2025: ₹ 50.24 Cr Average AUM for March 2025: ₹ 49.98 Cr

#### **Load Structure:**

#### **Exit Load**

- 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 90 days from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units
- Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units.

First Tier Benchmark: Crisil Hybrid 85 + 15 -Conservative Index

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Nikhil Rungta (Equity) & Mr. Pratik Shroff (Debt)

Total Experience: 16+ years & 17+ years

respectively

#### NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹79.5057	₹87.9226
Monthly IDCW Option	₹12.9362	₹13.2865
Quarterly IDCW Option	₹13.9656	₹17.6054
Yearly IDCW Option	₹11.9358	₹14.1742

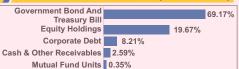
#### Expense Ratio as on March 31, 2025:

Regular: 2.25%; **Direct:** 1.20% (for detailed bifurcation on TER, please see page no 70)

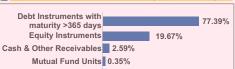
#### **Portfolio Metrics:**

Average Maturity	5.70 years
Macaulay Duration	4.66 years
Modified Duration	4.51 years
Yield to Maturity (YTM)	6.76%

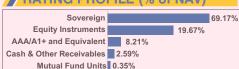
#### **ASSET ALLOCATION (% OF NAV)**



#### **MATURITY PROFILE (% of NAV)**



#### **RATING PROFILE (% of NAV)**



#### **SECTOR ALLOCATION (% of NAV)**



#### **INVESTMENT OBJECTIVE**

The investment objective of the Scheme is to generate regula income by investing mainly in a portfolio of quality debt securities and money market instruments. It also seeks to generate capita appreciation by investing some percentage in a mix of equity instruments

There is no assurance that the investment objective of the Schem will be achieved

#### PORTFOLIO AS ON 31/03/2025

Company	9/	of NAV
Equity Holdings		
Auto Components		1.50%
<ul> <li>Bharat Forge Ltd.</li> </ul>		1.50%
Automobiles		0.48%
<ul> <li>Mahindra &amp; Mahind</li> </ul>	ra Ltd.	0.48%
Banks		7.23%
<ul> <li>ICICI Bank Ltd.</li> </ul>		3.71%
<ul> <li>HDFC Bank Ltd.</li> </ul>		3.53%
<ul> <li>Diversified Fmcg</li> </ul>		1.49%
Hindustan Unilever	Ltd.	1.49%
Industrial Product	s	3.42%
<ul> <li>JTL Industries Ltd.</li> </ul>		3.42%
IT - Software		2.89%
<ul><li>Infosys Ltd.</li></ul>		2.89%
Petroleum Produc	ts	2.66%
<ul> <li>Reliance Industries</li> </ul>	Ltd.	2.66%
<b>Equity Holdings T</b>	otal	19.67%
Mutual Fund/Exch	ange Traded Funds	
Aif		0.35%
SBI CDMDFA2		0.35%
Top 10 holdings		

Top 10 holdings

Market Capitalisation, as prescribed by AMFI							
Mcap Category	Percentage						
Large Cap	14.75%						
Mid Cap	1.50%						
Small Cap	3.42%						
Total Equity	19.67%						

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77

Company	% of NAV
Mutual Fund Holding Total/ETF	0.35%
Corporate Debt	
Non-convertible Debentures	
Nuclear Power Corporation	8.21%
Non-convertible Debentures Total	8.21%
Corporate Debt Total	8.21%
Government Bond And Treasury Bill	
Government Bond	
7.32% GOVT OF INDIA RED 13-11-2030	10.61%
7.17% GOVT OF INDIA RED 17-04-2030	10.56%
6.79% GOVT OF INDIA SGRB RED 02-12-2034	10.28%
7.26% GOVT OF INDIA RED 22-08-2032	9.39%
7.38% GOVT OF INDIA RED 20-06-2027	4.14%
Government Bond Total	44.98%
State Government Bond	
7.65% TAMIL NADU SDL RED 18-10-2033	10.77%
7.17% KARNATAKA SDL RED 27-11-2029	10.32%
7.19% TAMILNADU SDL RED 27-11-2030	3.10%
State Government Bond Total	24.19%
Government Bond And Treasury Bill Total	69.17%
Cash & Other Receivables Total	2.59%
Grand Total	100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

David		CAGR (S	6)		Value of I	umpsum investment c	of ₹ 10,000/-
Period -	Scheme	CRISIL Hybrid 85+1 -Conservative Inde		CRISIL 10 Gilt Ind	Scheme	CRISIL Hybrid 85+15 -Conservative Index*	CRISIL 10 year Gilt Index**
1 Year	6.89	8.54		9.90	10,689	10,854	10,990
3 Years	5.58	8.01		7.25	11,771	12,602	12,338
5 Years	7.12	9.45		5.26	14,110	15,709	12,921
Since Inception (June 1, 1998)	8.03	NA^		NA′	79,505	NA^	NA^

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Deviced		CAGR (	6)			Value of lumpsum investment of ₹ 10,000/-			
Period -	Scheme	CRISIL Hybrid 85+1 -Conservative Inde		CRISIL 10 Gilt Ind	) year ex**	Scheme	CRISIL Hybrid 85+15 -Conservative Index*	CRISIL 10 year Gilt Index**	
1 Year	8.00	8.54		9.90		10,800	10,854	10,990	
3 Years	6.59	8.01		7.25		12,113	12,602	12,338	
5 Years	8.12	9.45		5.26		14,781	15,709	12,921	
Since Inception (January 1, 2013)	7.72	9.02		6.62		24,843	28,745	21,901	

Above returns are as on 3 \* March, 2025. Different plans shall have a different expense structure. Mr. Pratik Shroff is managing the scheme from 26th September 2023 & Mr. Nikhil Rungta is managing the above scheme from 1st July 2024. To al no. of schemes managed by Mr. Pratik Shroff is 12 & by Mr. Nikhil Rungta is 7. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. 'As the scheme was launched before the launch of the berchmark index, berchmark index figures since inception period are not available. 'First Tier Benchmark, \*Additional Benchmark. NA Not Available. The performance of the scheme is benchmark ed to the Total Return variant of the index.

#### INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) HISTORY

Frequency	Ex Date	Face \	/alue (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Yearly	March 28, 2023	10	.0000	11.5320	0.7200
	March 28, 2024	10	.0000	11.8400	0.7200
	March 26, 2025	10	.0000	11.9121	0.7200
Yearly Direct	March 29, 2022	10	.0000	12.9901	0.7200
	March 28, 2024	10	.0000	13.8352	0.7200
	March 26, 2025	10	.0000	14.1447	0.7200
Monthly	January 28, 2025	10	.0000	13.0367	0.0600
	February 27, 2025	10	.0000	12.8897	0.0600
	March 26, 2025	10	.0000	12.9105	0.0600
Monthly Direct	January 28, 2025	10	.0000	13.3704	0.0600
	February 27, 2025	10	.0000	13.2289	0.0600
	March 26, 2025	10	.0000	13.2589	0.0600
Quarterly	December 28, 2021	10	.0000	12.2724	0.1800
	March 29, 2022	10	.0000	12.0064	0.1800
	January 24, 2022	10	.0000	11.5428	0.1800
Quarterly Direct	January 03, 2017	10	.0000	11.1330	0.1500
	March 21, 2017	10	.0000	11.0194	0.1500
	June 28, 2018	10	.0000	10.8458	0.1500

After payment of the IDCW, the per Unit NAV falls to the extent of the payout and statutory levy (if applicable). There is no guarantee or assurance to the unitholders as to the rate/quantum of neither IDCW nor that the IDCWs be paid regularly. For comple e IDCW history please visit www.licmf.com. For product labelling please refer page no. 79

An open ended scheme investing in arbitrage opportunities

#### SCHEME FEATURES

**Scheme Type:** An open ended scheme investing in arbitrage opportunities.

Inception/Allotment Date: January 25, 2019

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 329.15 Cr **Average AUM for March 2025**: ₹ 359.15 Cr

#### **Load Structure:**

#### Exit Load:

- For redemption/switch out of units on or before 1 month from the date of allotment:
   0.25% of applicable NAV.
- For redemption/switch out of units after 1 month from the date of allotment: Nil

First Tier Benchmark: Nifty 50 Arbitrage Index

Minimum Investment (lumpsum): ₹ 5000/-and in multiples of ₹ 1 thereafter

#### Fund Manager:

Name: Mr. Sumit Bhatnagar (Equity & Arbitrage)

& Mr. Pratik Shroff (Debt)

**Total Experience:** 24+ years & 17+ years respectively

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 13.6042
 ₹ 14.1975

 Weekly IDCW Option
 ₹ 13.2066
 ₹ 13.3414

 Monthly IDCW Option
 ₹ 13.2914
 ₹ 12.9076

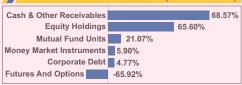
#### Expense Ratio as on March 31, 2025:

**Regular:** 0.99%; **Direct:** 0.34%

(for detailed bifurcation on TER, please see page no 70)

**Annual Equity Portfolio Turnover Ratio: 2.31 times** 

#### ASSET ALLOCATION (% OF NAV)



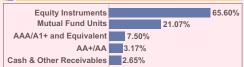
#### **MATURITY PROFILE (% of NAV)**

Equity Instruments

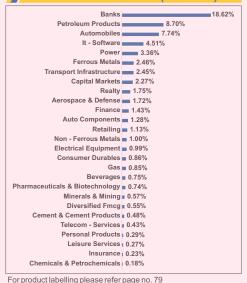
Mutual Fund Units
Debt Instruments with
maturity upto 365 days
Debt Instruments with
maturity >365 days
Cash & Other Receivables

25.60%

#### RATING PROFILE (% of NAV)



#### SECTOR ALLOCATION (% of NAV)



#### INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate income by taking advantage of arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segmen of the equity market along with investments in debt securities & money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

4	PURIF	ULIU AS UN	3 1/03/1	2025
	ompany	%	of NAV	% of NAV (hedged)
	quity Holdings			
	erospace & Defen		1.72%	-1.74%
	narat Electronics Lt	<u>il.</u>	1.72%	-1.74%
	uto Components		1.28%	-1.29%
		rson International Ltd.	0.90%	-0.91%
	ride Industries Ltd.		0.35%	-0.36%
	sch Ltd.		0.02%	-0.02%
	utomobiles		7.74%	-7.77%
	ta Motors Ltd.		5.51%	-5.54%
	ahindra & Mahindra		0.88%	-0.88%
	aruti Suzuki India L	td.	0.72%	-0.72%
	ajaj Auto Ltd.		0.63%	-0.63%
	anks		18.62%	
	ICI Bank Ltd.		8.29%	-8.33%
	anara Bank		2.90%	-2.92%
	OFC Bank Ltd.		2.17%	-2.18%
	ank of Baroda		1.81%	-1.82%
	ate Bank of India		1.63%	-1.64%
	andhan Bank Ltd.		0.97%	-0.98%
	ınjab National Banl	k .	0.75%	-0.75%
	dusInd Bank Ltd.		0.10%	-0.10%
	everages		0.75%	-0.75%
Ur	nited Spirits Ltd.		0.75%	-0.75%
Ca	apital Markets		2.27%	-2.29%
H	OFC Asset Manage	ment Company Ltd.	1.23%	-1.23%
M	ulti Commodity Exc	hange Of India Ltd.	1.05%	-1.05%
	ement & Cement F		0.48%	-0.48%
	asim Industries Ltd	l-	0.18%	-0.18%
AC	CC Ltd.		0.18%	-0.18%
UI	tratech Cement Ltd		0.12%	-0.12%
CI	nemicals & Petroc	nemicals	0.18%	-0.18%
	arti Industries Ltd.		0.18% <b>0.86%</b>	-0.18% - <b>0.86%</b>
	onsumer Durables		0.78%	
III	an Company Ltd.			-0.79%
Cr	ompton Greaves C	ons Electrical Ltd.	0.08% <b>0.55</b> %	-0.08% <b>-0.56%</b>
	versined rincg ndustan Unilever L	L	0.35%	-0.46%
		ıa.		
	C Ltd. ectrical Equipmer	4	0.10% <b>0.99</b> %	-0.10% -1.00%
	ectricai Equipmer narat Heavy Electri		0.55%	-0.55%
	iarat Heavy Electri 3B India Ltd.	ais Liu.	0.55%	-0.55%
	errous Metals		2.46%	-0.44% -2.47%
	ta Steel Ltd.		1.62%	-1.63%
	eel Authority of Ind	a I td	0.77%	-0.78%
	SW Steel Ltd.	a Liu.	0.77%	-0.76%
	nance		1.43%	-0.07% -1.44%
	Financial Service	L td	0.63%	-0.63%
	C Housing Finance		0.36%	-0.36%
	litya Birla Capital L		0.35%	-0.35%
	ower Finance Corp		0.08%	-0.08%
	nriram Finance Ltd.	Praction Eta.	0.00%	-0.02%
G			0.85%	-0.86%
	etronet LNG Ltd.		0.60%	-0.61%
	AIL (India) Ltd.		0.25%	-0.25%
	surance		0.23%	-0.23%
-			0.237	0.20,0
• 7	Гор 10 holdings			

		% of NAV
Company %	of NAV	(hedged)
		(ilougou)
ICICI Prudential Life Insurance Co Ltd.	0.22	% -0.22%
ICICI Lombard General Insurance Co. Ltd	. 0.01	<u>% -0.01%</u>
IT - Software	4.51	
Infosys Ltd.	3.32	% -3.34%
Tata Consultancy Services Ltd. Leisure Services	1.19' <b>0.27</b> '	% -1.19%
	0.27	<b>% -0.27%</b>
Indian Railway Catering &Tou. Corp. Ltd. Minerals & Mining	0.27 <b>0.57</b>	% -0.27% <b>% -0.57%</b>
NIMDC I td	0.57	% -0.57%
NMDC Ltd. Non - Ferrous Metals	0.57 <b>1.00</b>	% -0.57% <b>% -1.00%</b>
Hindustan Copper Ltd	1.00	% -1.00%
Hindustan Copper Ltd. Personal Products	1.00° <b>0.29</b> °	% -1.00% <b>% -0.29%</b>
Dabur India Ltd.	0.29	% -0.29%
Petroleum Products	8.70	% -8.74%
Reliance Industries Ltd.	8.70	% -8.74%
Pharmaceuticals & Biotechnology	0.74	% -0.75%
Cipla Ltd.	0.48	
Biocon Ltd.	0.18	
Lupin Ltd.	0.08 <b>3.36</b>	% -0.08% <b>% -3.37%</b>
Power		
Tata Power Company Ltd.     Tata Power Ltd.     Tata Power Ltd.	3.31	% -3.32%
JSW Energy Ltd. Realty	0.05 1.75	% -0.05% <b>% -1.76%</b>
DLF Ltd.	1.60	
Godrej Properties Ltd.	0.15	
Retailing	1.13	% -1.13%
Info Edge (India) Ltd.	0.54	
Aditya Birla Fashion and Retail Ltd.	0.36	
Trent Ltd.	0.23	% -0.23%
Telecom - Services	0.23 0.43	% -0.43%
Indus Towers Ltd.	0.43 <b>2.45</b>	% -0.43% <b>% -2.46%</b>
Transport Infrastructure		
GMR Airports Ltd.	2.45	
Equity Holdings Total	65.60	% -65.92%
Mutual Fund/Exchange Traded Funds Mutual Fund	21.07	70/
	13.62	
Lic Mf Liquid Fund-dr Pln-gr Lic Mf Low Duration Fund-dr Pln-gr	4.40	
Lic Mf Money Market Fund-direct Plan-gr	3.05	%
Mutual Fund Holding Total/ETF	21.07	%
Corporate Debt		
Non-convertible Debentures		
Shriram Finance Ltd.	3.17	%
National Bk for Agriculture & Rural Dev.	1.60	%
Non-convertible Debentures Total	4.77	
Corporate Debt Total	4.77	%
Money Market Instruments		
Certificate of Deposit	0.00	0/
Punjab National Bank	2.89° <b>2.89</b> °	<del>%</del> 0
Certificate of Deposit Total Commercial Paper	2.69	/0
360 One Prime Ltd.	1.51	0/_
Piramal Finance Ltd.	1.50	
Commercial Paper Total	3.01	%
Money Market Instruments Total	5.90	%
Cash & Other Receivables Total	2.65	
Grand Total	100.00	Ó%

LIC MUTUAL FUND

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR ('%)				Value of lumpsum investment of ₹ 10,000/-			
. 01100	Scheme	MIFTY 50 me Arbitrage Index*			L 1 Year Index**	Scheme	NIFTY 50 Arbitrage Index*	CRISIL 1 Year T-Bill Index**
1 Year	6.91	7.65			7.49	10,691	10,765	10,749
3 Years	6.22	7.01		1	6.39	11,986	12,249	12,043
5 Years	4.94	5.42		:	5.51	12,727	13,014	13,079
Since Inception (January 25, 2019)	5.10	5.58			5.92	13,604	13,986	14,270

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/-			
i criou	Scheme	NIFTY 50 Arbitrage Inde			IL 1 Year Index**	Scheme	NIFTY 50 Arbitrage Index*	CRISIL 1 Year T-Bill Index**
1 Year	7.61	7.65			7.49	10,761	10,765	10,749
3 Years	6.97	7.01			3.39	12,244	12,249	12,043
5 Years	5.67	5.42			5.51	13,180	13,014	13,079
Since Inception (January 25, 2019)	5.83	5.58			5.92	14,198	13,986	14,270

Above returns are as on a "March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October 2023 & Mr. Pratik Shroff is managing the above scheme from 26th September 2023. Total no of schemes managed by Mr. Sumit Bhatnagar is 15 and by Mr. Pratik Shroff is 12. Past performance may or may not be sustained in the future. Load is not aken into consider ation for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. First Tier Benchmark, "Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

#### INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) HISTORY

Frequency	E	x Date	Face Va	ue (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Monthly	29 Oct	ober 2019	10.00	00	10.3368	0.0300
	30 Dec	ember 2019	10.00	00	10.3441	0.0600
	25 Feb	ruary 2020	10.00	00	10.3583	0.0600
<b>Monthly Direct</b>	25 Nov	ember 2020	10.00	00	10.0982	0.0600
	29 Dec	ember 2020	10.00	00	10.0640	0.0600
	28 Jan	uary 2021	10.00	00	10.0477	0.0400

After payment of the IDCW, the per Unit NAV falls to the extent of the payout and statutory levy (if applicable). There is no guarantee or assurance to the unitholders as to the rate/quantum of neither IDCW distribution nor that the IDCWs be paid regularly. For complete IDCW history please visit www.licmf.com.

### **MULTI ASSET** ALL CATION FUND

An open ended scheme investing in Equity, Debt and Gold

# LIC MUTUAL FUND

#### SCHEME FEATURES

Scheme Type: An open ended scheme investing in Equity, Debt and Gold

Inception/Allotment Date: February 14, 2025

AUM as on 31/03/2025: ₹ 499.80 Cr Average AUM for March 2025: ₹ 475.00 Cr

#### **Load Structure:**

Exit Load -

	Exit Load			
Particulars	For upto 12% of units held	Remaining 88% of units held		
If units redeemed/switched out within 3 months from allotment date	Nil	1% of applicable NAV		
If units redeemed/switched out after 3 months from allotment date	N	lil		

First Tier Benchmark: 65% Nifty 500 TRI + 25% Nifty Composite Debt Index + 10% Price of Domestic Gold.

#### Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Nikhil Rungta (Equity)

Mr. Sumit Bhatnagar (Equity & Commodity)

Mr. Pratik Shroff (Debt)

Total Experience: 16+ years, 24 + years & 17+ years respectively

#### NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 10.4732	₹ 10.4964
IDCW Option	₹ 10.4732	₹ 10.4964

#### Expense Ratio as on March 31, 2025:

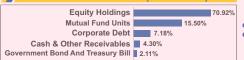
Regular: 2.30% **Direct**: 0.55%

(for detailed bifurcation on TER, please see page no 70)

#### **Annual Portfolio Turnover Ratio: NA**

Since the Scheme has not completed 1 year, the Annual Portfolio Turnover Ratio has not been provided

#### **ASSET ALLOCATION (% OF NAV)**



#### **MATURITY PROFILE (% of NAV)**



#### **RATING PROFILE (% of NAV)**

Equity Instruments 86.41% AAA/A1+ and Equivalent Cash & Other Receivables 4.30% Sovereign 2.11%

#### **SECTOR ALLOCATION (% OF NAV)**



#### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long term capital appreciation by investing in diversified portfolio of equity & equity related instruments, debt & money market instruments and units of Gold Exchange Traded Funds (ETFs).

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	%	of NAV
	Equity Holdings		
	Aerospace & Defe	nse	3.18%
•	Bharat Electronics I		1.90%
Ĭ	Hindustan Aeronau		1.28%
	Auto Components		4.59%
	Ramkrishna Forgin		1.88%
•	Bharat Forge Ltd.	JO 2.0.	1.35%
	Samvardhana Moth	erson International Ltd.	0.74%
	Exide Industries Ltd		0.62%
	Automobiles		2.69%
	Hero MotoCorp Ltd		1.61%
	Maruti Suzuki India		1.08%
	Banks		8.26%
•	Kotak Mahindra Ba	nk Ltd.	2.67%
	State Bank of India		1.97%
•	HDFC Bank Ltd.		1.84%
	Axis Bank Ltd.		1.77%
	Beverages		3.10%
•	VARUN BEVERAG	ES LIMITED	1.93%
	Allied Blenders And	Distillers Ltd.	1.17%
	Capital Markets		1.06%
	Nippon Life India As	set Management Ltd.	1.06%
	Cement & Cement	Products	2.09%
	Ultratech Cement L		1.05%
	Grasim Industries L	td.	1.04%
	Chemicals & Petro		2.77%
	Navin Fluorine Inter	national Ltd.	1.43%
	Deepak Nitrite Ltd. Commercial Servi		1.34%
	Commercial Servi	es & Supplies	1.81%
		ological Inst Ind Ltd.	1.81%
	Construction		1.74%
	Larsen & Toubro Lt		1.74%
	Consumable Fuels	•	1.55%
	Coal India Ltd.		1.55%
	Consumer Durable	<b>PS</b>	3.10%
•	Blue Star Ltd.	/I==d:=\ I &d	2.10%
	Dixon Technologies  Electrical Equipme		0.99% <b>0.91%</b>
	Transrail Lighting L		0.91%
	Ferrous Metals	.u.	0.97%
	JSW Steel Ltd.		0.97%
	Fertilizers & Agroo	hemicals	1.50%
	P I INDUSTRIES LI	MITED	1.50%
	Finance	WITED	10.73%
	Power Finance Cor	noration Ltd	1.97%
•	REC Ltd.	poration Eta.	1.96%
_	Bajaj Finserv Ltd.		1.71%
	SBI Cards & Payme	ent Services Ltd.	1.68%
	Cholamandalam In	estment & Fin Co Ltd.	1.40%
•	Top 10 holdings		

Market Capitalisation, as prescribed by AMFI				
Mcap Category	Percentage			
Large Cap	39.86%			
Mid Cap	12.99%			
Small Cap	18.07%			
Total Equity	70.92%			

Data as on31st March 2025. For the Definition of Market Capitalisation, please refer page no. 77

Company	% of NAV
Bajaj Finance Ltd. Housing & Urban Development Corp Ltd.	1.02% 1.01%
Food Products	0.94%
Manorama Industries Ltd.	0.94%
Gas	1.55%
Mahanagar Gas Ltd.	1.55%
Healthcare Services	2.07%
Apollo Hospitals Enterprise Ltd.	1.34%
Dr Agarwal's Health Care Ltd.	0.73%
Industrial Products	0.98%
KSB Ltd.	0.98%
IT - Software	2.73%
Tata Consultancy Services Ltd.	1.39%
Infosys Ltd.	1.34%
Minerals & Mining	0.52%
MOIL Ltd.	0.52%
Other Utilities	2.46%
Enviro Infra Engineers Ltd	1.55%
Concord Enviro Systems Ltd.	0.91%
Petroleum Products	1.83%
Reliance Industries Ltd.	1.83%
Pharmaceuticals & Biotechnology	3.60%
Sun Pharmaceutical Industries Ltd.	1.27%
Cipla Ltd.	1.27%
Piramal Pharma Ltd.	1.06%
Power	3.06%
Tata Power Company Ltd.	1.56%
CESC Ltd.	1.50%
Textiles & Apparels	1.13%
Himatsingka Seide Ltd. Equity Holdings Total	1.13% <b>70.92%</b>
Mutual Fund/Exchange Traded Funds	70.92%
Mutual Fund  Mutual Fund	10.66%
Capital Markets	4.83%
LIC MF GOLD EXCHANGE TRADED FUND	10.66%
ADITYA BIRLA SUNLIFE SILVER ETF	4.83%
Mutual Fund Holding Total/Exchange Traded	
CORPORATE DEBT	1 41143 10.0070
NON-CONVERTIBLE DEBENTURES	
NTPC Ltd.	3.06%
Power Finance Corporation Ltd.	3.06%
National Bk for Agriculture & Rural Dev.	1.05%
NON-CONVERTIBLE DEBENTURES Total	7.18%
CORPORATE DEBT Total	7.18%
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.18% GOVT OF INDIA RED 24-07-2037	2.11%
Government Bond Total	2.11%
GOVERNMENT BOND AND TREASURY BILL	Total 2.11%
Cash & Other Receivables Total	4.30%
Grand Total	100.00%

Note: The Scheme has not completed 6 months, hence the performance has not been provided.

For product labelling please refer page no. 79

Factsheet March, 2025

An open-ended insurance linked tax saving scheme



#### SCHEME FEATURES

Scheme Type: An open-ended insurance linked tax saving scheme

Inception/Allotment Date: June 19, 1989

#### **Fund Size:**

AUM as on 31/03/2025: ₹ 469.75 Cr Average AUM for March 2025: ₹ 461.14 Cr

#### **Load Structure:**

Exit Load: NIL (3 years lock-in period) Liquidity: Repurchase after lock-in period of 3 years from the date of Investment.

First Tier Benchmark: Crisil Hybrid 35 + 65 -Aggressive Index

#### Minimum Investment (lumpsum):

Single Premium Option: Rs. 10,000/- and thereafter in multiples of Rs. 1,000/- under both the 5 as well as the 10 years term.

The Minimum Investment amount is

**1.** Rs. 10,000/- under 10 years term, Rs. 1,000/ Rs. 3,000 under Monthly/ Quarterly SIP respectively. 2. Rs. 10,000 under 15 years term, Rs. 1,000/ Rs. 3,000 under Monthly/ Quarterly SIP respectively.

#### **Fund Manager:**

Name: Mr. Dikshit Mittal (Equity) & Mr. Karan Doshi (Equity) & Mr. Pratik Shroff (Debt) Total Experience: 18+ years, 10.7+ years, & 17 years respectively

#### NAV as on March 31, 2025:

**Direct Plan** NAV Regular Plan **IDCW Option** ₹ 34.7166 ₹ 38.4755

#### Expense Ratio as on March 31, 2025:

**Regular:** 2.37%; **Direct: 1.28%** (for detailed bifurcation on TER, please see page no 70)

**Annual Equity Portfolio Turnover Ratio:** 

0.01 times

#### Risk Measures:

Standard Deviation 11.07% Portfolio Beta 1.02 Sharpe Ratio 0.13 Risk Free Rate assumed to be 7.20% (MIBOR as of 31st March 2025)

#### **MATURITY PROFILE (% of NAV)**

Equity Instruments Debt Instruments > 365 days 22.38% Cash & Other Receivables 4.18%

#### **SECTOR ALLOCATION (% of NAV)**



#### SUSPENSION OF FRESH SUBSCRIPTION

The Scheme has stopped taking new subscriptions (Lumpsum or SIP) from prospective investors. Furthermore, no additional purchase from the existing investors is accepted hereon, with effect from July 01, 2022, till further notice.

#### INVESTMENT OBJECTIVE

An open ended scheme which seeks to generate long term capital appreciation and offer Tax benefits u/\$ 80C of the Income Tax Act as well as additional benefit of a life cover. There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Company	9/	of NAV
<b>Equity Holdings</b>		
Aerospace & Def	ense	2.07%
Bharat Electronics	Ltd.	2.07%
Agricultural Food	& Other Products	1.25%
Tata Consumer Pr	oducts Ltd.	1.25%
Automobiles		1.24%
Maruti Suzuki Indi	a Ltd.	1.24%
Banks		18.46%
<ul> <li>ICICI Bank Ltd.</li> </ul>		8.17%
<ul> <li>HDFC Bank Ltd.</li> </ul>		4.98%
<ul> <li>Axis Bank Ltd.</li> </ul>		2.09%
Kotak Mahindra B		1.47%
State Bank of Indi	r e	1.04%
The Federal Bank		0.72%
Chemicals & Pet	ochemicals	6.38%
•SRF Ltd.		2.29%
Vinati Organics Lt		1.89%
Pidilite Industries		1.22%
Navin Fluorine Into		0.99% <b>0.98%</b>
Godfrey Phillips In Construction	dia Ltd.	0.98% <b>0.90%</b>
	Engineering Co. Ltd.	0.90%
Consumer Durab		2.30%
Titan Company Lt		1.99%
Bajaj Electricals L		0.31%
Diversified Fmcg		1.05%
Hindustan Unileve		1.05%
Electrical Equipn		0.49%
	Infrastructure Ltd.	0.25%
Bharat Bijlee Ltd.		0.24%
Finance		5.67%
Bajaj Finance Ltd.		2.52%
Bajaj Finserv Ltd.		1.49%
SBI Cards & Payn	nent Services Ltd.	1.00%
Creditaccess Gran	neen Ltd.	0.66%
Food Products		2.03%
Manorama Industr		1.47%
Bikaji Foods Interr		0.56%
Healthcare Servi	7 - 7	0.53%
Artemis Medicare		0.53%
Industrial Produc	ts	6.08%
KSB Ltd.		2.22%
Garware Hi-Tech I		1.52%
Carborundum Uni		1.25%
Top 10 holdings	*PARTLY PAID UP FV 1.25	

Market Capitalisation, as prescribed by AMFI					
Mcap Category	Percentage				
Large Cap	49.28%				
Mid Cap	7.29%				
Small Cap	16.88%				
Total Equity	73.44%				

Data as on31st March 2025. For the Definition of

Market Capitalisation, please refer page no.	77.
Company	% of NAV
SKF India Ltd.	0.60%
Shakti Pumps (India) Ltd.	0.50%
IT - Software	7.56%
<ul><li>Infosys Ltd.</li></ul>	3.91%
Tata Consultancy Services Ltd.	2.61%
Coforge Ltd.	1.04%
Petroleum Products	1.37%
Reliance Industries Ltd.	1.37%
Pharmaceuticals & Biotechnology	4.08%
Divi's Laboratories Ltd.	2.37%
Alkem Laboratories Ltd.	1.34%
Torrent Pharmaceuticals Ltd.	0.37%
Retailing	7.05%
• Trent Ltd.	4.07%
Avenue Supermarts Ltd.	2.08%
Aditva Birla Fashion and Retail Ltd.	0.90%
Telecom - Services	1.93%
Bharti Airtel Ltd.	1.93%
Textiles & Apparels	0.85%
Gokaldas Exports Ltd.	0.85%
Transport Services	1.16%
Transport Corporation Of India Ltd.	1.16%
Equity Holdings Total	73.44%
Corporate Debt	
Non-convertible Debentures	
Power Finance Corporation Ltd.	3.49%
Jamnagar Utilities & Power Pvt. Ltd.	2.20%
Indian Railway Finance Corporation Ltd.	1.13%
Export Import Bank of India	1.09%
National Bk for Agriculture & Rural Dev.	1.08%
Nuclear Power Corporation	0.22%
Non-convertible Debentures Total	9.20%
Corporate Debt Total	9.20%
Government Bond And Treasury Bill	
Government Bond	
7.18% GOVT OF INDIA RED 24-07-2037	5.61%
7.41% GOVT OF INDIA RED 19-12-2036	2.30%
Government Bond Total	7.91%
State Government Bond	
7.63% MAHARASHTRA SDL RED 31-01-203	6 3.39%
7.98% KERALA SDL RED 29-06-2026	1.10%
7.19% TAMILNADU SDL RED 27-11-2030	0.77%
State Government Bond Total	5.27%
Government Bond And Treasury Bill Total	13.18%
Cash & Other Receivables Total	4.18%
Grand Total	100.00%

#### SCHEME PERFORMANCE

Period Sci			CAGR (%)			Value of lumpsum investment of ₹ 10,0		
		eme	CRISIL Hybrid 35+65 - Aggre	ssive Index*	Nifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	8	57	7.36		6.65	10,857	10,736	10,665
3 Years	8.	34	11.38		11.77	12,720	13,821	13,956
5 Years	17	.86	18.99		23.72	22,750	23,864	28,957
Since Inception (June 19, 1989)	9.	76	NA		NA	2,80,960	NA	NA

#### SCHEME PERFORMANCE

Period Sc			CAGR (%)			Value	000/-	
		eme	CRISIL Hybrid 35+65 - Aggre	ssive Index*	Nifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	9	68	7.36		6.65	10,968	10,736	10,665
3 Years	9.	39	11.38		11.77	13,093	13,821	13,956
5 Years	18	.96	18.99		23.72	23,831	23,864	28,957
Since Inception (January 1, 2013)	11	.78	12.81		13.79	38,451	42,933	47,637

Above returns are as on 31" March, 2025. Different plans shall have a different expense structure. Mr. Dikshit Mittal is managing the above scheme from 6th September 2021, Mr. Pratik Shroff is managing the above scheme from 26th September 2023 & Mr. Karar Doshi is managing the above scheme from 1st July 2024 Total no. of schemes managed by Mr. Dikshit Mittal is 6, Mr. Pratik Shroff is 12 and by Mr. Karar Doshi is 5. Past performance may on to be sustained in the future. Load is not taken into consideration for computation of performance. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. The Mutual Fund is not guaranteeing or promising of forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. \*First Tier Benchmark, \*\*Additional Benchmark. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.

For product labelling please refer page no. 79





#### SCHEME FEATURES

**Scheme Type:** An open-ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk

Inception/Allotment Date: July 18, 2019

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 410.31 Cr **Average AUM for March 2025**: ₹ 877.41 Cr

#### Load Structure:

Exit Load: Nil

First Tier Benchmark: NIFTY 1D Rate Index

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Rahul Singh; Total Experience: 20+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹1313.8104
 ₹1323.5950

 Daily IDCW Option
 ₹1061.5346

 Weekly IDCW Option
 ₹1155.7991
 ₹1027.7546

 IDCW Option
 ₹1161.8056
 ₹1323.4116

#### Expense Ratio as on March 31, 2025:

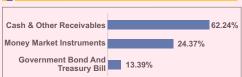
Regular: 0.20%; Direct: 0.07%

(for detailed bifurcation on TER, please see page no 70)

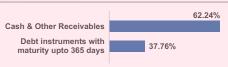
#### **Portfolio Metrics:**

Average Maturity 2.77 day
Macaulay Duration 2.77 day
Modified Duration 2.77 day
Yield to Maturity (YTM) 7.3%

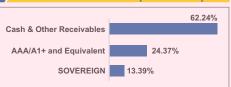
#### **ASSET ALLOCATION (% OF NAV)**



#### **MATURITY PROFILE (% of NAV)**



#### **RATING PROFILE (% of NAV)**



#### INVESTMENT OBJECTIVE

The Scheme aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity/residual maturity of 1 business day.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

TOKIT DEIG AG GR 31/03	72025		
Company		Rating	% of NAV
Money Market Instruments			
Certificate of Deposit			
Punjab National Bank		CRISIL A1+	24.37%
Certificate of Deposit Total			24.37%
Money Market Instruments Total			24.37%
GOVERNMENT BOND AND TREASU	RY BILL		
Treasury Bill			
364 DAYS TBILL RED 11-04-2025		SOVEREIGN	7.30%
182 DAYS TBILL RED 04-04-2025		SOVEREIGN	6.09%
Treasury Bill Total			13.39%
GOVERNMENT BOND AND TREASU	RY BILL Tot	al	13.39%
Cash & Other Receivables Total			62.24%
Grand Total			100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period		(%)		Value of lumpsum investment of ₹ 10,000/-				
	Scheme	NIFTY 1[ Rate Inde			IL 1 Year I Index**	Scheme	NIFTY 1D Rate Index*	CRISIL 1 Year T-Bill Index**
7 Days	6.86	6.29			7.46	10,013	10,012	10,014
15 Days	6.48	6.27			3.23	10,027	10,026	10,034
30 Days	6.30	6.20			7.04	10,050	10,050	10,056
1 Year	6.51	6.65			7.49	10,651	10,665	10,749
3 Years	6.16	6.33			6.39	11,966	12,019	12,043
5 Years	4.89	5.08			5.51	12,700	12,805	13,079
Since Inception (July 18, 2019)	4.90	5.06			5.75	13,138	13,249	13,758

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period		CAGR	(%)		Value of lumpsum investment of ₹ 10,000/-			
	Scheme	NIFTY 10 Rate Inde	0.43	IL 1 Year I Index**	Scheme	NIFTY 1D Rate Index*	CRISIL 1 Year T-Bill Index**	
7 Days	6.99	6.29		7.46	10,013	10,012	10,014	
15 Days	6.61	6.27		8.23	10,027	10,026	10,034	
30 Days	6.43	6.20		7.04	10,051	10,050	10,056	
1 Year	6.65	6.65		7.49	10,665	10,665	10,749	
3 Years	6.30	6.33		6.39	12,012	12,019	12,043	
5 Years	5.03	5.08		5.51	12,783	12,805	13,079	
Since Inception (July 18, 2019)	5.04	5.06		5.75	13,236	13,249	13,758	

Above returns are as on 3 March, 2025. Different plans shall have a different expense structure. Mr. Rahul Singh is managing the above scheme from 18th July, 2019 and total no. of schemes managed by him are 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. Since respective schemes have not completed 5 years after allotment or units were not available throughout the respective period, no returns are available. The Mutual Fund is not guaranteeing or promising or forecasting any returns. "First Tier Benthmark, "Additional Benchmark."

For product labelling please refer page no. 79 For PRC Matrix please refer page no. 82



Scheme Type: An open-ended liquid scheme (A Relatively Low interest rate risk and moderate Credit Risk)

Inception/Allotment Date: March 18, 2002

#### **Fund Size:**

AUM as on 31/03/2025: ₹ 9,366.68 Cr Average AUM for March 2025: ₹ 11,306.68 Cr

The AUM and AAUM of the scheme include investments made by other Schemes of LIC Mutual Fund aggregating to Rs 47.29 Cr and Rs 53.33 Cr, respectively.

#### **Load Structure:**

#### **Exit Load:**

Investor exit upon Subscription	Exit load as a % of redemption / switch out proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

First Tier Benchmark: CRISIL Liquid Debt A-I

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Rahul Singh; Total Experience: 20+ years

#### NAV as on March 31, 2025:

NAV Regular Plan Direct Plan Growth Option ₹4644.9336 ₹4709.1846 Daily IDCW Option ₹1000.1751 ₹1034.0441 Weekly IDCW Option ₹1002.5853 ₹1021.0726 Monthly IDCW Option ₹ 1125.2919 ₹ 1143.1426

#### Expense Ratio as on March 31, 2025:

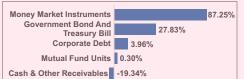
**Regular:** 0.30%; **Direct:** 0.16%

(for detailed bifurcation on TER, please see page no 70)

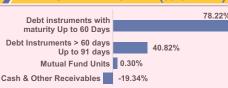
#### **Portfolio Metrics:**

Average Maturity 61 days Macaulay Duration 61 days 60 days Modified Duration Yield to Maturity (YTM) 8.34%

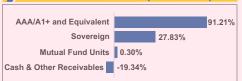
#### **ASSET ALLOCATION (% OF NAV)**



#### **MATURITY PROFILE (% of NAV)**



#### **RATING PROFILE (% of NAV)**



#### 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.

There is no assurance that the investment objective of the Scheme will be achieved.

### PORTFOLIO AS ON 31/03/2025

Company		Rating	% o	f NAV
Mutual Fund/Exch	ange Traded Funds			
Aif				0.30%
SBI CDMDFA2				0.30%
Mutual Fund Hold	ing Total/Exchange Ti	raded Fu	ınds	0.30%
CORPORATE DEE	Т			
NON-CONVERTIB	LE DEBENTURES			
Export Import Bank	of India	CRISIL	AAA	2.26%
Small Industries De	velopment Bk of India	ICRA A	<b>∖</b> A	1.70%
NON-CONVERTIB	LE DEBENTURES Tot	al		3.96%
CORPORATE DEE	T Total			3.96%
Money Market Ins	ruments			
Certificate of Depo	sit			
Bank of Baroda		FITCH	1+	10.07%
Punjab National Ba	nk	CRISIL	A1+	9.49%
Axis Bank Ltd.		CRISIL	A1+	6.36%
HDFC Bank Ltd.		CRISIL	A1+	6.32%
UCO Bank		CRISIL	A1+	2.11%
Indian Bank		FITCH	\1+	1.85%
Indian Overseas Ba	ınk	CARE A	1+	1.06%
Indian Bank		CRISIL	A1+	1.05%
Certificate of Depo	sit Total			38.32%
Commercial Pape	•			
National Bk for Agri	culture & Rural Dev.	CRISIL	A1+	11.10%
Reliance Retail Ver	tures Ltd.	CRISIL	A1+	5.29%
Motilal Oswal Finar	cial Services Ltd.	CRISIL	A1+	4.22%
Birla Group Holding	s Pvt Ltd.	CRISIL	A1+	4.21%
360 One Prime Ltd		ICRA A	+	2.18%
Standard Chartered	Capital Ltd.	CRISIL	A1+	2.13%
Export Import Bank	of India	CRISIL	A1+	2.12%
Godrej Finance Ltd		CRISIL	A1+	2.12%
Piramal Finance Ltd	d.	CRISIL	A1+	2.11%
Godrej Industries L	id.	ICRA A	+	1.59%
SCHEM	E DEDECORIA	NOF	-	uulan al

Company	Rating %	of NAV
Bajaj Finance Ltd.	CRISIL A1+	1.32%
Bajaj Financial Securities Ltd.	CRISIL A1+	1.31%
IGH Holdings Private Ltd.	CRISIL A1+	1.06%
HDFC Securities Ltd.	CRISIL A1+	1.06%
Kotak Securities Ltd.	ICRA A1+	1.06%
Tata Capital Housing Finance Ltd.	CRISIL A1+	1.06%
Aditya Birla Housing Finance Ltd.	ICRA A1+	1.05%
Poonawalla Fincorp Ltd.	CRISIL A1+	1.05%
ICICI Securities Ltd.	CRISIL A1+	1.05%
Nuvama Wealth Management Ltd.	CRISIL A1+	0.79%
Axis Securities Ltd.	ICRA A1+	0.53%
Time Technoplast Ltd.	ICRA A1+	0.52%
Commercial Paper Total		48.94%
Money Market Instruments Total		87.25%
GOVERNMENT BOND AND TREA	SURY BILL	
Treasury Bill		
91 DAYS TBILL RED 08-05-2025	SOVEREIGN	4.24%
91 DAYS TBILL RED 05-06-2025	SOVEREIGN	3.69%
91 DAYS TBILL RED 17-04-2025	SOVEREIGN	3.19%
91 DAYS TBILL RED 01-05-2025	SOVEREIGN	2.66%
91 DAYS TBILL RED 12-06-2025	SOVEREIGN	2.64%
91 DAYS TBILL RED 24-04-2025	SOVEREIGN	2.13%
182 DAYS TBILL RED 15-05-2025	SOVEREIGN	2.12%
91 DAYS TBILL RED 30-05-2025	SOVEREIGN	2.11%
91 DAYS TBILL RED 19-06-2025	SOVEREIGN	2.11%
91 DAYS TBILL RED 15-05-2025	SOVEREIGN	1.59%
182 DAYS TBILL RED 24-04-2025	SOVEREIGN	1.01%
182 DAYS TBILL RED 01-05-2025	SOVEREIGN	0.27%
364 DAYS TBILL RED 03-04-2025	SOVEREIGN	0.07%
Treasury Bill Total		27.83%
GOVERNMENT BOND AND TREA	SURY BILL Total	27.83%
Cash & Other Receivables Total		-19.34%
Grand Total		100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR			(%)		Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Liq Debt A-I Ind			IL 1 Year I Index**	Scheme	CRISIL Liquid Debt A-I Index *	CRISIL 1 Year T-Bill Index**
7 Days	11.28	9.37			7.46	10,022	10,018	10,014
15 Days	9.30	8.36			3.23	10,038	10,034	10,034
30 Days	7.85	7.45			7.04	10,062	10,059	10,056
1 Year	7.30	7.24			7.49	10,730	10,724	10,749
3 Years	6.68	6.75			6.39	12,142	12,168	12,043
5 Years	5.39	5.51			5.51	13,004	13,075	13,079
Since Inception (March 18, 2002)	6.92	NA^			5.00	46,755	NA^	38,290

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period		CAGR	(%)		Value of lumpsum investment of ₹ 10,000/-			
	Scheme	CRISIL Liq Debt A-I Ind			IL 1 Year I Index**	Scheme	CRISIL Liquid Debt A-I Index *	CRISIL 1 Year T-Bill Index**
7 Days	11.42	9.37			7.46	10,022	10,018	10,014
15 Days	9.45	8.36			3.23	10,039	10,034	10,034
30 Days	7.99	7.45			7.04	10,063	10,059	10,056
1 Year	7.39	7.24			7.49	10,739	10,724	10,749
3 Years	6.78	6.75			6.39	12,178	12,168	12,043
5 Years	5.50	5.51			5.51	13,070	13,075	13,079
Since Inception (January 1, 2013)	6.88	6.77			6.51	22,589	22,305	21,659

On 29th July 2023, IDBI Liquid Fund got merged with LIC MF Liquid Fund. The Scheme performance given herewith is a blended



Scheme Type: An Open Ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months. Please refer Page No. 18 of Scheme Information Document. A Relatively Low interest rate risk and moderate Credit Risk.

Inception/Allotment Date: November 27, 2019

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 306.80 Cr **Average AUM for March 2025**: ₹ 368.20 Cr

## Load Structure:

Exit Load: Nil

First Tier Benchmark: CRISIL Ultra Short Duration Debt A-I Index

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Rahul Singh; Total Experience: 20+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 1298.9761
 ₹ 1324.9913

 Daily IDCW Option
 ₹ 1093.4116
 ₹ 1102.1317

 Weekly IDCW Option
 ₹ 1032.2090
 ₹ 1104.0602

 Monthly IDCW Option
 ₹ 1299.1801
 ₹ 1324.8475

#### Expense Ratio as on March 31, 2025:

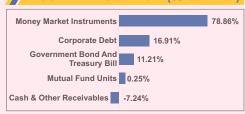
**Regular:** 0.95%; **Direct:** 0.25%

(for detailed bifurcation on TER, please see page no 70)

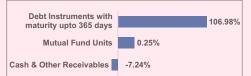
#### **Portfolio Metrics:**

Average Maturity 5.31 Months
Macaulay Duration 5.31 Months
Modified Duration 5.29 Months
Yield to Maturity (YTM) 7.89%

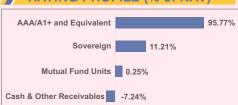
#### ASSET ALLOCATION (% OF NAV)



#### **MATURITY PROFILE (% of NAV)**



#### RATING PROFILE (% of NAV)



For product labelling please refer page no. 80 For PRC Matrix please refer page no. 82

#### INVESTMENT OBJECTIVE

The investment objective of the scheme is to general e returns through investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months.

There is no assurance that the investment objective of the Scheme will be achieved.

### PORTFOLIO AS ON 31/03/2025

Company		Rating	% of NAV
Mutual Fund/Exchange Traded Fun	ds		
Aif			0.25%
SBI CDMDFA2			0.25%
Mutual Fund Holding Total/Exchange	ge Traded Fun	ds	0.25%
Corporate Debt			
Non-convertible Debentures			
Power Finance Corporation Ltd.		CRISIL AAA	8.50%
National Bk for Agriculture & Rural De	ev.	CRISIL AAA	8.41%
Non-convertible Debentures Total			16.91%
Corporate Debt Total			16.91%
Money Market Instruments			
Certificate of Deposit			
Axis Bank Ltd.		CRISIL A1+	7.92%
Canara Bank		CRISIL A1+	7.91%
HDFC Bank Ltd.		CRISIL A1+	7.77%
IDFC First Bank Ltd.		CRISIL A1+	7.69%
IndusInd Bank Ltd.		CRISIL A1+	6.15%
Small Industries Development Bk of In	ndia	CRISIL A1+	3.14%
Certificate of Deposit Total			40.58%
Commercial Paper			
Time Technoplast Ltd.		ICRA A1+	9.54%
Kotak Securities Ltd.		ICRA A1+	8.06%
Angel One Ltd.		CRISIL A1+	8.01%
Export Import Bank of India		CRISIL A1+	7.80%
360 One Prime Ltd.		ICRA A1+	4.87%
Commercial Paper Total			38.28%
Money Market Instruments Total			78.86%
Government Bond And Treasury Bi	II .		
Treasury Bill			
364 DAYS TBILL RED 31-07-2025		SOVEREIGN	7.98%
182 DAYS TBILL RED 15-05-2025		SOVEREIGN	1.62%
182 DAYS TBILL RED 23-05-2025		SOVEREIGN	1.62%
Treasury Bill Total			11.21%
Government Bond And Treasury Bi	II Total		11.21%
Cash & Other Receivables Total			-7.24%
Grand Total			100.00%
A COULTE DEDECTION	0= -		

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAG		CAGF (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Ultra Duration Del Index*			SIL 1 Year II Index**	Scheme	CRISIL Ultra Short Duration Debt A-I Index*	CRISIL 1 Year T-Bill Index**
1 Year	6.93	7.53			7.49	10,693	10,753	10,749
3 Years	6.19	6.95			6.39	11,975	12,234	12,043
5 Years	5.35	5.99			5.51	12,978	13,379	13,079
Since Inceptior (November 27, 2019)	5.37	5.99			5.62	13,229	13,645	13,395

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period		CAGF	(%)		Value of lu	mpsum investme	ent of ₹ 10,000/-
	Scheme	CRISIL Ultra Duration Del Index*		SIL 1 Year II Index**	Scheme	CRISIL Ultra Short Duration Debt A-I Index*	CRISIL 1 Year T-Bill Index**
1 Year	7.70	7.53		7.49	10,770	10,753	10,749
3 Years	6.67	6.95		6.39	12,139	12,234	12,043
5 Years	5.75	5.99		5.51	13,225	13,379	13,079
Since Inception (November 27, 2019)	5.73	5.99		5.62	13,471	13,645	13,395

On 29th July 2023, IDBI Ultra Short Term Debt Fur d got merged with LIC MF Ultra Short Duration Fund. The Scheme performance given herewith is a blended performance on weighted average, as per applicable guidelines of SEBI.

Above returns are as on 31<sup>st</sup> March, 2025. Different plans shall have a different expense structure. Mr. Rahul Singh is managing the above scheme from 27th November, 2019 and total no. of schemes managed by him are 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. \*First Tier Benchmark, \*\*Additional Benchmark, NA: NotAvailable.



**Scheme Type:** An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.

Inception/Allotment Date: August 1, 2022

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 152.25 Cr **Average AUM for March 2025**: ₹ 66.93 Cr

The AUM and AAUM of the scheme include investments made by other Schemes of LIC Mutual Fund aggregating to Rs 10.03 Cr and Rs 6.83 Cr, respectively.

#### **Load Structure:**

Exit Load: Nil

First Tier Benchmark: NIFTY Money Market Index A-I

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Rahul Singh; Total Experience: 20+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹1167.2570
 ₹1180.7508

 IDCW Option
 ₹1167.2570
 ₹1180.7508

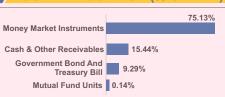
#### Expense Ratio as on March 31, 2025:

**Regular:** 0.49%; **Direct:** 0.19% (for detailed bifurcation on TER, please see page no 70)

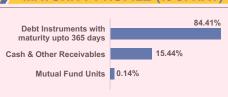
#### **Portfolio Metrics:**

Average Maturity 213 days
Macaulay Duration 213 days
Modified Duration 213 days
Yield to Maturity (YTM) 7.32%

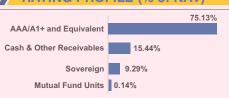
#### **ASSET ALLOCATION (% OF NAV)**



#### **MATURITY PROFILE (% of NAV)**



#### **RATING PROFILE (% of NAV)**



#### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate income through investment in a portfolio comprising of money market instruments.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Company			Rating	% of NAV
Mutual Fund/E	change Traded Funds			
Aif	· ·			0.14%
SBI CDMDFA	2			0.14%
Mutual Fund H	olding Total/Exchange T	raded Fun	ds	0.14%
Money Market	Instruments			
Certificate of D	eposit			
HDFC Bank Ltd			CRISIL A1+	6.30%
Kotak Mahindra	Bank Ltd.		CRISIL A1+	6.27%
Canara Bank			CRISIL A1+	6.26%
Indian Bank			CRISIL A1+	6.22%
Bank of Baroda			FITCH A1+	6.22%
Axis Bank Ltd.			CRISIL A1+	6.19%
Small Industries	Development Bk of India		CRISIL A1+	6.13%
Punjab National	Bank		CRISIL A1+	3.26%
Certificate of D				46.85%
Commercial Pa	per			
Angel One Ltd.			CRISIL A1+	6.44%
Time Technopla	st Ltd.		ICRA A1+	6.31%
Export Import B			CRISIL A1+	6.31%
360 One Prime			ICRA A1+	6.18%
Piramal Enterpr	ses Ltd.		CRISIL A1+	3.03%
Commercial Pa	per Total			28.28%
	Instruments Total			75.13%
	ond And Treasury Bill			
Treasury Bill				
	L RED 12-03-2026		SOVEREIGN	9.29%
Treasury Bill T	otal			9.29%
	ond And Treasury Bill Te	ptal		9.29%
	Receivables Total			15.44%
Grand Total				100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period		CAGR	(%)			Value of lu	mpsum investme	nt of ₹ 10,000/-
	Scheme	NIFTY Mone Market Index			L 1 Year Index**	Scheme	NIFTY Money Market Index A-I *	CRISIL 1 Year T-Bill Index**
7 Days	13.68	9.79		7	7.46	10,026	10,019	10,014
15 Days	9.27	9.83			7.88	10,038	10,040	10,032
30 Days	7.98	8.34		7	7.02	10,065	10,068	10,058
1 Year	5.98	7.56		7	7.49	10,598	10,756	10,749
3 Years	NA	NA			NA	NA	NA	NA
5 Years	NA	NA			NA	NA	NA	NA
Since Inception (August 1, 2022)	5.97	7.23		6	i.93	11,673	12,045	11,955

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (				Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY Mone Market Index		IL 1 Year I Index**	Scheme	NIFTY Money Market Index A-I *	CRISIL 1 Year T-Bill Index**
7 Days	13.99	9.79		7.46	10,027	10,019	10,014
15 Days	9.65	9.83		7.88	10,040	10,040	10,032
30 Days	8.38	8.34		7.02	10,069	10,068	10,058
1 Year	6.44	7.56		7.49	10,644	10,756	10,749
3 Years	NA	NA		NA	NA	NA	NA
5 Years	NA	NA		NA	NA	NA	NA
Since Inception (August 1, 2022)	6.43	7.23		5.93	11,808	12,045	11,955

Above returns are as on 31" March, 2025. Different plans shall have a different expense structure. Mr. Rahul Singh is managing the above scheme from 1st August, 2022 and total no. of schemes managed by him are 6. Past performance may be may not be susthined in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since respective schemes have not completed relevant period (3 years or 5 years) after allotment or units were not available arroughout the respective period, no returns are available. "First Tier Benchmark, "Additional Benchmark, No.1 Available."

For product labelling please refer page no. 80

For PRC Matrix please refer page no. 82

An open ended low duration debt scheme investing in instruments with Macaulay duration of the portfolio is betwee 6 months and 12 months (Please refer Page No.14 of Scheme Information Document). (A Relatively Low interest rate risk and moderate Credit Risk)



#### SCHEME FEATURES

Scheme Type: An open ended low duration debt scheme investing in instruments with Macaulay duration of the portfolio is between 6 months and 12 months (Please refer Page No.14 of Scheme Information Document). (A Relatively Low interest rate risk and moderate Credit Risk)

Inception/Allotment Date: June 09, 2003

#### Fund Size:

**AUM as on 31/03/2025**: ₹ 1,449.53 Cr **Average AUM for March 2025**: ₹ 1,956.62 Cr

The AUM and AAUM of the scheme include investments made by other Schemes of LIC Mutual Fund aggregating to Rs 14.50 Cr and Rs 17.16 Cr, respectively.

#### **Load Structure:**

Exit Load: Nil

First Tier Benchmark: CRISIL Low Duration Debt A-I Index

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Rahul Singh; Total Experience: 20+ years

#### **NAV** as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 38.8022
 ₹ 41.9980

 Daily IDCW Option
 ₹ 10.6756
 ₹ 10.0500

 Weekly IDCW Option
 ₹ 13.3229
 ₹ 14.6298

 Monthly IDCW Option
 ₹ 13.3799
 ₹ 21.9342

#### Expense Ratio as on March 31, 2025:

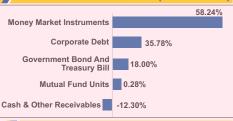
**Regular:** 0.96%; **Direct:** 0.25%

(for detailed bifurcation on TER, please see page no 70)

#### **Portfolio Metrics:**

Average Maturity 442 days
Macaulay Duration 415 days
Modified Duration 399 days
Yield to Maturity (YTM) 8.06%

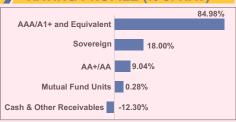
#### ASSET ALLOCATION (% OF NAV)



#### **MATURITY PROFILE (% of NAV)**



#### **RATING PROFILE (% of NAV)**



## For product labelling please refer page no. 80 For PRC Matrix please refer page no. 82

## INVESTMENT OBJECTIVE

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

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Company		Rating	% of NAV
Mutual Fund/Exchange Traded Funds			
Aif			0.28%
SBI CDMDFA2			0.28%
Mutual Fund Holding Total/Exchange Traded Funds			0.28%
CORPORATE DEBT			
NON-CONVERTIBLE DEBENTURES			
Power Finance Corporation Ltd.		CRISIL AAA	7.17%
National Bk for Agriculture & Rural Dev.		CRISIL AAA	7.16%
Shriram Finance Ltd.		CRISIL AA+	5.48%
REC Ltd.		CRISIL AAA	5.28%
GIC Housing Finance Ltd.		CRISIL AA+	3.56%
National Bk for Agriculture & Rural Dev.		ICRA AAA	3.49%
REC Ltd.		ICRA AAA	1.86%
Aditya Birla Housing Finance Ltd.		ICRA AAA	1.77%
NON-CONVERTIBLE DEBENTURES Total		101017001	35.78%
CORPORATE DEBT Total			35.78%
Money Market Instruments			33.1.070
Certificate of Deposit			
Small Industries Development Bk of India		CRISIL A1+	10.27%
HDFC Bank Ltd.		CRISIL A1+	8.26%
Axis Bank Ltd.		CRISIL A1+	6.70%
ICICI Bank Ltd.		CRISIL A1+	6.68%
Canara Bank		CRISIL A1+	4.28%
Punjab National Bank		CRISIL A1+	3.38%
National Bk for Agriculture & Rural Dev.		CRISILAT+	3.25%
IndusInd Bank Ltd.			0.33%
Certificate of Deposit Total		CRISIL A1+	43.13%
Commercial Paper			43.13 /6
Time Technoplast Ltd.		ICRA A1+	7.46%
Export Import Bank of India		CRISIL A1+	4.30%
Aditya Birla Finance Ltd.		ICRA A1+	3.34%
Commercial Paper Total		ICRAAI+	
Money Market Instruments Total			58.24%
GOVERNMENT BOND AND TREASURY BILL			56.24%
Government Bond AND TREASURY BILL			
		SOVEDEION	2.600/
7.32% GOVT OF INDIA RED 13-11-2030		SOVEREIGN	3.68%
7.02% GOVT OF INDIA RED 18-06-2031		SOVEREIGN	1.80%
Government Bond Total			5.48%
Treasury Bill		00VEDEION	0.000/
364 DAYS TBILL RED 02-05-2025		SOVEREIGN	6.86%
182 DAYS TBILL RED 08-05-2025		SOVEREIGN	1.71%
Treasury Bill Total			8.58%
State Government Bond			
7.61% MAHARASHTRA SDL RED 11-05-2029		SOVEREIGN	2.19%
7.03% ODISHA SDL RED 29-01-2031		SOVEREIGN	1.75%
State Government Bond Total			3.94%
GOVERNMENT BOND AND TREASURY BILL Total			18.00%
Cash & Other Receivables Total			-12.30%
Grand Total			100.00%
SCHEME DEDECORMANCE	(Dawn)	- Constitution	

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%		)		Value of I	umpsum investme	nt of ₹ 10,000/-
r enou-	Scheme	CRISIL Low Du Debt A-I Inde		L 1 Year Index**	Scheme	CRISIL Low Duration Debt A-I Index *	CRISIL 1 Year T-Bill Index**
1 Year	7.18	7.63		7.49	10,718	10,763	10,749
3 Years	6.16	6.80		6.39	11,966	12,184	12,043
5 Years	5.77	6.12		5.51	13,240	13,458	13,079
Since Inception (June 9, 2003)	6.41	7.06		5.97	38,802	44,360	35,468

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period		CAGR (%)			Value of lumpsum investment of ₹ 10,000/-			
renou	Scheme	CRISIL Low Dura Debt A-I Index		L 1 Year Index**	Scheme	CRISIL Low Duration Debt A-I Index *	CRISIL 1 Year T-Bill Index**	
1 Year	7.93	7.63	7	.49	10,793	10,763	10,749	
3 Years	6.83	6.80	6	.39	12,196	12,184	12,043	
5 Years	6.40	6.12	5	.51	13,640	13,458	13,079	
Since Inception (January 1, 2013)	7.22	7.50	6	.51	23,482	24,260	21,659	
Since Inception (January 1, 2013)	7.22	7.50	6	.51	23,482	24,260	21,	

Above returns are as on 31 "March, 2025. Different plans shall have a different expense structure. Mr. Rahul Singh is managing the above scheme from 7th September, 2015 and total no. of schemes managed by him are 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual fund is not guaranteeing or promising or forecasting any returns. "First Tier Benchmark, "Additional Benchmark.

INCOM	E DI	STRIBUTION C	JM CAP	TAL	WITHDRAWAL	(IDCW) HISTORY
Frequency		Ex Date	Face Va	lue (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Monthly		27 August, 2020	10.0	000	10.6351	0.0600
		29 September, 2020	10.0	000	10.6050	0.0600
		25 March,2022	10.0	000	11.1694	0.0600
Monthly Direct		24 July, 2013	10.0	000	10.0500	0.0025
		27 August, 2013	10.0	000	10.1434	0.0913
		24 September, 2013	10.0	000	10.0631	0.1319

After payment of the IDCW, the per Unit NAV falls to the extent of the payout and statutory levy (if applicable). There is no guarantee or assurance to the unitholders as to the rate/quantum of neither IDCW nor that the IDCWs be paid regularly. For complete IDCW history please visit www.licmf.com.

An open ended medium term debt scheme investing in instruments uuch that the Macaulay duration of the portfolio is between 4 years and 7 years. Please refer Page No.14 of Scheme Information Document. A Relatively High interest



#### SCHEME FEATURES

Scheme Type: An open-ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years (Please refer Page No.14 of Scheme Information Document. A Relatively High interest rate risk and moderate Credit Risk)

Inception/Allotment Date: June 23,1999

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 190.83 Cr **Average AUM for March 2025**: ₹ 191.46 Cr

#### **Load Structure:**

#### Exit Load:

- 0.25% if redeemed or switched out on or before completion of 15 days from the date of allotment of units.
- No Exit Load is payable if units are redeemed/switched-out after 15 days from the date of allotment.

First Tier Benchmark: CRISIL Medium to Long Duration Debt A-III Index

**Minimum Investment (lumpsum)**: ₹ 5000/-and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Marzban Irani; Total Experience: 24+ years

Name: Mr. Pratik Shroff; Total Experience: 17+ years

#### NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹70.9365	₹76.2505
IDCW Option	₹15.5489	₹18.4228
Quarterly IDCW Option	on₹15.5489	₹18.4229
Annual IDCW Option	₹15.5489	₹18.4227

#### Expense Ratio as on March 31, 2025:

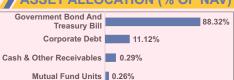
**Regular:** 1.22%; **Direct:** 0.21%

(for detailed bifurcation on TER, please see page no 70)

#### **Portfolio Metrics:**

Average Maturity 8.08 years
Macaulay Duration 6.27 years
Modified Duration 6.04 years
Yield to Maturity (YTM) 6.96%

#### ASSET ALLOCATION (% OF NAV)



#### **MATURITY PROFILE (% of NAV)**

Debt instruments with maturity >365 days

Cash & Other Receivables 0.29%

Mutual Fund Units 0.26%

#### **RATING PROFILE (% of NAV)**

Sovereign 88.32%

AAA/A1+ and Equivalent 11.12%

Cash & Other Receivables 0.29%

Mutual Fund Units 0.26%

#### INVESTMENT OBJECTIVE

LIC MF Medium to Long Duration Fund is an open-ended debt scheme which will endeavor to generate an attractive return for its investors by investing in a portfolio is between 4 years and 7 years.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Company		Rating	% of NAV
Mutual Fund/Exchange Traded Funds			
Aif			0.26%
SBI CDMDFA2			0.26%
Mutual Fund Holding Total/Exchange Tra	aded Fun	ds	0.26%
Corporate Debt			
Non-convertible Debentures			
HDFC Bank Ltd.		CRISIL AAA	5.71%
Jamnagar Utilities & Power Pvt. Ltd.		CRISIL AAA	5.41%
Non-convertible Debentures Total			11.12%
Corporate Debt Total			11.12%
Government Bond And Treasury Bill			
Government Bond			
7.10% GOVT OF INDIA RED 08-04-2034		SOVEREIGN	20.40%
7.18% GOVT OF INDIA RED 14-08-2033		SOVEREIGN	6.85%
6.79% GOVT OF INDIA RED 07-10-2034		SOVEREIGN	2.74%
Government Bond Total			30.00%
State Government Bond			
7.7% MAHARASHTRA SDL RED 08-03-20	033	SOVEREIGN	22.06%
7.8% GUJARAT SDL RED 20-07-2032		SOVEREIGN	13.94%
7.64% MAHARASHTRA SDL RED 28-09-2	2032	SOVEREIGN	8.18%
7.71% MAHARASHTRA SDL RED 08-11 2	2033	SOVEREIGN	7.08%
7.12% MAHARASHTRA SDL RED 05-02-2	2036	SOVEREIGN	5.37%
7.72% MAHARASHTRA SDL RED 25-05-2	2034	SOVEREIGN	1.69%
State Government Bond Total			58.32%
Government Bond And Treasury Bill Tot	tal		88.32%
Cash & Other Receivables Total			0.29%
Grand Total			100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR		%)		Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Medium Long Duratio Debt A-III Inde	) CKISII	. 10 year ndex**	Scheme	CRISIL Medium to Long Duration Debt A-III Index *	CRISIL 10 year Gilt Index**
1 Year	8.79	8.84	9	.90	10,879	10,884	10,990
3 Years	6.89	6.67	7	.25	12,215	12,140	12,338
5 Years	5.67	6.58	5	.26	13,177	13,754	12,921
Since Inception (June 23, 1999)	7.89	9.08	N	Α^	70,936	94,070	NA^

#### SCHEN E PERFORMANCE (Direct plan - Growth option)

Period CAG		CAGR	%)		Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Medium Long Duratio Debt A-III Inde:	1 Gilt	. 10 year Index**	Scheme	CRISIL Medium to Long Duration Debt A-III Index *	CRISIL 10 year Gilt Index**
1 Year	9.89	8.84	9	.90	10,989	10,884	10,990
3 Years	7.75	6.67	7	25	12,511	12,140	12,338
5 Years	6.38	6.58	Ę	.26	13,626	13,754	12,921
Since Inception (January 1, 2013)	7.28	7.96	6	.68	23,643	25,560	22,079
(January 1, 2013)	7.20	7.00	`				,

Above returns are as on 3 1 march, 2025. Different plans shall have a different expense structure. Mr. Marzban Irani is managing the above scheme from 10th August, 2016 and total no. of schemes managed by him are 5. Also, Mr. Pratik Shroff is managing the above scheme from 26th September, 2023 and total no. of schemes managed by him are 12. Past performance may of may not be sustained in the future. Load is not taken into donsideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. First Tier Benchmark, \*\*Additional Benchmark. NA: Not Available.

Please note that IDBI Credit Risk Fund has been merged in to LIC ME Medium to Long Ouration Fund with effect from July 29, 2023. In line with paragraph 13.4.2 of SEBI Master Circular for Mutual Funds the details of past performance of IDBI Credit Risk Fund prior merger is available on request of the Investor.

For product labelling please refer page no. 80 For PRC Matrix please refer page no. 82

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertaking Public Financial Institutions and Municipal Bonds. A Relatively High interest rate risk and Relatively Low Credit Ris



#### SCHEME FEATURES

**Scheme Type:** 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

Inception/Allotment Date: May 31, 2007

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 1,701.81 Cr **Average AUM for March 2025**: ₹ 1,770.45 Cr

#### **Load Structure:**

Exit Load: Nil

#### First Tier Benchmark:

NIFTY Banking & PSU Debt Index A-II

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Marzban Irani; Total Experience: 24+ years

Name: Mr. Pratik Shroff; Total Experience: 17+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 34.0502
 ₹ 36.6764

 Daily IDCW Option
 ₹ 11.1691
 ₹ 14.3147

 Weekly IDCW Option
 ₹ 10.2699
 ₹ 10.1007

 Monthly IDCW Option
 ₹ 12.7437
 ₹ 13.8128

#### Expense Ratio as on March 31, 2025:

**Regular:** 0.78%; **Direct:** 0.28%

(for detailed bifurcation on TER, please see page no 70)

#### **Portfolio Metrics:**

Average Maturity 4.81 years
Macaulay Duration 4.03 years
Modified Duration 3.80 years
Yield to Maturity (YTM) 7.07%

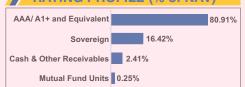
#### ASSET ALLOCATION (% OF NAV)



#### **MATURITY PROFILE (% of NAV)**



#### RATING PROFILE (% of NAV)



For product labelling please refer page no. 80 For PRC Matrix please refer page no. 82

### 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.

#### PORTFOLIO AS ON 31/03/2025

Company		Ratinç	% of NAV
Mutual Fund/Excha	nge Traded Funds		
Aif			0.28%
SBI CDMDFA2			0.28%
Mutual Fund Holdin	g Total/Exchange T	raded Funds	0.28%
Corporate Debt			
Non-convertible De	pentures		
Power Finance Corp	oration Ltd.	CRISIL AAA	8.43%
Export Import Bank of	f India	CRISIL AAA	7.81%
Small Industries Dev	elopment Bk of India	CRISIL AAA	7.59%
Indian Railway Finan	ce Corporation Ltd.	CRISIL AAA	7.52%
REC Ltd.		CRISIL AAA	6.43%
Power Grid Corporat	on of India Ltd.	CRISIL AAA	5.26%
National Bk for Agrice	ılture & Rural Dev.	ICRA AAA	4.47%
NLC India Ltd.		ICRA AAA	3.90%
Bank of Baroda		ICRA AAA	3.10%
Jamnagar Utilities &	Power Pvt. Ltd.	CRISIL AAA	3.04%
Housing & Urban De	velopment Corp Ltd.	ICRA AAA	2.99%
National Bk for Agrice	ılture & Rural Dev.	CRISIL AAA	2.97%
NHPC Ltd.		ICRA AAA	2.78%
REC Ltd.		ICRA AAA	1.58%
Indian Oil Corporatio	ո Ltd.	FITCH AAA	1.54%
National Highways A	uthority of India	CRISIL AAA	1.54%
Nuclear Power Corpo	ration	ICRA AAA	1.51%
National Housing Ba	nk	CARE AAA	1.50%
Indian Oil Corporatio	ո Ltd.	CRISIL AAA	0.86%
NTPC Ltd.		CRISIL AAA	0.60%

Company F	Rating	% o	f NAV
Punjab National Bank - Additional Tier II Bonds (Under Basel III)	CRISIL	AAA	0.30%
Non-convertible Debentures Total			75.72%
Corporate Debt Total			75.72%
Money Market Instruments			
Certificate of Deposit			
Axis Bank Ltd.	CRISIL	A1+	2.24%
Indian Bank	CRISIL	A1+	2.23%
Punjab National Bank	CRISIL	A1+	1.17%
HDFC Bank Ltd.	CRISIL	A1+	0.84%
Certificate of Deposit Total			6.47%
Money Market Instruments Total			6.47%
Government Bond And Treasury Bill			
Government Bond			
7.10% GOVT OF INDIA RED 08-04-2034	SOVER	REIGN	4.23%
7.18% GOVT OF INDIA RED 14-08-2033	SOVER	REIGN	2.40%
6.79% GOVT OF INDIA SGRB RED 02-12-203	4 SOVEF	REIGN	1.52%
Government Bond Total			8.15%
State Government Bond			
7.71% GUJARAT SDL RED 08-03-2034	SOVER	REIGN	2.48%
7.66% GUJARAT SDL RED 10-01-2032	SOVER	REIGN	1.55%
7.7% MAHARASHTRA SDL RED 08-03-2033	SOVER	REIGN	1.24%
7.72% MAHARASHTRA SDL RED 25-05-2034	SOVER	REIGN	0.95%
7.47% MAHARASHTRA SDL RED 13-09-2034	SOVER	REIGN	0.92%
7.12% MAHARASHTRA SDL RED 05-02-2036	SOVER	REIGN	0.90%
State Government Bond Total			8.04%
Government Bond And Treasury Bill Total			16.18%
Cash & Other Receivables Total			1.35%
Grand Total			100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period		CAGR (	CAGR (%)			Value of I	umpsum investmei	nt of ₹ 10,000/-
	Scheme	NIFTY Banking & PS Debt Index A-II*	IJ	CRISIL 1 Gilt In		Scheme	NIFTY Banking & PSU Debt Index A-II*	CRISIL 10 year Gilt Index**
1 Year	8.09	7.80		9.9	0	10,809	10,780	10,990
3 Years	6.33	6.08	П	7.2	5	12,022	11,940	12,338
5 Years	5.77	6.10	П	5.2	6	13,239	13,449	12,921
Since Inception (May 31, 2007)	7.11	7.77		6.7	1	34,050	38,018	31,883

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR		%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY Banking & PS Debt Index A-II*	U	CRISIL 10 Gilt Ind	0 year lex**	Scheme	NIFTY Banking & PSU Debt Index A-II*	CRISIL 10 year Gilt Index**
1 Year	8.64	7.80		9.9	)	10,864	10,780	10,990
3 Years	6.88	6.08		7.2	5	12,212	11,940	12,338
5 Years	6.33	6.10		5.2	3	13,595	13,449	12,921
Since Inception (January 1, 2013)	7.47	7.42		6.6	3	24,179	24,043	22,073

Above returns are as on 31" March, 2025. Different plans shall have a different expense structure. Mr. Marzban Irani is managing the above scheme from 10th August, 2016 and total no. of schemes managed by him are 5. Also, Mr. Pratik Shroff is managing the above scheme from 26th September, 2023 and total no. of schemes managed by him are 12. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting alw returns. "First Tier Benchmark," "Additional Benchmark."

#### INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) HISTORY

Frequency	Ex Date	Face Va	lue (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Monthly	September 27, 2021	10.00	00	10.5650	0.0600
	October 25, 2021	10.00	00	10.5138	0.0600
	November 25, 2021	10.00	00	10.4968	0.0400
Monthly Direct	December 29, 2020	10.00	00	10.8833	0.0600
	November 25, 2020	10.00	00	10.8985	0.0600
	October 28, 2020	10.00	00	10.8637	0.0600

After payment of the IDCW, the per Unit NAV falls to the extent of the payout and stalutory levy (if applicable). There is no guarantee or assurance to the unitholders as to the rate/quantum of neither IDCW nor that the IDCWs be paid regularly. For complete IDCWhistory please visit www.licmf.com.

# SHORT DURATION FUND

An open ended short term debt scheme investing in the instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. Please refer Page No.14 of Scheme Information Document. A Moderate in erest rate risk an moderate Credit Risk



#### SCHEME FEATURES

Scheme Type: An open ended short term debt scheme investing in the instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. Please refer Page No.14 of Scheme Information Document. A Moderate interest rate risk and moderate Credit Risk

Inception/Allotment Date: February 1, 2019

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 110.64 Cr **Average AUM for March 2025**: ₹ 118.47 Cr

#### **Load Structure:**

Exit Load: Nil

First Tier Benchmark: CRISIL Short Duration Debt A-II Index

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Marzban Irani; Total Experience: 24+ years

Name: Mr. Pratik Shroff; Total Experience: 17+ years

#### NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹14.2577	₹15.1925
IDCW Option	₹14.2577	₹15.1925
Weekly IDCW Option	₹12.7335	₹15.1904
Monthly IDCW Option	₹14.2580	₹15.1911

#### Expense Ratio as on March 31, 2025:

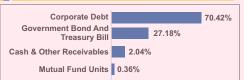
**Regular:** 1.32%; **Direct:** 0.35%

(for detailed bifurcation on TER, please see page no 70)

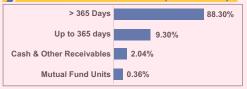
#### **Portfolio Metrics:**

Average Maturity 3.15 years
Macaulay Duration 2.84 years
Modified Duration 2.70 years
Yield to Maturity (YTM) 7.14%

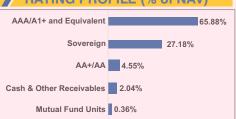
#### ASSET ALLOCATION (% OF NAV)



#### **MATURITY PROFILE (% of NAV)**



#### **RATING PROFILE (% of NAV)**



For product labelling please refer page no. 80 For PRC Matrix please refer page no. 82

#### INVESTMENT OBJECTIVE

The primary in estment objective of the scheme is to generate returns commensurate with risk from a portfolio constituted of Debt securities and/or Money Market instruments.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Company		Rating	% of NAV
Mutual Fund/Exchange Traded Funds			
Aif			0.36%
SBI CDMDFA2			0.36%
Mutual Fund Holding Total/Exchange	raded Fun	ds	0.36%
Corporate Debt			
Non-convertible Debentures			
Power Grid Corporation of India Ltd.		CRISIL AAA	4.93%
Bajaj Housing Finance Ltd.		CRISIL AAA	4.84%
LIC Housing Finance Ltd.		CRISIL AAA	4.80%
Power Finance Corporation Ltd.		CRISIL AAA	4.78%
NHPC Ltd.		CARE AAA	4.78%
Sikka Ports and Terminals Ltd.		CRISIL AAA	4.69%
National Bk for Agriculture & Rural Dev.		CRISIL AAA	4.67%
Tata Capital Ltd.		CRISIL AAA	4.67%
Nuclear Power Corporation		CRISIL AAA	4.66%
Bajaj Finance Lid.		CRISIL AAA	4.66%
Small Industries Development Bk of India		ICRA AAA	4.64%
Export Import Bank of India		CRISIL AAA	4.61%
National Highways Authority of India		CRISIL AAA	4.58%
REC Ltd.		CRISIL AAA	4.57%
Shriram Finance Ltd.		CRISIL AA+	4.55%
Non-convertible Debentures Total			70.42%
Corporate Debt Total			70.42%
Government Bond And Treasury Bill			
Government Bond			
5.77% GOVT OF INDIA RED 03-08-2030		SOVEREIGN	17.66%
7.17% GOVT OF INDIA RED 17-04-2030		SOVEREIGN	4.80%
Government Bond Total			22.45%
State Government Bond			
7.2% MAHARASHTRA SDL RED 23-10-	2029	SOVEREIGN	4.73%
State Government Bond Total			4.73%
Government Bond And Treasury Bill T	otal		27.18%
Cash & Other Receivables Total			2.04%
Grand Total			100.00%
SCHEME DEDECORMANCE	(Decuder pla	- Crowth antion)	

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%			<b>%)</b>		Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Short Duration Debt A-II Index*		RISIL 10		Scheme	CRISIL Short Duration Debt A-II Index*	CRISIL 10 Year Gilt Index**
1 Year	7.67	8.06		9.90		10,767	10,806	10,990
3 Years	5.73	6.51		7.25		11,822	12,086	12,338
5 Years	5.40	6.28		5.26		13,012	13,564	12,921
Since Inception (February 1, 2019)	5.68	7.00		6.89		14,058	15,177	15,078

## SCHEME PERFORMANCE (Direct plan - Growth option)

Period		%)	Value of lumpsum investment of ₹ 10,000/-			
	Scheme	CRISIL Short Duration Debt A-II Index*	CRISIL 10	Scheme	CRISIL Short Duration Debt A-II Index*	CRISIL 10 Year Gilt Index**
1 Year	8.72	8.06	9.90	10,872	10,806	10,990
3 Years	6.77	6.51	7.25	12,175	12,086	12,338
5 Years	6.46	6.28	5.26	13,681	13,564	12,921
Since Inception (February 1, 2019)	6.96	7.00	6.89	15,136	15,177	15,078

On 29th July 2023, IDBI Short Term Bond Fund got merged with LIC MF Short Duration Fund. The Scheme performance given herewith is a blended performance on weighted average, as per applicable guidelines of SEBI.

Above returns are as on 31" March, 2025. Different plans shall have a different expense structure. Mr. Marzban Irani is managing the above scheme from 1st February, 2019 and total no. of schemes managed by him are 5. Also, Mr. Pratik Shroff is managing the above scheme from 26th September, 2023 and total no. of schemes managed by him are 12. Past performance may or may not be sustained in the future. Load is no taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. 'First Tier Benchmark, \*\* Additional Benchmark.





Scheme Type: An open ended debt scheme investing in government securities across maturity. A Relatively High interest rate risk and Relatively Low Credit Risk

Inception/Allotment Date: December 10, 1999

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 86.83 Cr **Average AUM for March 2025**: ₹ 90.65 Cr

#### **Load Structure:**

**Exit Load:** 0.25% if exit within 30 days from date of allotment of units

First Tier Benchmark: NIFTY All Duration G-Sec Index

Minimum Investment (lumpsum): ₹ Rs. 10,000 and in multiples of Rs. 1 thereafter

#### **Fund Managers:**

Name: Mr. Marzban Irani; Total Experience: 24+ years

Name: Mr. Pratik Shroff; Total Experience: 17+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan
 PF

 Growth Option ₹59.2237
 ₹65.1342
 ₹34.2055

 IDCW Option ₹17.0713
 ₹18.7677
 ₹22.1345

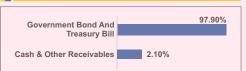
#### Expense Ratio as on March 31, 2025:

**Regular:** 1.48%; **Direct:** 0.75% (for detailed bifurcation on TER, please see page no 70)

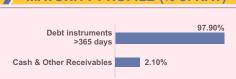
#### **Portfolio Metrics:**

Average Maturity 28.56 years
Macaulay Duration 11.43 years
Modified Duration 11.04 years
Yield to Maturity (YTM) 7%

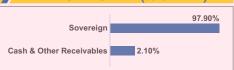
#### ASSET ALLOCATION (% OF NAV)



#### **MATURITY PROFILE (% of NAV)**



#### RATING PROFILE (% of NAV)



For product labelling please refer page no. 80 For PRC Matrix please refer page no. 82

### INVESTMENT OBJECTIVE

The primary objective of the scheme is to generate dredit risk free and reasonable returns for its investors through investments in sovereign securifies 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.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Company		Rating	% of NAV
GOVERNMENT BOND AND TREASURY	BILL		
Government Bond			
7.34% GOVT OF INDIA RED 22-04-2064		SOVEREIGN	46.86%
7.30% GOVT OF INDIA RED 19-06-2053		SOVEREIGN	15.39%
7.23% GOVT OF INDIA RED 15-04-2039		SOVEREIGN	12.46%
7.09% GOVT OF INDIA RED 25-11-2074		SOVEREIGN	6.02%
7.25% GOVT OF INDIA RED 12-06-2063		SOVEREIGN	3.06%
7.10% GOVT OF INDIA RED 08-04-2034		SOVEREIGN	2.46%
Government Bond Total			86.24%
State Government Bond			
7.7% MAHARASHTRA SDL RED 08-03-20	33	SOVEREIGN	6.06%
7.71% MAHARASHTRA SDL RED 08-11-20	033	SOVEREIGN	3.11%
7.72% MAHARASHTRA SDL RED 25-05-2	2034	SOVEREIGN	2.48%
State Government Bond Total			11.66%
GOVERNMENT BOND AND TREASURY	BILL Tota	ıl	97.90%
Cash & Other Receivables Total			2.10%
Grand Total			100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (9					Value of lumpsum investment of ₹ 10,000		
	Scheme	NIFTY All Duration G-Sec Index*		Crisil 10 Inde		Scheme	NIFTY All Duration G-Sec Index*	Crisil 10 yr Gilt Index**
1 Year	8.36	9.81		9.9	0	10,836	10,981	10,990
3 Years	6.33	7.78		7.2	5	12,025	12,525	12,338
5 Years	5.57	6.74		5.2	6	13,114	13,858	12,921
Since Inception (December 10, 1999)	7.28	NA^		NA	^	59,224	NA^	NA^

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (9			6)		Value of lumpsum investment of ₹ 10,000/-			
	Scheme	NIFTY All Duration G-Sec Index*		Crisil 10 Inde		Scheme	NIFTY All Duration G-Sec Index*	Crisil 10 yr Gilt Index**	
1 Year	9.16	9.81	П	9.9	0	10,916	10,981	10,990	
3 Years	7.10	7.78		7.2	5	12,289	12,525	12,338	
5 Years	6.34	6.74		5.2	6	13,602	13,858	12,921	
Since Inception (January 1, 2013)	7.73	7.56		6.6	В	24,909	24,431	22,079	

Above returns are as on 31" March, 2025. Different plans shall have a different expense structure. Mr. Marzban Irani is managing the above scheme from 10th August, 2016 and total no. of schemes managed by him are 5. Also, Mr. Pratik Shruff is managing the above scheme from 26th September, 2023 and total no. of schemes managed by him are 12. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. First Tief Benchmark, "Additional Benchmark. Nk. Not Available.

Scheme Type: An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is

Inception/Allotment Date: November 12, 2001

#### **Fund Size:**

AUM as on 31/03/2025: ₹ 14.85 Cr Average AUM for March 2025: ₹ 14.53 Cr

#### **Load Structure:**

Exit Load: Nil

Lock-in Period:- Lock-in-period for at least 5 years or till the child attains age of majority whichever is earlier.

First Tier Benchmark: Crisil Hybrid 35 + 65 -Agaressive Index

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Managers:**

Name: Mr. Nikhil Rungta & Mr. Pratik Shroff

Total Experience: 16+ years & 17+ years

respectively

#### NAV as on March 31, 2025:

Regular Plan NAV Direct Plan Growth Option ₹30.6042 ₹ 34.0346

#### Expense Ratio as on March 31, 2025:

**Direct: 1.68% Regular:** 2.45%; (for detailed bifurcation on TER, please see page no 70)

**Annual Equity Portfolio Turnover Ratio:** 1.02 times

#### Risk Measures (Equity portion):

Standard Deviation 13.95% Portfolio Beta 1.24 Sharpe Ratio 0.19 Risk Free Rate assumed to be 7.20% (MIBOR as of 31st March 2025)

#### **MATURITY PROFILE (% of NAV)**

Equity Instruments Debt Instruments (> 365 days) 10.50% Cash & Other Receivables 1.65%

#### **RATING PROFILE (% of NAV)**

Equity Instruments Sovereign -10.50% Cash & Other Receivables 1.65%

#### **SECTOR ALLOCATION (% of NAV)**



#### INVESTMENT OBJECTIVE

The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	%	of NAV
	<b>Equity Holdings</b>		
	Auto Componen	ts	5.79%
	Exide Industries L	ltd.	2.23%
	Kross Ltd.		2.22%
	Bharat Forge Ltd.		1.34%
	Automobiles		2.46%
	Maruti Suzuki Ind	a Ltd.	2.46%
	Banks		10.06%
•	ICICI Bank Ltd.		4.13%
•	State Bank of Ind	a	3.24%
•	Kotak Mahindra E	ank Ltd.	2.69%
	Capital Markets		1.39%
	DAM Capital Advi		1.39%
	Chemicals & Pet	rochemicals	1.18%
	NOCIL Ltd.		1.18%
		vices & Supplies	3.79%
•		mological Inst Ind Ltd.	3.06%
	Teamlease Service	es Ltd.	0.73%
	Construction		2.13%
	Larsen & Toubro		2.13%
	Consumer Dural	I	2.86%
	Johnson Controls	-Hitachi AC India Ltd.	1.60%
	Sheela Foam Ltd		1.26%
	Electrical Equip	l	4.73%
	Triveni Turbine Lt	r:·	1.76%
	TD Power System		1.61%
	Transrail Lighting		1.35%
	Fertilizers & Agr	1	2.48%
•	Coromandel Inter	hational Ltd.	2.48%
	Finance		2.72%
	Bajaj Finserv Ltd.		1.62%
	REC Ltd.		1.10%
	Food Products		1.90%
	Bikaji Foods Inter		1.90%
	Healthcare Servi		2.02%
	Artemis Medicare		2.02%
	Industrial Manuf	"	3.14%
	Kilburn Engineeri		1.37%
	Top 10 holdings		

Market Capitalisation, as prescribed by AMFI						
Mcap Category	Percentage					
Large Cap	26.27%					
Mid Cap	8.31%					
Small Cap	53.26%					
Total Equity	87.85%					

LIC MUTUAL FUND

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77

Company	% of NAV
Kennametal India Ltd.	0.99%
Praj Industries Ltd.	0.77%
Industrial Products	12.41%
Quadrant Future Tek Ltd.	5.62%
JTL Industries Ltd.	3.52%
Godawari Power And Ispat Ltd.	1.64%
Yuken India Ltd.	1.63%
IT - Services	2.89%
<ul> <li>Protean eGov Technologies Ltd.</li> </ul>	1.74%
Tata Technologies Ltd.	1.15%
IT - Software	2.94%
<ul> <li>Infosys Ltd.</li> </ul>	2.94%
Other Utilities	8.04%
Enviro Infra Engineers Ltd	3.71%
ION Exchange India Ltd.	1.55%
VA Tech Wabag Ltd.	1.47%
Concord Enviro Systems Ltd.	1.31%
Pharmaceuticals & Biotechnology	3.71%
Sun Pharmaceutical Industries Ltd.	1.66%
Alkem Laboratories Ltd.	1.11%
Torrent Pharmaceuticals Ltd.	0.95%
Power	3.36%
Tata Power Company Ltd.	3.36%
Realty	0.54%
Suraj Estate Developers Ltd.	0.54%
Retailing	1.81%
Arvind Fashions Ltd.	1.81%
Textiles & Apparels	5.49%
Sanathan Textiles Ltd.	2.15%
Himatsingka Seide Ltd.	1.71%
Gokaldas Exports Ltd.	1.63%
Equity Holdings Total	87.85%
Government Bond And Treasury Bill	
Government Bond	
7.38% GOVT OF INDIA RED 20-06-2027	10.50%
Government Bond Total	10.50%
Government Bond And Treasury Bill Total	
Cash & Other Receivables Total	1.65%
Grand Total	100.00%

#### SCHEME PERFORMANCE (Regular plan - Growth option)

	1		1				
Period _		CAGR (S	6)		Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Hybrid : Aggressive Ir		ifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	4.27	7.36		6.65	10,427	10,736	10,665
3 Years	9.20	11.38		11.77	13,024	13,821	13,956
5 Years	16.01	18.99		23.72	21,019	23,864	28,957
Since Inception (November 12, 2001)	4.90	NA		15.96	30,604	NA	3,19,265

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period		6)		Value of lumpsum investment of ₹ 10,000/-				
	Scheme	CRISIL Hybrid : Aggressive Ir		Nift	y 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	5.14	7.36			6.65	10,514	10,736	10,665
3 Years	9.93	11.38			11.77	13,289	13,821	13,956
5 Years	16.94	18.99			23.72	21,878	23,864	28,957
Since Inception (January 1, 2013)	10.15	12.34			13.21	32,569	41,395	45,427

Above returns are as on 31th March, 2025. Different plans shall have a different expense structure. Mr. Nikhil Rungta is managing the above scheme from 1st July 2024 & Mr. Pratik Shroff is managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total no. of schemes managing the above scheme from 26th September 2023. Total amy returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required pe Benchmark, \*\*Additional Benchmark. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index

For product labelling please refer page no. 80

## LIC MF **BSE SENSEX ETF**

An open-ended scheme replicating/tracking BSE Sensex index



#### SCHEME FEATURES

Scheme Type: An open ended scheme replicating/tracking BSE Sensex Index

**NSE Scrip Code: LICNETFSEN** 

BSE Scrip Code: 539487

Inception/Allotment Date: November 30, 2015

#### **Fund Size:**

AUM as on 31/03/2025: ₹ 766.89 Cr Average AUM for March 2025: ₹ 743.63 Cr

#### **Load Structure:**

Exit Load: Nil

Liquidity: The Units of the scheme are listed on National Stock Exchange(NSE) & Bombay Stock Exchange Ltd.(BSE).

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Document for the full text of the 'Disclaimer Clause of NSE'.

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#### First Tier Benchmark: BSE Sensex TRI

Minimum Investment (lumpsum):

For Subscription of units directly with Mutual Fund:

All direct transactions in units of the Scheme by Market Makers (MM)
/Authorised Participants (AP) or other eligible investors with the AMC/the Fund
shall be at intra-day NAV based on the actual execution price of the underlying
portfolio. Any order placed for redemption or subscription directly with the AMC
must be of greater than INR 25 Cr. The aforesaid threshold shall not be
applicable for APs/MMs and shall be periodically reviewed. Each creation unit
consists of 2,000 units of LIC MF BSE Sensex ETF. The Fund may from time to
time change the size of the Creation Unit in order to equate it with marketable
lots of the underlying instruments.

lots of the underlying instruments.

For Purchase / Sale of units through Stock Exchange:

As the Units of the Schemes are listed on NSE & BSE, an Investor can buy Units on continuous basis on the capital market segment of NSE during trading hours like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. There is no minimum investment, although Units are Purchased in round lots of 1 (one) Unit.

#### **Fund Manager:**

Name: Mr. Sumit Bhatnagar; Total Experience: 24+ years

NAV as on March 31, 2025:

NAV: ₹859.9150

Expense Ratio as on March 31, 2025: 0.10% (for detailed bifurcation on TER, please see page no 70

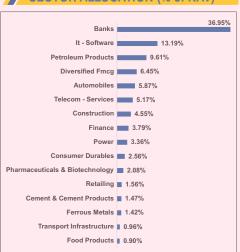
#### **Annual Portfolio Turnover Ratio:** 0.10 times

#### **Risk Measures:**

Tracking Error 0.07% (Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 78 to read benchmark disclaimer.

#### SECTOR ALLOCATION (% of NAV)



#### INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the BSE SENSEX by holding BSE SENSEX stocks in same proportion, subject to tracking errors.

There is no assurance that the objective of the scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

		9/	of NAV
	Equity Holding	ıs	
	Automobiles		5.87%
	Mahindra & Ma	hindra Ltd.	2.62%
	Maruti Suzuki Ir	ndia Ltd.	1.69%
	Tata Motors Ltd		1.57%
	Banks		36.95%
•	HDFC Bank Ltd		15.44%
•	ICICI Bank Ltd.		10.70%
•	Kotak Mahindra	Bank Ltd.	3.56%
•	Axis Bank Ltd.		3.48%
	State Bank of Ir	ndia	3.29%
	IndusInd Bank I	_td.	0.48%
	Cement & Cen	ent Products	1.47%
	Ultratech Ceme	nt Ltd.	1.47%
	Construction		4.55%
•	Larsen & Toubr	o Ltd.	4.55%
	Consumer Dur	ables	2.56%
	Titan Company	Ltd.	1.39%
	Asian Paints Lt	d.	1.17%
	Diversified Fm	cg	6.45%
•	ITC Ltd.		4.22%
	Hindustan Unile	ver Ltd.	2.23%
	Ferrous Metals		1.42%
	Tata Steel Ltd.		1.42%
•	Top 10 holdings		

	Company %	<b>6 of NAV</b>
	Finance	3.79%
	Bajaj Finance Ltd.	2.58%
	Bajaj Finserv Ltd.	1.21%
	Food Products	0.90%
	Nestle India Ltd.	0.90%
	IT - Software	13.19%
•	Infosys Ltd.	6.25%
•	Tata Consultancy Services Ltd.	4.06%
	HCL Technologies Ltd.	1.88%
	Tech Mahindra Ltd.	0.99%
	Petroleum Products	9.61%
•	Reliance Industries Ltd.	9.61%
	Pharmaceuticals & Biotechnology	2.08%
	Sun Pharmaceutical Industries Ltd.	2.08%
	Power	3.36%
	NTPC Ltd.	1.89%
	Power Grid Corporation of India Ltd.	1.46%
	Retailing	1.56%
	Zomato Ltd.	1.56%
	Telecom - Services	5.17%
•	Bharti Airtel Ltd.	5.17%
	Transport Infrastructure	0.96%
	Adani Ports & Special Economic Zone Lt	d. 0.96%
	Equity Holdings Total	99.91%
	Cash & Other Receivables Total	0.09%
	Grand Total	100.00%

#### SCHEME PERFORMANCE

Period		CAGR	(%)		Value of lumpsum investment of ₹ 10,000/-			
	Scheme	BSE Sense	x TRI*	Nifty 50 TRI**	Scheme	BSE Sensex TRI*	Nifty 50 TRI**	
1 Year	6.21	6.39		6.65	10,621	10,639	10,665	
3 Years	11.02	11.1	7	11.77	13,686	13,731	13,956	
5 Years	22.56	22.77		23.72	27,674	27,864	28,957	
Since Inception (November 30, 2015)	13.60	13.7		13.72	32,889	33,157	33,192	

March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 Above returns are as on 3 anaged by him are 15. Past performa ce may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual und is not guaranteeing or promising or f recasting any returns. \*First Tier Benchmark, \*\* Additional Benchmark. The performance of the scheme is benchmarked to the Total F eturn variant of the index.

# LIC MF FTY 50 ETF

An open-ended scheme replicating/tracking Nifty 50 index



#### SCHEME FEATURES

Scheme Type: An open ended scheme replicating/tracking Nifty 50 Index

NSE Scrip Code: LICNETFN50

BSE Scrip Code: 539480

Inception/Allotment Date: November 20, 2015

#### **Fund Size:**

AUM as on 31/03/2025: ₹817.53 Cr Average AUM for March 2025: ₹ 793.23 Cr

#### **Load Structure:**

Fxit Load: Nil

Liquidity: The Units of the scheme are listed on National Stock Exchange(NSE) & Bombay Stock Exchange Ltd.(BSE).

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cleared or approved by BSE Limited nor does it certify the correctness or
completeness of any of the contents of the SID. The investors are advised to refer
to the SID for the full text of the 'Disclaimer Clause of the BSE Limited'.

#### First Tier Benchmark: Nifty 50 TRI

Minimum Investment (lumpsum):

For Subscription of units directly with Mutual Fund:

All direct transactions in units of the Scheme by Market Makers (MM)
//authorised Participants (AP) or other eligible investors with the AMC/the Fund
shall be at intra-day NAV based on the actual execution price of the underlying
portfolio. Any order placed for redemption or subscription directly with the AMC
must be of greater than INR 25 Cr. The aforesaid threshold shall not be
applicable for APs/MMs and shall be periodically reviewed. Each creation unit
consists of 10,000 units of LIC MF Nifty 50 ETF. The Fund may from time to time
change the size of the Creation Unit in order to equate it with marketable lots of
the underlying instruments.

The uncertying instruments.

For Purchase / Sale of units through Stock Exchange:

As the Units of the Schemes are listed on NSE & BSE, an Investor can buy Units on continuous basis on the capital market segment of NSE during trading hours like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. There is no minimum investment, although Units are Purchased in round lots of 1 (one) Unit.

#### Fund Manager:

Name: Mr. Sumit Bhatnagar; Total Experience: 24+ years

#### NAV as on March 31, 2025:

**NAV**: ₹ 259.4046

Expense Ratio as on March 31, 2025: 0.06% (for detailed bifurcation on TER, please see page no 70)

#### **Annual Portfolio Turnover Ratio:**

0.12 times

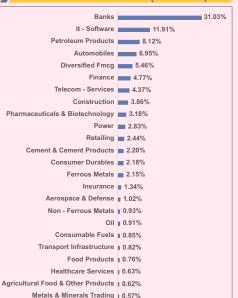
#### Risk Measures:

0.06% Tracking Error

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 77 to read benchmark disclaimer.

#### **SECTOR ALLOCATION (% of NAV)**



#### INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 50 Index, subject to tracking errors.

There is no assurance that the objective of the scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

FORTI	ULIU AS UN STIUSIA	1023
Company	9/	of NAV
<b>Equity Holding</b>	s	
Aerospace & D	efense	1.02%
Bharat Electron	ics Ltd.	1.02%
Agricultural Fo	od & Other Products	0.62%
Tata Consumer	Products Ltd.	0.62%
Automobiles		6.95%
Mahindra & Ma	hindra Ltd.	2.22%
Maruti Suzuki Ir	idia Ltd.	1.43%
Tata Motors Ltd		1.33%
Bajaj Auto Ltd.		0.82%
Eicher Motors L	td.	0.69%
Hero MotoCorp	Ltd.	0.46%
Banks		31.03%
<ul> <li>HDFC Bank Ltd</li> </ul>		12.99%
<ul> <li>ICICI Bank Ltd.</li> </ul>		8.91%
<ul> <li>Kotak Mahindra</li> </ul>	Bank Ltd.	2.99%
Axis Bank Ltd.		2.96%
State Bank of Ir	dia	2.78%
IndusInd Bank I	td.	0.40%
Cement & Cem	ent Products	2.20%
Ultratech Ceme	nt Ltd.	1.26%
Grasim Industri	es Ltd.	0.94%
Construction		3.86%
Larsen & Toubre	Ltd.	3.86%
Consumable F	uels	0.85%
Coal India Ltd.		0.85%
Consumer Dur	ables	2.18%
Titan Company	Ltd.	1.19%
Asian Paints Ltd		0.99%
Diversified Fm	cg	5.46%
• ITC Ltd.		3.58%
Hindustan Unile	ver Ltd.	1.88%
Ferrous Metals		2.15%
Tata Steel Ltd.		1.20%
JSW Steel Ltd.		0.95%
Finance		4.77%
Bajaj Finance L	td.	2.19%
Bajaj Finserv Lt	d	1.02%
Top 10 holdings		

Company	% of NAV
Shriram Finance Ltd.	0.87%
Jio Financial Services Ltd.	0.68%
Food Products	0.76%
Nestle India Ltd.	0.76%
Healthcare Services	0.63%
Apollo Hospitals Enterprise Ltd.	0.63%
Insurance	1.34%
HDFC Life Insurance Company Ltd.	0.69%
SBI Life Insurance Company Ltd.	0.65%
IT - Software	11.91%
Infosys Ltd.	5.31%
Tata Consultancy Services Ltd.	3.46%
HCL Technologies Ltd.	1.59%
Tech Mahindra Ltd.	0.85%
Wipro Ltd.	0.70%
Metals & Minerals Trading	0.57%
Adani Enterprises Ltd.	0.57%
Non - Ferrous Metals	0.93%
Hindalco Industries Ltd.	0.93%
Oil	0.91%
Oil & Natural Gas Corporation Ltd.	0.91%
Petroleum Products	8.12%
Reliance Industries Ltd.	8.12%
Pharmaceuticals & Biotechnology	3.18%
Sun Pharmaceutical Industries Ltd.	1.76%
Cipla Ltd.	0.77%
Dr. Reddy's Laboratories Ltd.	0.66%
Power	2.83%
NTPC Ltd.	1.59%
Power Grid Corporation of India Ltd.	1.23%
Retailing	2.44%
Zomato Ltd.	1.33%
Trent Ltd.	1.11%
Telecom - Services	4.37%
Bharti Airtel Ltd.	4.37%
Transport Infrastructure	0.82%
Adani Ports & Special Economic Zone	
Equity Holdings Total	99.87%
Cash & Other Receivables Total	0.13%
Grand Total	100.00%

## SCHEME PERFORMANCE

				I			
Period		CAGR (	%)		Value of lu	mpsum investme	nt of ₹ 10,000/-
	Scheme	NIFTY 50 TRI*	BSE Sensex	Sensex TRI** S 6.39 11.17	Scheme	NIFTY 50 TRI*	BSE Sensex TRI**
1 Year	6.53	6.65	6.39		10,653	10,665	10,639
3 Years	11.60	11.77	11.17		13,904	13,956	13,731
5 Years	23.53	23.72	22.77		28,783	28,957	27,864
Since Inception (November 20, 2015)	13.60	13.80	13.79		33,018	33,525	33,513

Above returns are as on 3 "March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. \*First Tier Benchmark, \*\* Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index

For product labelling please refer page no. 81

## LIC MF **FTY 100 ETF**

An open-ended scheme replicating/tracking Nifty 100 index



#### SCHEME FEATURES

Scheme Type: An open ended scheme replicating/tracking Nifty 100 Index

NSE Scrip Code: LICNFNHGP

BSE Scrip Code: 539784

Inception/Allotment Date: March 17, 2016

#### **Fund Size:**

AUM as on 31/03/2025: ₹ 699.17 Cr Average AUM for March 2025: ₹ 674.18 Cr

#### **Load Structure:**

Exit Load: Nil

Liquidity: The Units of the scheme are listed on National Stock Exchange(NSE) & Bombay Stock Exchange Ltd.(BSE).

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#### First Tier Benchmark: Nifty 100 TRI

Minimum Investment (lumpsum):

For Subscription of units directly with Mutual Fund:

All direct transactions in units of the Scheme by Market Makers (MM) /Authorised Participants (AP) or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforeasid threshold shall not be applicable for APs/MMs and shall be periodically reviewed. Each creation unit consists of 40,000 units of LUM F Nifty 100 ETF. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

For Purchase / Sale of units through Stock Exchange:

As the Units of the Schemes are listed on NSE & BSE, an Investor can buy Units on continuous basis on the capital market segment of NSE during trading hours like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. There is no minimum investment, although Units are Purchased in round lots of 1 (one) Unit.

#### Fund Manager:

Name: Mr. Sumit Bhatnagar; Total Experience: 24+ years

#### NAV as on March 31, 2025:

**NAV**: ₹ 260.1520

Expense Ratio as on March 31, 2025: 0.28% (for detailed bifurcation on TER, please see page no 70)

#### **Annual Portfolio Turnover Ratio:**

0.05 times

#### **Risk Measures:**

Tracking Error

0.07%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 77 to read benchmark disclaimer.

#### **SECTOR ALLOCATION (% of NAV)**

It - Software 10.17% Petroleum Products 7.50% Automobiles 6.34% Finance 6.04% Diversified Fmcg 4.56% Power \_\_\_\_ 3.87% Telecom - Services \_\_\_\_ 3.63%

Retailing \_\_\_ 2.99% Cement & Cement Products 2.39%

Pharmaceuticals & Biotechnology = 3.60%

Consumer Durables 2.12%

Construction = 3.18%

Ferrous Metals = 2.06%

Insurance 1.75% Aerospace & Defense 1.47%

Food Products = 1.08%

Electrical Equipment 0.92% Beverages 0.88%

Transport Services ■ 0.79%

Non - Ferrous Metals 0.78%

Oil 0.75%

Consumable Fuels 0.71%

Transport Infrastructure | 0.68% Personal Products 0.66%

Diversified Metals | 0.61% Realty | 0.60%

Leisure Services | 0.54% Healthcare Services | 0.52%

Agricultural Food & Other Products | 0.50%

Auto Components | 0.49% Metals & Minerals Trading | 0.45%

Chemicals & Petrochemicals 0 34%

### INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 100 INDEX, subject to tracking errors.

There is no assurance that the objective of the scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

		DEIO AO ON 31/03/	-020
	Company	9/	of NAV
	<b>Equity Holdings</b>		
	Aerospace & Defen		1.47%
	Bharat Electronics Lt		0.84%
	Hindustan Aeronautio	s Ltd.	0.62%
	Agricultural Food &		<b>0.50%</b> 0.50%
	Tata Consumer Prod Auto Components	icis Liu.	0.49%
		rson International Ltd.	0.29%
	Bosch Ltd.	oon momanonal Eta.	0.19%
	Automobiles		6.34%
	Mahindra & Mahindra	Ltd.	1.85%
	Maruti Suzuki India L	td.	1.18%
	Tata Motors Ltd.		1.11%
	Bajaj Auto Ltd.		0.68%
	Eicher Motors Ltd.		0.57%
	TVS Motor Company	Ltd.	0.44%
	Hero MotoCorp Ltd. Hyundai Motor India	+4	0.37% 0.13%
	Banks	Ltd.	26.63%
•	HDFC Bank Ltd.		10.82%
	ICICI Bank Ltd.		7.40%
•	Kotak Mahindra Banl	Ltd.	2.48%
	Axis Bank Ltd.		2.45%
	State Bank of India		2.31%
	Bank of Baroda		0.34%
	IndusInd Bank Ltd.		0.33%
	Punjab National Banl	k .	0.25%
	Canara Bank		0.24%
	Beverages	O LIMITED	0.88%
	VARUN BEVERAGE United Spirits Ltd.	5 LIMITED	0.56% 0.32%
	Cement & Cement F	Products	2.39%
	Ultratech Cement Ltd		1.02%
	Grasim Industries Ltd		0.76%
	Shree Cement Ltd.		0.33%
	Ambuja Cements Ltd		0.29%
	Chemicals & Petroo		0.34%
	Pidilite Industries Ltd		0.34%
	Construction		3.18%
•	Larsen & Toubro Ltd. Consumable Fuels		3.18% <b>0.71%</b>
	Coal India Ltd.		0.71%
	Consumer Durables		2.12%
	Titan Company Ltd.		0.99%
	Asian Paints Ltd.		0.83%
	Havells India Ltd.		0.30%
	Diversified Fmcg		4.56%
•	ITC Ltd.		2.98%
	Hindustan Unilever L	td.	1.58%
	Diversified Metals		0.61%
	Vedanta Ltd. Electrical Equipmen	4	0.61%
	Siemens Ltd.	•	<b>0.92%</b> 0.37%
	CG Power and Indus	trial Solutions I td	0.37%
	ABB India Ltd.	Soldiono Etd.	0.23%
	Ferrous Metals		2.06%
	Tata Steel Ltd.		0.99%
	JSW Steel Ltd.		0.79%
	Jindal Steel & Power	Ltd.	0.27%
	Finance		6.04%
	Bajaj Finance Ltd.		1.83%
	Bajaj Finserv Ltd.		0.87%
	Shriram Finance Ltd.	a Ltd	0.71%
	Jio Financial Service Cholamandalam Inve		0.59% 0.50%
	Power Finance Corp		0.47%
	REC Ltd.	ration Eta.	0.42%
	Bajaj Holdings & Inve	stment Ltd.	0.41%
	Top 10 holdings		
Ĭ			
	COLLEM	E DEDECODMANCE	

	Company	% of NAV
	Indian Railway Finance Corporation Ltd.	0.18%
	Bajaj Housing Finance Ltd.	0.06%
	Food Products	1.08%
	Nestle India Ltd.	0.63%
	Britannia Industries Ltd.	0.45%
	Gas	0.39%
	GAIL (India) Ltd.	0.39%
	Healthcare Services	0.52% 0.52%
	Apollo Hospitals Enterprise Ltd.  Insurance	0.52% 1.75%
	HDFC Life Insurance Company Ltd.	0.57%
	SBI Life Insurance Company Ltd.	0.53%
	ICICI Lombard General Insurance Co. Ltd.	0.34%
	ICICI Prudential Life Insurance Co Ltd.	0.17%
	Life Insurance Corporation of India	0.14%
	IT - Software	10.17%
•	Infosys Ltd.	4.38%
	Tata Consultancy Services Ltd.	2.87%
	HCL Technologies Ltd.	1.31%
	Tech Mahindra Ltd.	0.70%
	Wipro Ltd.	0.58%
	LTIMindtree Ltd.	0.32%
	Leisure Services	0.54%
	The Indian Hotels Company Ltd.  Metals & Minerals Trading	0.54% <b>0.45%</b>
	Adani Enterprises Ltd.	0.45%
	Non - Ferrous Metals	0.45%
	Hindalco Industries Ltd.	0.78%
	Oil	0.75%
	Oil & Natural Gas Corporation Ltd.	0.75%
	Personal Products	0.66%
	Godrej Consumer Products Ltd.	0.43%
	Dabur India Ltd.	0.23%
_	Petroleum Products	7.50%
	Reliance Industries Ltd.	6.71%
	Bharat Petroleum Corporation Ltd.	0.43%
	Indian Oil Corporation Ltd.  Pharmaceuticals & Biotechnology	0.37% <b>3.60%</b>
	Sun Pharmaceutical Industries Ltd.	1.46%
	Cipla Ltd.	0.62%
	Divi's Laboratories Ltd.	0.57%
	Dr. Reddy's Laboratories Ltd.	0.54%
	Torrent Pharmaceuticals Ltd.	0.24%
	Zydus Lifesciences Ltd.	0.17%
	Power	3.87%
	NTPC Ltd.	1.32%
	Power Grid Corporation of India Ltd.	1.03%
	Tata Power Company Ltd.	0.50%
	Adani Power Ltd.	0.32%
	Adani Energy Solutions Ltd. Adani Green Energy Ltd.	0.25% 0.24%
	JSW Energy Ltd.	0.22%
	Realty	0.60%
	DLF Ltd.	0.34%
	Macrotech Developers Ltd.	0.27%
	Retailing	2.99%
	Zomato Ltd.	1.09%
	Trent Ltd.	0.92%
	Avenue Supermarts Ltd.	0.48%
	Info Edge (India) Ltd.	0.44%
	Swiggy Ltd.	0.05%
	Telecom - Services	3.63%
	Bharti Airtel Ltd.  Transport Infrastructure	3.63%
	-	<b>0.68%</b> 0.68%
	Adani Ports & Special Economic Zone Ltd.  Transport Services	0.68%
	InterGlobe Aviation Ltd.	0.79%
	Equity Holdings Total	99.97%
	Cash & Other Receivables Total	0.03%
	Grand Total	100.00%

#### SCHEME PERFORMANCE

Period		CAGR (	<b>%</b> )		Value of I	umpsum investmer	nt of ₹ 10,000/-
	Scheme	NIFTY 100 TI	₹I* Nifts	/ 50 TRI	* Scheme	NIFTY 100 TRI*	Nifty 50 TRI**
1 Year	5.81	6.14		6.65	10,581	10,614	10,665
3 Years	11.73	12.11		11.77	13,953	14,081	13,956
5 Years	23.40	23.82		23.72	28,636	29,075	28,957
Since Inception (March 17, 2016)	14.57	14.97		14.86	34,223	35,272	34,980

Above returns are as on 31" March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. "First Tier Benchmark, "\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index. For product labelling please refer page no. 81

## LIC MF Y MIDCAP 100 ETF

An open-ended scheme replicating/tracking Nifty Midcap 100 Total Return Index



#### SCHEME FEATURES

Scheme Type: An open-ended scheme replicating/tracking Nifty Midcap 100 Total Return Index

NSE Scrip Code: LICNMID100

BSE Scrip Code: 544123

Inception/Allotment Date: February 14, 2024

**Fund Size:** 

AUM as on 31/03/2025: ₹ 640.82 Cr Average AUM for March 2025: ₹ 618.37 Cr

Exit Load - Nil Liquidity: The Units of the scheme are listed on National Stock

Exchange(NSE) & Bombay Stock Exchange Ltd.(BSE).

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#### First Tier Benchmark: Nifty Midcap 100 - TRI

Minimum Investment (lumpsum):

For Subscription of units directly with Mutual Fund:

All direct transactions in units of the Scheme by Market Makers/ Authorised Participants or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed. Each creation unit consists of 2,00,000 units of LIC MF Niffy Midcap 100 ETF. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

the underlying instruments.

For Purchase / Sale of units through Stock Exchange:

As the Units of the Schemes are listed on NSE & BSE, an Investor can buy Units on continuous basis on the capital market segment of NSE during trading hours like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. There is no minimum investment, although Units are Purchased in round lots of 1 (one) Unit.

#### **Fund Manager:**

Name: Mr. Sumit Bhatnagar; Total Experience: 24+ years

NAV as on March 31, 2025:

**NAV**: ₹51.7253

Expense Ratio as on March 31, 2025: 0.16% (for detailed bifurcation on TER, please see page no 70)

Risk Measures: Tracking Error

Since the scheme has not completed one year we have annualized the tracking

Annual Portfolio Turnover Ratio: 0.33 times

#### **SECTOR ALLOCATION (% of NAV)** It - Software 8.05% Pharmaceuticals & Biotechnology Auto Components 6.99% 5.43% Industrial Products 5.37% Finance 5.32% Capital Markets 4.99% Electrical Equipment Consumer Durables 4.34% 4.12% Realty 4.10% Telecom - Services Healthcare Services 3.69% 3.28% Financial Technology (Fintech) 3.19% Chemicals & Petrochemicals Power \_\_\_\_\_ 2.78% Gas 2.14% Leisure Services 1.91% Retailing 1.78% Agricultural, Commercial & 1.62% Construction Vehicles Petroleum Products 1.40% Non - Ferrous Metals \_\_\_\_ 1.33% Personal Products \_\_\_ 1.27% Insurance \_\_\_ 1.19% Construction \_\_\_ 1.17% Industrial Manufacturing 1.13% Transport Infrastructure 1.10% Textiles & Apparels 1.08% Minerals & Mining 0.96% Oil \_ 0.85% Transport Services 0.77% Ferrous Metals 0.67% Cement & Cement Products 0.53% Aerospace & Defense 0.48% It - Services 0.42%

Automobiles | 0.19%

#### INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY MIDCAP 100 INDEX, subject to tracking errors.

There is no assurance that the objective of the scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

				-020
		Company	9/	of NAV
		Equity Holdings		
		Aerospace & Defen	e e	0.48%
		Bharat Dynamics Ltd		0.48%
		Agricultural Food &		2.20%
		Marico Ltd.		1.39%
		Patanjali Foods Ltd.		0.81%
			ercial & Construction Vehicles	1.62%
		Ashok Leyland Ltd.		1.18%
		Escorts Kubota Ltd.		0.43%
		Auto Components		5.43%
		Bharat Forge Ltd.		1.26%
		Tube Investments Of	India Ltd.	1.20%
		MRF Ltd.		0.92%
		Sona BLW Precision	Forgings Ltd.	0.83%
		Exide Industries Ltd. Apollo Tyres Ltd.		0.66% 0.56%
		Automobiles		0.19%
		Ola Electric Mobility I	td	0.19%
		Banks	······································	8.84%
	•	The Federal Bank Ltd		1.90%
		IDFC First Bank Ltd.		1.38%
		Yes Bank Ltd.		1.29%
		AU Small Finance Ba	nk Ltd.	1.21%
		Union Bank of India		0.98%
		Indian Bank		0.77%
		Bank of India		0.53%
		Bandhan Bank Ltd.		0.49%
		Bank of Maharashtra		0.29%
		Capital Markets BSE Ltd.		<b>4.99%</b> 2.97%
	•	HDFC Asset Manage	ment Company Ltd	1.64%
		Motilal Oswal Financ		0.37%
		Cement & Cement F		0.53%
		ACC Ltd.		0.53%
		Chemicals & Petroc	hemicals	2.82%
		SRF Ltd.		1.72%
		Solar Industries India Construction	Ltd.	1.10% 1.17%
		Rail Vikas Nigam Ltd		0.81%
		IRB Infrastructure De	velopers Ltd.	0.36%
		Consumer Durables		4.12%
	•	Dixon Technologies (	ndia) Ltd.	2.05%
		Voltas Ltd.		1.34%
		Kalyan Jewellers Ind		0.72%
		Electrical Equipmer	t	4.34%
	•	Suzlon Energy Ltd. Bharat Heavy Electric	rale I td	2.71% 1.12%
		Waaree Energies Ltd		0.26%
		Premier Energies Ltd		0.25%
9		Ferrous Metals		0.67%
,		Steel Authority of Ind	a Ltd.	0.67%
		Fertilizers & Agroch		2.40%
		UPL Ltd.		1.28%
		P I INDUSTRIES LIM	ITED	1.12%
		Finance	10	5.32%
		SBI Cards & Paymer		1.06% 1.03%
		Muthoot Finance Ltd. LIC Housing Finance		0.68%
		Mahindra & Mahindra		0.68%
		Aditya Birla Capital L		0.53%
		L&T Finance Ltd.		0.50%
			ergy Dev Agency Ltd.	0.44%
		Housing & Urban De		0.40%
		Financial Technolog	y (Fintech)	3.19%
	•	PB Fintech Ltd.	ana 1 4d	2.11%
		One 97 Communicati	ons Lta.	1.08% <b>2.14%</b>
		Petronet LNG Ltd.		0.89%
		Adani Total Gas Ltd.		0.68%
		Indraprastha Gas Ltd		0.57%
		Top 10 holdings		

	Company	% of NAV
ı	Healthcare Services	3.28%
•	Max Healthcare Institute Ltd.	3.28%
ı	Industrial Manufacturing	<b>1.13%</b> 0.65%
l	Mazagon Dock Shipbuilders Ltd. Cochin Shipyard Ltd.	0.48%
l	Industrial Products	5.37%
ı	Cummins India Ltd.	1.67%
l	APL Apollo Tubes Ltd.	1.12%
	Polycab India Ltd.	1.05%
l	Supreme Industries Ltd.	0.90%
l	Astral Ltd. Insurance	0.64% 1.19%
l	Max Financial Services Ltd.	1.19%
l	IT - Services	0.42%
l	Tata Technologies Ltd.	0.42%
	IT - Software	8.05%
ľ	Persistent Systems Ltd. Coforge Ltd.	2.38% 2.18%
ľ	Mphasis Ltd.	1.15%
l	KPIT Technologies Ltd.	0.86%
l	Oracle Financial Services Software Ltd.	0.75%
l	Tata Elxsi Ltd.	0.73%
l	Leisure Services Jubilant Foodworks Ltd.	<b>1.91%</b> 1.02%
l	Indian Railway Catering &Tou. Corp. Ltd.	0.89%
l	Minerals & Mining	0.96%
l	NMDC Ltd.	0.96%
l	Non - Ferrous Metals	1.33%
1	Hindustan Zinc Ltd.	0.69%
l	National Aluminium Company Ltd.  Oil	0.64% <b>0.85%</b>
l	Oil India Ltd.	0.85%
ł	Personal Products	1.27%
l	Colgate Palmolive (India) Ltd.	1.27%
1	Petroleum Products	1.40%
l	Hindustan Petroleum Corporation Ltd.  Pharmaceuticals & Biotechnology	1.40% <b>6.99%</b>
	Lupin Ltd.	1.96%
ľ	Aurobindo Pharma Ltd.	1.32%
l	Mankind Pharma Ltd.	1.10%
1	Alkem Laboratories Ltd.	1.05%
l	Glenmark Pharmaceuticals Ltd. Biocon Ltd.	0.94% 0.62%
l	Power	2.78%
l	Torrent Power Ltd.	1.14%
l	NHPC Ltd.	1.06%
l	NTPC Green Energy Ltd.	0.31%
l	SJVN Ltd. Realty	0.27% <b>4.10%</b>
	Godrej Properties Ltd.	1.29%
1	The Phoenix Mills Ltd.	1.23%
1	Prestige Estates Projects Ltd.	0.81%
1	Oberoi Realty Ltd.	0.78%
1	Retailing FSN E-Commerce Ventures Ltd.	<b>1.78%</b> 0.98%
1	Aditya Birla Fashion and Retail Ltd.	0.49%
l	Vishal Mega Mart Ltd	0.32%
l	Telecom - Services	3.69%
•	Indus Towers Ltd.	1.78%
l	Tata Communications Ltd. Vodafone Idea Ltd.	0.75% 0.72%
l	Bharti Hexacom Ltd.	0.45%
1	Textiles & Apparels	1.08%
1	Page Industries Ltd.	1.08%
1	Transport Infrastructure	1.10%
1	GMR Airports Ltd.  Transport Services	1.10% <b>0.77%</b>
1	Container Corporation Of India Ltd.	0.77%
1	Equity Holdings Total	99.88%
1	Cash & Other Receivables Total	0.12%
ł	Grand Total	100.00%

#### Top 10 holdings

## SCHEME PERFORMANCE

Period		CAGR (%	·)			Value of lu	mpsum investment o	f₹ 10,000/-
	Scheme	Nifty Midcap 10	0 - TRI	Nifty	50 TRI**	Scheme	Nifty Midcap 100 - TRI	Nifty 50 TRI**
1 Year	7.63	8.01			6.65	10,763	10,801	10,665
3 Years	NA	NA			NA	NA	NA	NA
5 Years	NA	NA			NA	NA	NA	NA
Since Inception (February 14, 2024)	6.21	6.74			3.09	10,702	10,757	10,909

Above returns are as on 3 "March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 14th February 2024 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. \*First Tier Benchmark, \*\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index. NA: Not Available.

Please refer to page no. 77 to read benchmark disclaimer.

For product labelling please refer page no. 81

## LIC MF Y 8-13 YR G-SECETF



#### **SCHEME FEATURES**

Scheme Type: An Open Ended Scheme replicating/tracking Nifty 8-13 Yr. G-Sec Index. A relatively high interest rate risk and relatively low credit risk.

**NSE Scrip Code:** LICNETFGSC

Inception/Allotment Date: December 24, 2014

Fund Size:

AUM as on 31/03/2025: ₹ 2.471.18 Cr **Average AUM for March 2025**: ₹ 2,464.46 Cr

#### **Load Structure:**

Exit Load: Nil

Liquidity: The Units of the scheme are listed on

National Stock Exchange(NSE).

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#### First Tier Benchmark: Nifty 8-13 yr G-Sec Index

#### um Investment (lumpsum):

Minimum Investment (lumpsum):

For Subscription of units directly with Mutual Fund:

All direct transactions in units of the Scheme by Market Makers (MM)
//authorised Participants (AP)or other eligible investors with the AMC/the Fund
shall be at intra-day NAV based on the actual execution price of the underlying
portfolio. Any order placed for redemption or subscription directly with the AMC
must be of greater than INR 25 Cr. The aforesaid threshold shall not be
applicable for APs/MMs and shall be periodically reviewed. Each creation unit
consists of 1,00,000 units of LIC MF Nitfy 8-13 yr G-sec ETF. The Fund may
from time to time change the size of the Creation Unit in order to equate it with
marketable lots of the underlying instruments.

marketable lots of the underlying instruments.

For Purchase / Sale of units through Stock Exchange:

As the Units of the Schemes are listed on NSE, an Investor can buy Units on continuous basis on the capital market segment of NSE during trading hours like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. There is no minimum investment, although Units are Purchased in round lots of 1 (one) Unit.

#### **Fund Managers:**

Name: Mr. Marzban Irani; Total Experience: 24+ years

Name: Mr. Pratik Shroff; Total Experience: 17+ years

#### NAV as on March 31, 2025:

**NAV**: ₹ 27.5533

Expense Ratio as on March 31, 2025: 0.16% (for detailed bifurcation on TER, please see page no 70)

#### **Risk Measures:**

**Tracking Error: 0.11%** 

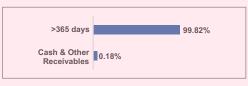
(Tracking error is calculated on 1 year rolling basis)

#### **Portfolio Metrics:**

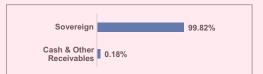
8.71 years Average Maturity Macaulay Duration 6.72 years **Modified Duration** 6.50 years Yield to Maturity (YTM) 6.7%

Please refer to page no. 77 to read benchmark disclaimer.

#### **MATURITY PROFILE (% of NAV)**



#### **RATING PROFILE (% of NAV)**



#### INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 8-13 yr G-Sec Index, subject to tracking errors.

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Company			Rating	% of NAV
GOVERNMEN	T BOND AND TREASUR	Y BILL		
Government E	ond			
6.79% GOVT (	F INDIA RED 07-10-203	4	SOVEREIGN	47.18%
7.10% GOVT (	F INDIA RED 08-04-203	4	SOVEREIGN	27.00%
7.18% GOVT (	F INDIA RED 14-08-203	З	SOVEREIGN	25.63%
Government E	ond Total			99.82%
GOVERNMEN	T BOND AND TREASUR	Y BILL Tot	al	99.82%
Cash & Other	Receivables Total			0.18%
Grand Total				100.00%

#### SCHEME PERFORMANCE

Period	CAGR (%)			o)		Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 8-13 yr G	i-Sec*		10 year ndex**	Scheme	Nifty 8-13 yr G-Sec*	Crisil 10 year Gilt Index**
1 Year	9.83	9.99			9.90	10,983	10,999	10,990
3 Years	7.41	7.65			7.25	12,395	12,478	12,338
5 Years	5.86	6.19			5.26	13,297	13,506	12,921
Since Inception (December 24, 2014)	7.26	7.60			6.83	20,547	21,215	19,706

Above returns are as on 3 that ch, 2025. Different plans shall have a different expense structure. Mr. Marzban Irani is managing the above scheme from 10th August, 2016 and total no. of schemes managed by him are 5. Also, Mr. Pratik Shroff is managing the above scheme from 26th September, 2023 and total no. of schemes managed by him are 12. Past performance may or may not be sustained in the future. Load promising or forecasting any returns. \*First Tier Benchmark, \*\* Additional Benchmark.

For product labelling please refer page no. 81

For PRC Matrix please refer page no. 82

# BSE SENSEX INDEX FUND

An open-ended scheme replicating/tracking Sensex index



#### SCHEME FEATURES

**Scheme Type:** An open ended scheme replicating/tracking BSE Sensex Index

Inception/Allotment Date: December 05, 2002

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 84.12 Cr **Average AUM for March 2025**: ₹ 81.06 Cr

#### **Load Structure:**

#### Exit Load:

- 0.25% if redeemed or switch out on or before completion of 7 Days from the date of allotment of units
- · Nil after 7 days

First Tier Benchmark: BSE Sensex TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Sumit Bhatnagar; Total Experience: 24+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 144.3673
 ₹ 154.5891

 IDCW Option
 ₹ 49.4829
 ₹ 51.8289

#### Expense Ratio as on March 31, 2025:

**Regular**: 1.08% **Direct**: 0.38% (for detailed bifurcation on TER, please see page no 70)

#### **Annual Portfolio Turnover Ratio:**

0.12 times

#### Risk Measures:

Tracking Error 0.12%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 77 to read benchmark disclaimer.

#### INVESTMENT OBJECTIVE

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

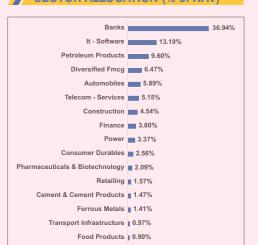
There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	9/	of NAV
	<b>Equity Holdin</b>	gs	
	Automobiles		5.89%
	Mahindra & Ma	hindra Ltd.	2.63%
	Maruti Suzuki I	ndia Ltd.	1.69%
	Tata Motors Ltd	<b>d</b> .	1.57%
	Banks		36.94%
•	HDFC Bank Lt	d.	15.43%
•	ICICI Bank Ltd		10.70%
•	Kotak Mahindr	a Bank Ltd.	3.55%
•	Axis Bank Ltd.		3.49%
	State Bank of I	ndia	3.29%
	IndusInd Bank	Ltd.	0.47%
	Cement & Cer	nent Products	1.47%
	Ultratech Cem	ent Ltd.	1.47%
	Construction		4.54%
•	Larsen & Toub	ro Ltd.	4.54%
	Consumer Du	rables	2.56%
	Titan Company	Ltd.	1.39%
	Asian Paints L	d.	1.17%
	Diversified Fn	ncg	6.47%
•	ITC Ltd.		4.22%
	Hindustan Unil	ever Ltd.	2.25%
	Ferrous Metal	s	1.41%
	Tata Steel Ltd.		1.41%
•	Top 10 holdings		

Company	% of NAV
Finance	3.80%
Bajaj Finance Ltd.	2.59%
Bajaj Finserv Ltd.	1.21%
Food Products	0.90%
Nestle India Ltd.	0.90%
IT - Software	13.19%
Infosys Ltd.	6.24%
Tata Consultancy Services Ltd.	4.07%
HCL Technologies Ltd.	1.87%
Tech Mahindra Ltd.	1.00%
Petroleum Products	9.60%
Reliance Industries Ltd.	9.60%
Pharmaceuticals & Biotechnology	2.09%
Sun Pharmaceutical Industries Ltd.	2.09%
Power	3.37%
NTPC Ltd.	1.89%
Power Grid Corporation of India Ltd.	1.48%
Retailing	1.57%
Zomato Ltd.	1.57%
Telecom - Services	5.15%
Bharti Airtel Ltd.	5.15%
Transport Infrastructure	0.97%
Adani Ports & Special Economic Zone L	td. 0.97%
Equity Holdings Total	99.92%
Cash & Other Receivables Total	0.08%
Grand Total	100.00%

## SECTOR ALLOCATION (% of NAV)



#### SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			)		Value of lumpsum investment of ₹ 10,000/-		
	Scheme	BSE Sensex	ΓRI*	Nifty	50 TRI**	Scheme	BSE Sensex TRI*	Nifty 50 TRI**
1 Year	5.14	6.39			6.65	10,514	10,639	10,665
3 Years	9.94	11.17		1	1.77	13,291	13,731	13,956
5 Years	21.29	22.77		2	3.72	26,262	27,864	28,957
Since Inception (December 5, 2002)	13.19	16.95		1	6.50	1,59,140	3,29,547	3,02,647

#### SCHEME PERFORMANCE (Direct plan - Growth option)

CAGR (%)				Value of lumpsum investment of ₹ 10,000/-			
Scheme	BSE Sensex	ΓRI*	Nifty	50 TRI**	Scheme	BSE Sensex TRI*	Nifty 50 TRI**
5.88	6.39		6	.65	10,588	10,639	10,665
10.71	11.17		1	.77	13,573	13,731	13,956
22.09	22.77		2:	3.72	27,144	27,864	28,957
12.42	13.34		1;	3.24	41,950	46,306	45,817
	5.88 10.71 22.09	Scheme         BSE Sensex           5.88         6.39           10.71         11.17           22.09         22.77	Scheme         BSE Sensex         FRI*           5.88         6.39           10.71         11.17           22.09         22.77	Scheme         BSE Sensex         FRI*         Nifty           5.88         6.39         6           10.71         11.17         1*           22.09         22.77         23	Scheme         BSE Sensex FRI*         Nifty 50 TRI**           5.88         6.39         6.65           10.71         11.17         11.77           22.09         22.77         23.72	Scheme         BSE Sensex         IRI*         Nifty         50 TRI**         Scheme           5.88         6.39         6.65         10,588           10.71         11.17         11.77         13,573           22.09         22.77         23.72         27,144	Scheme         BSE Sensex TRI*         Nifty 50 TRI**         Scheme         BSE Sensex TRI*           5.88         6.39         6.65         10,588         10,639           10.71         11.17         11.77         13,573         13,731           22.09         22.77         23.72         27,144         27,864

Above returns are as on 31" March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October 2023 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. "First Tier Benchmark," "Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

For product labelling please refer page no. 81

## LIC MF **50 INDEX FUND**



#### SCHEME FEATURES

Scheme Type: An open ended scheme replicating/tracking Nifty 50 Index

Inception/Allotment Date: December 05, 2002

#### **Fund Size:**

AUM as on 31/03/2025: ₹ 315.65 Cr Average AUM for March 2025: ₹ 306.13 Cr

#### **Load Structure:**

#### Exit Load:

• 0.25% if redeemed or switch out on or before completion of 7 Days from the date of allotment of units

· Nil after 7 days

#### First Tier Benchmark: Nifty 50 TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Sumit Bhatnagar; Total Experience: 24+ years

#### NAV as on March 31, 2025:

NAV Regular Plan **Direct Plan** Growth Option ₹ 129.5942 ₹ 139.3907 IDCW Option ₹ 47.8070 ₹ 51.3628

#### Expense Ratio as on March 31, 2025:

Regular: 1.01% **Direct**: 0.18% (for detailed bifurcation on TER, please see page no 70)

#### **Annual Portfolio Turnover Ratio:**

0.09 times

#### **Risk Measures:**

0.10% Tracking Error

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 77 to read benchmark disclaimer.

## INVESTMENT OBJECTIVE

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

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

	Company	9/	of NAV
	Equity Holdings		
	Aerospace & De		1.01%
	Bharat Electronic		1.01%
		d & Other Products	0.61%
	Tata Consumer F		0.61%
	Automobiles		6.94%
	Mahindra & Mahi	ndra Ltd.	2.23%
	Maruti Suzuki Ind	ia Ltd.	1.41%
	Tata Motors Ltd.		1.33%
	Bajaj Auto Ltd.		0.82%
	Eicher Motors Ltd	l.	0.69%
	Hero MotoCorp L	td.	0.45%
	Banks		31.19%
•	HDFC Bank Ltd.		13.09%
•	ICICI Bank Ltd.		8.96%
•	Kotak Mahindra E	Bank Ltd.	3.00%
•	Axis Bank Ltd.		2.96%
	State Bank of Ind	ia	2.78%
	IndusInd Bank Lt	d.	0.40%
	Cement & Ceme	nt Products	2.15%
	Ultratech Cemen	Ltd.	1.23%
	Grasim Industries	Ltd.	0.91%
	Construction		3.86%
•	Larsen & Toubro	Ltd.	3.86%
	Consumable Fu	els	0.85%
	Coal India Ltd.		0.85%
	Consumer Dura		2.20%
	Titan Company L	td.	1.19%
	Asian Paints Ltd.		1.01%
	Diversified Fmc		5.46%
•	ITC Ltd.		3.59%
	Hindustan Unilev	er Ltd.	1.87%
	Ferrous Metals		2.16%
	Tata Steel Ltd.		1.20%
	JSW Steel Ltd.		0.96%
	Finance		4.72%
	Bajaj Finance Ltd		2.19%
	Bajaj Finserv Ltd		1.04%
•	Top 10 holdings		

Company	% of NAV
Shriram Finance Ltd.	0.87%
Jio Financial Services Ltd.	0.61%
Food Products	0.76%
Nestle India Ltd.	0.76%
Healthcare Services	0.61%
Apollo Hospitals Enterprise Ltd.	0.61%
Insurance	1.33%
HDFC Life Insurance Company Ltd.	0.68%
SBI Life Insurance Company Ltd.	0.65%
IT - Software	11.93%
Infosys Ltd.	5.31%
Tata Consultancy Services Ltd.	3.45%
HCL Technologies Ltd.	1.60%
Tech Mahindra Ltd.	0.86%
Wipro Ltd.	0.71%
Metals & Minerals Trading	0.56%
Adani Enterprises Ltd.	0.56%
Non - Ferrous Metals	0.94%
Hindalco Industries Ltd.	0.94%
Oil	0.90%
Oil & Natural Gas Corporation Ltd.	0.90%
Petroleum Products	8.14%
Reliance Industries Ltd.	8.14%
Pharmaceuticals & Biotechnology	3.15%
Sun Pharmaceutical Industries Ltd.	1.75%
Cipla Ltd.	0.74%
Dr. Reddy's Laboratories Ltd.	0.66%
Power	2.85%
NTPC Ltd.	1.61%
Power Grid Corporation of India Ltd.	1.24%
Retailing	2.35%
Zomato Ltd.	1.24%
Trent Ltd.	1.11%
Telecom - Services	4.37%
Bharti Airtel Ltd.	4.37%
Transport Infrastructure	0.83%
Adani Ports & Special Economic Zone Ltd.	0.83%
Equity Holdings Total	99.86%
Cash & Other Receivables Total	0.14%
Grand Total	100.00%

## SECTOR ALLOCATION (% of NAV)

Banks	31.19%
It - Software	11.93%
Petroleum Products	8.14%
Automobiles	6.94%
Diversified Fmcg	5.46%
Finance	4.72%
Telecom - Services	4.37%
Construction	3.86%
Pharmaceuticals & Biotechnology	3.15%
Power	2.85%
Retailing	2.35%
Consumer Durables	2.20%
Ferrous Metals	2.16%
Cement & Cement Products	2.15%
Insurance	<b>1.33%</b>
Aerospace & Defense	1.01%
Non - Ferrous Metals	■ 0.94%
Oil	■ 0.90%
Consumable Fuels	■ 0.85%
Transport Infrastructure	■ 0.83%
Food Products	0.76%
Healthcare Services	0.61%
Agricultural Food & Other Products	0.61%
Metals & Minerals Trading	0.56%

PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 50 TRI*	BSE Sensex 1	RI**	Scheme	NIFTY 50 TRI*	BSE Sensex TRI**
1 Year	5.48	6.65	6.39		10,548	10,665	10,639
3 Years	10.58	11.77	11.17		13,527	13,956	13,731
5 Years	22.24	23.72	22.77		27,308	28,957	27,864
Since Inception (December 5, 2002)	12.49	16.50	16.95		1,38,622	3,02,647	3,29,547

#### SCHEM **E PERFORMANCE** (Direct plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 50 TRI*	BSE Sensex 1	RI**	Scheme	NIFTY 50 TRI*	BSE Sensex TRI**
1 Year	6.35	6.65	6.39		10,635	10,665	10,639
3 Years	11.39	11.77	11.17		13,826	13,956	13,731
5 Years	23.12	23.72	22.77		28,307	28,957	27,864
Since Inception (January 1, 2013)	12.51	13.24	13.34		42,361	45,817	46,306

On 29th July 2023, DBI Nifty Index Fund got merged with LIC MF Nifty 50 Index Fund. The Scheme performance given herewith is a blended performance on weighted average, as per applicable guidelines of SEBI.

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October 2023 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. \*First Tier Benchmark, \*\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index

# NIFTY NEXT 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Next 50 Index (Total Returns Index)



#### SCHEME FEATURES

**Scheme Type:** An open-ended scheme replicating/tracking the NIFTY Next 50 Index (Total Returns Index).

Inception/Allotment Date: September 20, 2010

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 91.22 Cr **Average AUM for March 2025**: ₹ 87.22 Cr

#### **Load Structure:**

• Exit Load - Nil

First Tier Benchmark: Nifty Next 50 - TRI

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Sumit Bhatnagar; Total Experience: 24+ years

#### NAV as on March 31, 2025:

 NAV
 Regular Plan
 Direct Plan

 Growth Option
 ₹ 46.7005
 ₹ 51.1438

 IDCW Option
 ₹ 46.7005
 ₹ 51.1438

#### Expense Ratio as on March 31, 2025:

**Regular:** 0.90% **Direct:** 0.32% (for detailed bifurcation on TER, please see page no 70)

#### **Annual Portfolio Turnover Ratio:**

0.71 times

#### **Risk Measures:**

Tracking Error: 0.18%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 77 to read benchmark disclaimer.

#### SECTOR ALLOCATION (% of NAV)



For product labelling please refer page no. 81

#### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to invest only in and all the stocks comprising the NIFTY Next 50 Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of NIFTY Next 50 Index. The Scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the index or linked to the NIFTY Next 50 Index. The Scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the NIFTY Next 50 index (Total Returns Index) and the Scheme.

There is no assurance that the investment objective of the Scheme will be achieved.

## PORTFOLIO AS ON 31/03/2025

	Company		of NAV
	<b>Equity Holding</b>		
	Aerospace & D	efense	3.56%
•	Hindustan Aero	nautics Ltd.	3.56%
	<b>Auto Compone</b>	nts	2.85%
	Samvardhana N	Iotherson International Lt	d. 1.75%
	Bosch Ltd.		1.10%
	Automobiles		3.51%
	TVS Motor Con	pany Ltd.	2.56%
	Hyundai Motor		0.94%
	Banks		4.77%
	Bank of Baroda		1.92%
	Punjab Nationa	Bank	1.50%
	Canara Bank		1.36%
	Beverages		5.12%
•	VARUN BEVER	AGES LIMITED	3.26%
	United Spirits L	d.	1.86%
	Cement & Cem	ent Products	3.47%
	Shree Cement I	_td.	1.85%
	Ambuja Cemen		1.62%
	Chemicals & P	etrochemicals	1.97%
	Pidilite Industrie		1.97%
	Consumer Dur	ables	1.73%
	Havells India Lt	d.	1.73%
	<b>Diversified Met</b>	als	3.54%
•	Vedanta Ltd.		3.54%
	Electrical Equi	pment	5.29%
	Siemens Ltd.		2.12%
	CG Power and	ndustrial Solutions Ltd.	1.85%
	ABB India Ltd.		1.32%
	<b>Ferrous Metals</b>		1.56%
	Jindal Steel & F	ower Ltd.	1.56%
	Finance		11.93%
•	Cholamandalan	n Investment & Fin Co Ltd	. 2.88%
•	Power Finance	Corporation Ltd.	2.72%
		Investment Ltd.	2.41%
	REC Ltd.		2.41%
		Finance Corporation Ltd.	1.00%
	Bajaj Housing F	inance Ltd.	0.51%
•	Top 10 holdings		

Company	% of NAV
Food Products	2.63%
Britannia Industries Ltd.	2.63%
Gas	2.21%
GAIL (India) Ltd.	2.21%
Insurance	3.74%
ICICI Lombard General Insurance Co. I	_td. 1.94%
ICICI Prudential Life Insurance Co Ltd.	1.00%
Life Insurance Corporation of India	0.80%
IT - Software	1.88%
LTIMindtree Ltd.	1.88%
Leisure Services	3.16%
The Indian Hotels Company Ltd.	3.16%
Personal Products	3.83%
Godrej Consumer Products Ltd.	2.49%
Dabur India Ltd.	1.34%
Petroleum Products	4.62%
Bharat Petroleum Corporation Ltd.	2.45%
Indian Oil Corporation Ltd.	2.16%
Pharmaceuticals & Biotechnology	5.83%
Divi's Laboratories Ltd.	3.30%
Torrent Pharmaceuticals Ltd.	1.53%
Zydus Lifesciences Ltd.	1.00%
Power	8.72%
Tata Power Company Ltd.	2.84%
Adani Power Ltd.	1.82%
Adani Energy Solutions Ltd.	1.44%
Adani Green Energy Ltd.	1.32%
JSW Energy Ltd.	1.30%
Realty	3.49%
DLF Ltd.	1.97%
Macrotech Developers Ltd.	1.52%
Retailing	5.62%
Avenue Supermarts Ltd.	2.72%
Info Edge (India) Ltd.	2.50%
Swiggy Ltd.	0.40%
Transport Services	4.50%
InterGlobe Aviation Ltd.	4.50%
Equity Holdings Total	99.53%
Cash & Other Receivables Total	0.47%
Grand Total	100.00%

## SCHEME PERFORMANCE (Regular plan - Growth option)

Period		CAGR (%)			Value of Iu	ımpsum investment o	of ₹ 10,000/-
1 01100	Scheme	Nifty Next 50 TRI	Nifty 50 Ti	श**	Scheme	Nifty Next 50 TRI*	Nifty 50 TRI**
1 Year	3.65	4.76	6.65		10,365	10,476	10,665
3 Years	14.99	16.18	11.77		15,209	15,667	13,956
5 Years	23.85	25.45	23.72		29,155	31,037	28,957
Since Inception (September 20, 2010)	11.18	12.88	11.20		46,701	58,129	46,783

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period		CAGR (%)			Value of lumpsum investment of ₹ 10,							
	Scheme	Nifty Next 50 TRI	Nifty 50 TF	श**	Scheme	Nifty Next 50 TRI*	Nifty 50 TRI**					
1 Year	4.25	4.76	6.65		10,425	10,476	10,665					
3 Years	15.65	16.18	11.77		15,476	15,667	13,956					
5 Years	24.58	25.45	23.72		30,025	31,037	28,957					
Since Inception (January 1, 2013)	14.47	15.39	13.24		52,382	57,723	45,817					

Above returns are as on 31" March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. "First Tier Benchmark, "\*Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

An open-ended scheme replicating/tracking the performance of gold in domestic prices



#### SCHEME FEATURES

Scheme Type: An open-ended scheme replicating/tracking the performance of gold in domestic prices.

**NSE Scrip Code: LICMFGOLD** 

BSE Scrip Code: 533719

Inception/Allotment Date: November 09, 2011

#### **Fund Size:**

AUM as on 31/03/2025: ₹ 293.64 Cr Average AUM for March 2025: ₹ 275.76 Cr

#### **Load Structure:**

Exit Load - Nil

Liquidity: The Units of the scheme are listed on National Stock Exchange(NSE) & Bombay Stock Exchange Ltd.(BSE).

NSE Disclaimer: It is to be distinctly understood that the permission given by NSE Limited should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE

BSE Disclaimer: It is to be distinctly understood that the permission given by BSE Limited ild not in any way be deemed or construed that the SID has bee by BSE Limited nor does it certify the correctness or completeness of any of the contents of the SID. The investors are advised to refer to the SID for the full text of the 'Disclaimer Clause of the BSE Limited'.

#### First Tier Benchmark: Domestic Price of Gold

#### Minimum Investment (lumpsum):

Authorized Participants & Large investors – In creation unit lot of 1000 units and multiples of 1000 units thereof or in equivalent amount in cash. The AMC will not accept Portfolio Deposit (i.e. physical gold) from its investors. However, the AMC at its absolute discretion may accept Portfolio Deposit (i.e. physical gold) from Authorized participant subject to the satisfaction of conditions prescribed by the custodian appointed by the Mutual Fund for the custody of Gold. As per Paragraph 6.12 of SEBI Master Circular for Mutual Funds

As per Paragraph 6.12 of SEB Master Circular for Mutual Funds the Scheme will offer units for subscription / redemption directly with the Mutual Fund for amounts greater than Rs.25 Cr at intraday NAV based on the actual execution price of the underlying portfolio on all Business Days during the ongoing offer period. The aforesaid threshold will not be applicable for Market period. The aforesaid threshold will not be applicable for Market Makers and will be periodically reviewed. The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time will not be applicable for direct transaction with LIC AMC in ETFs by Market Makers and other eligible investors.

Other investors – On an ongoing basis, other investors may subscribe to the units of the Scheme by purchasing the units from

the Stock Exchange where the Scheme is listed.

Minimum size for subscription on the Stock Exchange – 1 unit or in multiples thereof.

#### **Fund Manager:**

Name: Mr. Sumit Bhatnagar; Total Experience: 24+ years

NAV as on March 31, 2025:

NAV: ₹8202.8187

#### Expense Ratio as on March 31, 2025:

(for detailed bifurcation on TER, please see page no 70)

#### **Risk Measures:**

**Tracking Error:** 0.13%

(Tracking error is calculated on 1 year rolling basis)

For product labelling please refer page no. 81

## INVESTMENT OBJECTIVE

To invest in physical Gold and Gold related Instruments with the objective to replicate the performance of Gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset.

There is no assurance that the objective of the scheme will be achieved.

## PORTFOLIO AS ON 31/03/2025

Company			% of NAV
Physical Gold	& Gold Related Instrum	ents	
GOLD			98.53%
GOLD			98.53%
Cash & Other	Receivables Total		1.47%
Grand Total			100.00%

#### E PERFORMANCE SCHEM

Period		CAGR (%)		Value of lumpsum investment of ₹ 10,000/-								
i criou	Scheme	Domestic Price of Gold*	-	Scheme	Domestic Price of Gold*	-						
1 Year	32.30	30.82	NA	13,230	13,082	NA						
3 Years	19.60	19.49	NA	17,116	17,067	NA						
5 Years	14.90	15.10	NA	20,037	20,208	NA						
Since Inception (November 9, 2011)	8.06	8.69	NA	28,270	30,536	NA						

March, 2025. Different plans shall have different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 1st June, 2024 and Above returns are as on 3 total no. of schemes man ed by him are 15. Past performance ma or may not be sustained in the future. Load is not taken into consideration for computation of performance eturns. \*First Tier Benchmark The Mutual Fund is not gu anteeing or promising or forecasting an

An open-ended Fund of Funds scheme investing in LIC MF Gold Exchange Traded Fund (LIC MF Gold ETF)



#### SCHEME FEATURES

Scheme Type: An open-ended Fund of Funds scheme investing in LIC MF Gold Exchange Traded Fund (LIC MF Gold ETF)

Inception/Allotment Date: August 14, 2012

#### **Fund Size:**

**AUM as on 31/03/2025**: ₹ 103.66 Cr **Average AUM for March 2025**: ₹ 98.92 Cr

#### **Load Structure:**

#### Exit Load

- 1% for exit (redemption / switchout / transfer /SWP) within 15 days from the date of allotment.
- Nil, if units of scheme are redeemed or switched out after 15 days from the date of allotment.

First Tier Benchmark: Domestic Price of Gold

Minimum Investment (lumpsum): ₹ 5000/and in multiples of ₹ 1 thereafter

#### **Fund Manager:**

Name: Mr. Sumit Bhatnagar; Total Experience: 24+ years

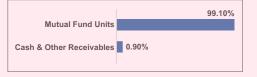
#### NAV as on March 31, 2025:

**NAV** Regular Plan Direct Plan Growth Option ₹ 23.5031 ₹ 24.7458

#### Expense Ratio as on March 31, 2025:

Regular: 0.66% Direct: 0.20% (for detailed bifurcation on TER, please see page no 70)

#### **Maturity Profile (% of NAV)**



#### INVESTMENT OBJECTIVE

The investment objective of the Scheme will be to generate returns that correspond closely to the returns generated by LIC MF Gold Exchange Traded Fund (LIC MF Gold ETF).

There is no assurance that the investment objective of the Scheme will be achieved.

#### PORTFOLIO AS ON 31/03/2025

Company			% of NAV
Mutual Fund/E	xchange Traded Funds		
<b>Mutual Fund</b>			99.10%
LIC MF GOLD	EXCHANGE TRADED FL	IND	99.10%
Mutual Fund I	lolding Total/Exchange	Traded Fur	lds 99.10%
Cash & Other	Receivables Total		0.90%
Grand Total			100.00%

## SCHEME PERFORMANCE (Regular plan - Growth option)

Period		CAGR (%)		Value of Iu	ımpsum investment c	of ₹ 10,000/-
ronou	Scheme	Domestic Price of Gold*	-	Scheme	Domestic Price of Gold*	-
1 Year	31.93	30.82	NA	13,193	13,082	NA
3 Years	19.19	19.49	NA	16,939	17,067	NA
5 Years	13.91	15.10	NA	19,184	20,208	NA
Since Inception (August 14, 2012)	7.00	8.85	NA	23,503	29,203	NA

#### SCHEME PERFORMANCE (Direct plan - Growth option)

Period		CAGR (%)		Value of lumpsum investment of ₹ 10,000/							
renea	Scheme	Domestic Price of Gold*	-	Scheme	Domestic Price of Gold*	-					
1 Year	32.50	30.82	NA	13,250	13,082	NA					
3 Years	19.68	19.49	NA	17,151	17,067	NA					
5 Years	14.38	15.10	NA	19,580	20,208	NA					
Since Inception (January 1, 2013)	7.68	8.65	NA	24,752	28,756	NA					

Above returns are as on 3 "March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 1st June, 2024 and total no. of schemes managed by him are 15. Past performance may or may not be sus ained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. \*First Tier\*

Note: Investors of LIC MF Gold ETF Fund of Fund will be bearing the recurring expenses of the scheme, in addition to the expenses of underlying scheme.

For product labelling please refer page no. 81

## LIC MF Large Cap Fund

			Direct							
7 Years 10 Years Inc	Since ception^ pember 1,1994)	1	<b>r</b> ear	3 Years	5 Years	7 Years	10 Years	Since Inception (January 1, 2013)		
8,40,000 12,00,000	NA	1,2	0,000	3,60,000	6,00,000	8,40,000	12,00,000	14,70,000		
13,37,732 22,32,248	NA	1,1	7,217	4,28,055	8,47,145	13,68,463	23,37,596	34,20,086		
13.07 11.93	NA	-4	1.31	11.59	13.78	13.70	12.80	12.99		
14.83 14.05	NA	-(	.55	12.89	15.44	14.83	14.05	13.87		
14.69 14.01	NA	-1	.16	12.35	15.14	14.69	14.01	13.69		
	8,40,000 12,00,000 13,37,732 22,32,248 13.07 11.93 14.83 14.05	7 Years 10 Years Inception   8,40,000 12,00,000 NA 13,37,732 22,32,248 NA 13.07 11.93 NA 14.83 14.05 NA	7 Years         10 Years         Inc eption^ (Sep ember 1,1994)         1           8,40,000         12,00,000         NA         1,2           13,37,732         22,32,248         NA         1,1           13.07         11.93         NA         -           14.83         14.05         NA         -	7 Years 10 Years Inc eption 8,40,000 12,00,000 NA 1,20,000 NA 1,20,000 NA 1,17,217 13.07 11.93 NA -4.31 14.83 14.05 NA -3.55	7 Years         10 Years         Inception	7 Years         10 Years         Int eption^A         1 Year         3 Years         5 Years           8,40,000         12,00,000         NA         1,20,000         3,60,000         6,00,000           13,37,732         22,32,248         NA         1,17,217         4,28,055         8,47,145           13.07         11.93         NA         -4.31         11.59         13.78           14.83         14.05         NA         -3.55         12.89         15.44	7 Years         10 Years         Inc eption ^ (Sez ember 1.1934)         1 Year         3 Years         5 Years         7 Years           8,40,000         12,00,000         NA         1,20,000         3,60,000         6,00,000         8,40,000           13,37,732         22,32,248         NA         1,17,217         4,28,055         8,47,145         13,68,463           13.07         11.93         NA         -1.31         11.59         13.78         13.70           14.83         14.05         NA         -3.55         12.89         15.44         14.83	7 Years         10 Years         Inc eption^ (Styre mode 1,1994)         1 Year         3 Years         5 Years         7 Years         10 Years           8,40,000         12,00,000         NA         1,20,000         3,60,000         6,00,000         8,40,000         12,00,000           13,37,732         22,32,248         NA         1,17,217         4,28,055         8,47,145         13,68,463         23,37,596           13.07         11.93         NA         -4.31         11.59         13.78         13.70         12.80           14.83         14.05         NA         -3.55         12.89         15.44         14.83         14.05		

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # Nifty 100 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. \*NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.^Due to unavailability of historical daily NAV since inception, we are unable to calculate since inception SIP Performance.

Above returns are as on 31" March, 2025. Past performance may or may not be sustained in the luture. # Nifty 100 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plat - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

## LIC MF Large & Mid Cap Fund

			R	egular						Dir	ect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since In ception (Feb uary 25, 2015)	1	Year	3 Years	5 Years	7 Years	10 Years	Since Inception (February 25, 2015)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	-	12,10,000	1,2	0,000	3,60,000	6,00,000	8,40,000	-	12,10,000
Market Value as on March 31, 2025 (₹)	1,17,332	4,59,552	9,37,676	15,21,098	-	27,09,974	1,1	8,185	4,69,904	9,76,952	16,13,018	-	29,59,998
Returns (CAGR) (%)	-4.13	16.54	17.92	16.67	-	15.27	-3	2.82	18.12	19.60	18.32	-	16.89
First Tier Benchmark Returns (CAGR) (%) #	-6.70	16.22	19.70	18.56	-	16.72	-4	6.70	16.22	19.70	18.56	-	16.72
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	-	13.96	-	1.16	12.35	15.14	14.69	-	13.96
First Tier Benchmark Returns (CAGR) (%) #	-6.70	16.22	19.70	18.56		16.72	_	6.70	16.22 12.35	19.70	18.56		16.7

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # Nifty LargeMidcap 250 TRI, ## NIFTY 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGF returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 31 March, 2025. Past performance may or may not be sustained in the future. # Nifty LargeMidcap 250 TRI, ## NIFTY 50 TRI. Assuming ₹ 10,000/- invested sys-ematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.

## LIC MF Flexi Cap Fund

	Regular								Direct							
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inceptio (A vil 15, 199	n^ 3)	Year	3 Years	5 Years	7 Years	10 Years	Since Inception (January 1, 2013)			
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	NA	1	,20,00	3,60,000	6,00,000	8,40,000	12,00,000	14,70,000			
Market Value as on March 31, 2025 (₹)	1,08,794	4,05,293	8,06,208	12,84,059	21,20,352	NA	1	,09,37	4,11,772	8,26,361	13,30,384	22,01,912	32,05,605			
Returns (CAGR) (%)	-16.97	7.86	11.77	11.92	10.97	NA		-16.12	8.94	12.77	12.91	11.68	12.03			
First Tier Benchmark Returns (CAGR) (%) #	-6.14	14.18	17.27	16.40	15.08	NA		-6.14	14.18	17.27	16.40	15.08	14.86			
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	NA		-1.16	12.35	15.14	14.69	14.01	13.69			

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. ^Due to unavailability of historical daily NAV since inception, we are unable to calculate since inception SIP Performance.

Above returns are as on 31" March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plas - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

## LIC MF MultiCap Fund

			egular			Direct								
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years		Since ception ber 31, 2022)	1	<b>Year</b>	3 Years	5 Years	7 Years	10 Years	Since Inception (October 31, 2022)
Total Amount Invested (₹)	1,20,000	-	-	-	-	2,	80,000	1,2	0,000	-	-	-	-	2,80,000
Market Value as on March 31, 2025 (₹)	1,15,483	-	-	-	-	3,	37,368	1,1	6,478	-	-	-	-	3,44,784
Returns (CAGR) (%)	-6.96	-	-	-		1	14.04	-4	5.44	-	-	-	-	18.25
First Tier Benchmark Returns (CAGR) (%) #	-8.32				-		7.97	-4	8.32	-	-	-	-	14.04
Additional Benchmark Returns (CAGR) (%) ##	-1.16					1	11.27	_	.16	-	-	-	-	11.27

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 every month over a period of time. CAGR all rate of return) for Regular Plan - Growth fund is not guaranteeing or promising or right of the index.

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Multual Fund is not guaranteeing or promising or forecasting any returns. The performance is benchmarked to the Total Return variant of the index.

## LIC MF Mid cap Fund

			R	egular						Dir	ect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since In ception (Jan Jary 25, 2017		<b>Year</b>	3 Years	5 Years	7 Years	10 Years	Since Inception (January 25, 2017)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	-	9 70,000	1,2	20,000	3,60,000	6,00,000	8,40,000	-	9,70,000
Market Value as on March 31, 2025 (₹)	1,13,509	4,67,498	9,65,368	15,58,812	-	18,61,31	1,1	4,155	4,75,231	9,92,339	16,20,867	-	19,53,000
Returns (CAGR) (%)	-9.95	17.75	19.11	17.36	-	15.68		3.98	18.92	20.24	18.45	-	16.83
First Tier Benchmark Returns (CAGR) (%) #	-10.07	19.42	23.88	22.14	-	20.37		0.07	19.42	23.88	22.14	-	20.37
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	-	14.29		1.16	12.35	15.14	14.69	-	14.29
and a second sec													

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. #Nifty Midcap 150 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # Nifty Midcap 150 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the softem et al. Section 15 benchmarked to the Total Return variant of the index.

## LIC MF Small Cap Fund

222			R	egular						Dire	ect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (Jt ne 21, 2017)	1	<b>Year</b>	3 Years	5 Years	7 Years	10 Years	Since Inception^ (June 21, 2017)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	9,30,000	1,2	0,000	3,60,000	6,00,000	8,40,000	-	9,30,000
Market Value as on March 31, 2025 (₹)	1,09,232	4,50,469	10,51,478	-	-	19,96,197	1,0	9,968	4,58,830	10,85,999	18,38,735	-	21,02,184
Returns (CAGR) (%)	-16.33	15.14	22.64	-	-	19.20	-1	5.24	16.43	23.98	22.00	-	20.50
First Tier Benchmark Returns (CAGR) (%) #	-16.50	17.81	24.10	-	-	19.76	-1	6.50	17.81	24.10	21.71	-	19.76
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	-	-	14.35		.16	12.35	15.14	14.69	-	14.35
41		4.1	4 2 12 0	6 1 (/ h ) (c)	0 11 050	TOI WW NEG	0.1		04814	1 000F B 1			10.00

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # Nifty Smallcap 250 TRI. ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option to taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 31" March, 2025. Past performance may or may not be sustained in the future. # Nifty Smallcap 250 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accumuling for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

## LIC MF Dividend Yield Fund

		R	egular						Dire	ect		
1 Year	3 Years	5 Years	7 Years	10 Years	Since In ception (Dec: mber 21, 2018)	1	<b>Year</b>	3 Years	5 Years	7 Years	10 Years	Since Inception (December 21, 2018)
1,20,000	3,60,000	6,00,000	-	-	7,50,000	1,2	0,000	3,60,000	6,00,000	-	-	7,50,000
1,15,460	4,82,218	9,93,480	-	-	14,01,224	1,1	6,339	4,91,994	10,26,378	-	-	14,61,304
-6.99	19.96	20.29	-	-	19.83	-4	.65	21.40	21.64	-	-	21.17
-6.14	14.18	17.27	-	-	16.99	-(	.14	14.18	17.27	-	-	16.99
-1.16	12.35	15.14	-	-	15.02		.16	12.35	15.14	-	-	15.02
	1,20,000 1,15,460 -6.99 -6.14	1,20,000 3,60,000 1,15,460 4,82,218 -6.99 19.96 -6.14 14.18	1 Year 3 Years 5 Years 1,20,000 3,60,000 6,00,000 1,15,460 4,82,218 9,93,480 -6.99 19.96 20.29 -6.14 14.18 17.27	1,20,000 3,60,000 6,00,000 - 1,15,460 4,82,218 9,93,4806.99 19.96 20.296.14 14.18 17.27 -	1 Year 3 Years 5 Years 7 Years 10 Years 1,20,000 3,60,000 6,00,000 1,15,460 4,82,218 9,93,480 -6.99 19.96 20.29 -6.14 14.18 17.27	1 Year         3 Years         5 Years         7 Years         10 Years         Since In spectro. Decomber 21, 2018)           1,20,000         3,60,000         6,00,000         -         -         7,50,000           1,15,460         4,82,218         9,93,480         -         -         14,01,224           -6.99         19.96         20.29         -         -         19.83           -6.14         14.18         17.27         -         -         16.99	1 Year         3 Years         5 Years         7 Years         10 Years         Since Inception Decrete (1,018)         1           1,20,000         3,60,000         6,00,000         -         -         7,50,000         1,2           1,15,460         4,82,218         9,93,480         -         -         14,01,224         1,1           -6.99         19.96         20.29         -         -         19.83         -           -6.14         14.18         17.27         -         -         16.99         -	1 Year         3 Years         5 Years         7 Years         10 Years         In Seption (December 21, 2018)         1 Year           1,20,000         3,60,000         6,00,000         -         -         7,50,000         1,20,000           1,15,460         4,82,218         9,93,480         -         -         14,01,224         1,16,339           -6.99         19.96         20.29         -         -         19.83         -5.65           -6.14         14.18         17.27         -         -         16.99         -6.14	1 Year         3 Years         5 Years         7 Years         10 Years         10 Years (ln spiroto) (ln spiroto) (ln spiroto) (ln spiroto) (ln spiroto)         1 Year         3 Years           1,20,000         3,60,000         -         -         -         7,50,000         1,20,000         3,60,000           1,15,460         4,82,218         9,93,480         -         -         14,01,224         1,16,339         4,91,994           -6.99         19.96         20.29         -         -         19.83         -5.65         21.40           -6.14         14.18         17.27         -         -         16.99         -         -         -         14.18	1 Year         3 Years         5 Years         7 Years         10 Years         lin-eption (Decorber 21, 2018)         1 Year         3 Years         5 Years           1,20,000         3,60,000         6,00,000         -         -         7,50,000         1,20,000         3,60,000         6,00,000           1,15,460         4,82,218         9,93,480         -         -         14,01,224         1,16,339         4,91,994         10,26,378           -6.99         19.96         20.29         -         -         19.83         -5.65         21.40         21.64           -6.14         14.18         17.27         -         16.99         -         14         14.18         17.27	1 Year         3 Years         5 Years         7 Years         10 Years         In Spince (In Seption) (December 21, 2016)         1 Year         3 Years         5 Years         7 Years           1,20,000         3,60,000         6,00,000         -         -         7,50,000         1,20,000         3,60,000         6,00,000         -           1,15,460         4,82,218         9,93,480         -         -         14,01,224         1,16,339         4,91,994         10,26,378         -           -6.99         19.96         20.29         -         -         19.83         -5.65         21.40         21.64         -           -6.14         14.18         17.27         -         -         16.99         - <td< td=""><td>1 Year         3 Years         5 Years         7 Years         10 Years         n since in the property of the party of</td></td<>	1 Year         3 Years         5 Years         7 Years         10 Years         n since in the property of the party of

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 Index-TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index

Above returns are as on 31" March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 Index-TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Grbwth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

## **LIC MF Value Fund**

			R	egular							Dir	ect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	ln:	Since ception ust 20, 2018)	1	Year	3 Years	5 Years	7 Years	10 Years	Since Inception (August 20, 2018)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	7,9	90,000	1,2	0,000	3,60,000	6,00,000	-	-	7,90,000
Market Value as on March 31, 2025 (₹)	1,09,898	4,23,356	8,67,654	-	-	12,	79,004	1,1	0,587	4,30,432	8,91,647	-	-	13,25,527
Returns (CAGR) (%)	-15.34	10.83	14.75	-	-	1	4.44	-1	4.32	11.97	15.86	-	-	15.51
First Tier Benchmark Returns (CAGR) (%) #	-6.14	14.18	17.27		-	1	6.78	-	6.14	14.18	17.27	-	-	16.78
Additional Benchmark Returns (CAGR) (%) ##	-1.21	11.40	14.35		-	1	4.32		1.21	11.40	14.35	-	-	14.32

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 Index-TRI, ## BSE Sensex-TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # Niffy 500 Index-TRI, ## BSE Sensex-TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

## **LIC MF Focused Fund**

			R	egular							Dir	ect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	In	Since ception mber 17, 2017)	1	<b>Year</b>	3 Years	5 Years	7 Years	10 Years	Since Inception (November 17, 2017)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	-	8,8	30,000	1,2	0,000	3,60,000	6,00,000	8,40,000	-	8,80,000
Market Value as on March 31, 2025 (₹)	1,14,343	4,08,967	8,10,992	12,87,840	-	13,	65,324	1,1	4,915	4,15,232	8,32,640	13,38,739	-	14,23,228
Returns (CAGR) (%)	-8.69	8.47	12.01	12.00	-	1	11.75	-7	7.82	9.51	13.08	13.09	-	12.85
First Tier Benchmark Returns (CAGR) (%) #	-6.14	14.18	17.27	16.40	-	1	16.06	-6	.14	14.18	17.27	16.40	-	16.06
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	-	1	14.52		.16	12.35	15.14	14.69	-	14.52

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 Index-TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Optio is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasing any returns. The performance of the scheme is benchmarked to the Total Return variant of the index

ve returns are as on 31st March, 2025. Past performance may or may not be sustained in the re. # Nifty 500 Index-TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The al Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

## LIC MF Infrastructure Fund

			R	egular						Dire	ect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since In ception (March 24, 2008)	1	<b>Year</b>	3 Years	5 Years	7 Years	10 Years	Since Inception (January 1, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	20,40,000	1,2	0,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000
Market Value as on March 31, 2025 (₹)	1,11,616	5,16,187	11,83,34	19,33,256	32,12,850	76,37,754	1,1	2,445	5,27,091	12,27,976	20,29,727	34,41,037	48,82,234
Returns (CAGR) (%)	-12.79	24.90	27.57	23.42	18.72	14.02	-1	1.55	26.43	29.13	24.79	19.99	18.44
First Tier Benchmark Returns (CAGR) (%) #	-5.84	20.77	22.81	20.63	16.78	11.43	-4	5.84	20.77	22.81	20.63	16.78	15.05
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	13.16		.16	12.35	15.14	14.69	14.01	14.00

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # Nifty Infrastructure TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.

bowe returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in e future. # Nifty Infrastructure TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested skematically on the first Business Day of every month over a period of time. CAGR returns e computed after accounting for the cash by using XIRR method (investment internal rate of turn) for Direct Plan - Growth Option. Load is not taken into consideration for computation of rormance. The Mutual Fund is not guaranteeing or promising or forecasting any returns nce inception returns are assumed to be starting from the beginning of the subsequent month and the date of inception. The performance of the scheme is benchmarked to the Total Return rant of the index.

## LIC MF Banking & Financial Services Fund

		R	egular						Dir	ect		
1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (March 27, 2015)	1	<b>Year</b>	3 Years	5 Years	7 Years	10 Years	Since Inception (March 27, 2015)
1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	12,00,000	1,2	0,000	3,60,000	6,00,000	8,40,000	12,00,000	12,00,000
1,17,430	4,01,699	7,87,441	11,88,106	18,53,309	18,53,309	1,1	8,407	4,12,390	8,23,262	12,58,524	20,01,598	20,01,598
-3.98	7.26	10.82	9.75	8.42	8.42	-	2.47	9.04	12.62	11.36	9.88	9.88
16.74	16.41	16.54	14.86	14.96	14.96	1	6.74	16.41	16.54	14.86	14.96	14.96
-1.16	12.35	15.14	14.69	14.01	14.01		1.16	12.35	15.14	14.69	14.01	14.01
	1,20,000 1,17,430 -3.98 16.74	1,20,000 3,60,000 1,17,430 4,01,699 -3.98 7.26 16.74 16.41	1 Year 3 Years 5 Years 1,20,000 3,60,000 6,00,000 1,17,430 4,01,699 7,87,441 -3.98 7.26 10.82 16.74 16.41 16.54	1,20,000     3,60,000     6,00,000     8,40,000       1,17,430     4,01,699     7,87,441     11,88,106       -3.98     7.26     10.82     9.75       16.74     16.41     16.54     14.86	1 Year         3 Years         5 Years         7 Years         10 Years           1,20,000         3,60,000         6,00,000         8,40,000         12,00,000           1,17,430         4,01,699         7,87,441         11,88,106         18,53,309           -3.98         7.26         10.82         9.75         8.42           16.74         16.41         16.54         14.86         14.96	1 Year         3 Years         5 Years         7 Years         10 Years         Instruction (motion)         Since (exption)           1,20,000         3,60,000         6,00,000         8,40,000         12,00,000         12,00,000         12,00,000           1,17,430         4,01,699         7,87,441         11,88,106         18,53,309         18,53,309           -3.98         7.26         10.82         9.75         8.42         8.42           16.74         16.41         16.54         14.86         14.96         14.96	1 Year         3 Years         5 Years         7 Years         10 Years         Since nc eption ^ 1         1           1,20,000         3,60,000         6,00,000         8,40,000         12,00,000         12,00,000         12,00,000         1,00,000	1 Year         3 Years         5 Years         7 Years         10 Years         Inception (Metal 27, 2015)         1 Year           1,20,000         3,60,000         6,00,000         8,40,000         12,00,000         12,00,000         12,00,000         1,20,000           1,17,430         4,01,699         7,87,441         11,88,106         18,53,309         18,53,309         1,18,407           -3.98         7.26         10.82         9.75         8.42         8.42         -2.47           16.74         16.41         16.54         14.86         14.96         14.96         16.74	1 Year         3 Years         5 Years         7 Years         10 Years         Interpretation Interpre	1 Year         3 Years         5 Years         7 Years         10 Years         linc eption of the dark (a) of the dark (a	1 Year         3 Years         5 Years         7 Years         10 Years Mode of the epition of th	1 Year 3 Years 5 Years 7 Years 10 Years   10

Above returns are as on 31th March, 2025. Past performance may or may not be sustained in the future. # Nifty Financial Services TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR ret rns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not gua ranteeing or promising or forecas returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.

belowe returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # Nifty Financial Services TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested ystematically on the first Business Day of every month over a period of time. CAGR returns recomputed after accounting for the cash by using XIRR method (investment internal rate of sturn) for Direct Plan - Growth Option. Load is not taken into consideration for computation of erformance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. In the inception returns are assumed to be starting from the beginning of the subsequent month on the date of inception. The performance of the scheme is benchmarked to the Total Return area to the index. ant of the index.

## **LIC MF Healthcare Fund**

			R	egular						Dir	ect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception' (Feb uary 28, 2019		Year	3 Years	5 Years	7 Years	10 Years	Since Inception (February 28, 2019)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	7,20,000	1,2	0,000	3,60,000	6,00,000	-	-	7,20,000
Market Value as on March 31, 2025 (₹)	1,25,131	5,04,207	9,27,935	-	-	12,61,138	1,2	5,989	5,14,861	9,60,619	-	-	13,19,410
Returns (CAGR) (%)	8.09	23.18	17.49	-	-	18.56		.46	24.71	18.91	-	-	20.07
First Tier Benchmark Returns (CAGR) (%) #	7.20	26.45	21.38	-	-	22.25		7.20	26.45	21.38	-	-	22.25
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	-	-	15.06	-	1.16	12.35	15.14	-	-	15.06

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # BSE Healthcare TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the inde

over a period of time. CAGR retu

we returns are as on 31st March, 2025. Past performance may or may not be sustained in future. #BSE Healthcare TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically he first Business Day of every month over a period of time. CAGR returns are computed accounting for the cash by using XIRR method (investment internal rate of return) for ct Plan - Growth Option. Load is not taken into consideration for computation of ormance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. performance of the scheme is benchmarked to the Total Return variant of the index.

## **LIC MF ELSS Tax Saver**

		R	egular							Din	ect		
1 Year	3 Years	5 Years	7 Years	10 Years	Ince	eption^	1	<b>Year</b>	3 Years	5 Years	7 Years	10 Years	Since Inception (January 1, 2013)
1,20,000	3,60,000	6,00,000	8,40,000	12,00,000		NA	1,2	0,000	3,60,000	6,00,000	8,40,000	12,00,000	14,70,000
1,20,193	4,55,997	9,10,978	14,30,856	23,89,225		NA	1,2	0,993	4,65,131	9,42,949	15,03,156	25,78,654	39,87,329
0.30	15.99	16.73	14.95	13.21		NA	1	.55	17.39	18.15	16.34	14.63	15.24
-6.14	14.18	17.27	16.40	15.08		NA	-	6.14	14.18	17.27	16.40	15.08	14.86
-1.16	12.35	15.14	14.69	14.01		NA	-	1.16	12.35	15.14	14.69	14.01	13.69
	1,20,000 1,20,193 0.30 -6.14	1,20,000 3,60,000 1,20,193 4,55,997 0.30 15.99 -6.14 14.18	1 Year         3 Years         5 Years           1,20,000         3,60,000         6,00,000           1,20,193         4,55,997         9,10,978           0.30         15.99         16.73           -6.14         14.18         17.27	1,20,000     3,60,000     6,00,000     8,40,000       1,20,193     4,55,997     9,10,978     14,30,856       0.30     15.99     16.73     14.95       -6.14     14.18     17.27     16.40	1 Year         3 Years         5 Years         7 Years         10 Years           1,20,000         3,60,000         6,00,000         8,40,000         12,00,000           1,20,193         4,55,997         9,10,976         14,30,856         23,89,225           0.30         15.99         16.73         14.95         13.21           -6.14         14.18         17.27         16.40         15.08	1 Year         3 Years         5 Years         7 Years         10 Years         Inc.           1,20,000         3,60,000         6,00,000         8,40,000         12,00,000           1,20,193         4,55,997         9,10,978         14,30,856         23,89,225           0.30         15.99         16.73         14.95         13.21           -6.14         14.18         17.27         16.40         15.08	1 Year         3 Years         5 Years         7 Years         10 Years         Since Inception (Mode at 1,000,000)           1,20,000         3,60,000         6,00,000         8,40,000         12,00,000         NA           1,20,193         4,55,997         9,10,976         14,30,856         23,89,225         NA           0.30         15.99         16.73         14.95         13.21         NA           -6.14         14.18         17.27         16.40         15.08         NA	1 Year         3 Years         5 Years         7 Years         10 Years         Since option of the epition of the epi	1 Year         3 Years         5 Years         7 Years         10 Years         Inception Molecular epition Molecular (epition)         1 Year           1,20,000         3,60,000         6,00,000         8,40,000         12,00,000         NA         1,20,000           1,20,193         4,55,997         9,10,978         14,30,856         23,89,225         NA         1,20,993           0.30         15.99         16.73         14.95         13.21         NA         1.55           -6.14         14.18         17.27         16.40         15.08         NA         -5.14	1 Year         3 Years         5 Years         7 Years         10 Years         10 Years experience         Since experience         1 Year         3 Years           1,20,000         3,60,000         6,00,000         8,40,000         12,00,000         NA         1,20,000         3,60,000           1,20,193         4,55,997         9,10,978         14,30,856         23,89,225         NA         1,20,993         4,65,131           0.30         15.99         16.73         14.95         13.21         NA         .55         17.39           -6.14         14.18         17.27         16.40         15.08         NA         -5.14         14.18	1 Year         3 Years         5 Years         7 Years         10 Years         lnc eption A (Mode) 11, 1997)         1 Year         3 Years         5 Years           1,20,000         3,60,000         6,00,000         8,40,000         12,00,000         NA         1,20,000         3,60,000         6,00,000         6,00,000           1,20,193         4,55,997         9,10,978         14,30,856         23,89,225         NA         1,20,993         4,65,131         9,42,949           0.30         15.99         16.73         14.95         13.21         NA         1.55         17.39         18.15           -6.14         14.18         17.27         16.40         15.08         NA         -5.14         14.18         17.27	1 Year         3 Years         5 Years         7 Years         10 Years         Integration In	1 Year         3 Years         5 Years         7 Years         10 Years         loc eption (Metals), 1997)         1 Year         3 Years         5 Years         7 Years         10 Years           1,20,000         3,60,000         6,00,000         8,40,000         12,00,000         NA         1,20,000         3,60,000         6,00,000         8,40,000         12,00,000           1,20,193         4,55,997         9,10,976         14,30,856         23,89,225         NA         1,20,993         4,65,131         9,42,949         15,03,156         25,78,654           0.30         15.99         16.73         14.95         13.21         NA         1.55         17.39         18.15         16.34         14.63           -6.14         14.18         17.27         16.40         15.08         NA         -6.14         14.18         17.27         16.40         15.08

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 TRI, ## Nifty 50 TRI. Assuming ₹10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are co after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is n into consideration for computation of performance. The Mutual Fund is not guaranteeing or premising or forecasting any returns. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. ^Due to unavailability of historical daily NAV since inception, we are unable to calculate since inception SIP Performance.

ove returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the ure. # Nifty 500 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first sness Day of every month over a period of time. CAGR returns are computed after ounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan owth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of cheme is benchmarked to the Total Return variant of the index

## LIC MF Aggressive Hybrid Fund

			R	egular						Dir	ect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (Ja uary 1, 1991)	1	Year	3 Years	5 Years	7 Years	10 Years	Since Inception (January 1, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	NA	1,2	0,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000
Market Value as on March 31, 2025 (₹)	1,17,672	4,25,468	8,02,678	12,34,459	19,82,339	NA	1,1	8,358	4,33,413	8,24,867	12,87,888	21,36,770	29,45,039
Returns (CAGR) (%)	-3.61	11.17	11.60	10.82	9.70	NA	-2	.55	12.45	12.70	12.00	11.11	10.94
First Tier Benchmark Returns (CAGR) (%) #	0.73	12.06	13.26	13.22	12.65	NA	0	73	12.06	13.26	13.22	12.65	12.64
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	NA	-1	.16	12.35	15.14	14.69	14.01	14.00

CAGR

Growth

x. \* TRI

Above returns are as on 31" March, 2025. Past performance may or may not be sustained in the future. # Crisil Hybrid 35 + 65 - Aggressive Index, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. \*NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the inde value of the Index are not available for since inception, hence performance for such period is not available. ^Due to unavailability of historical daily NAV since inception, we are unable to calculate since inception SIP Performance

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # Crisil Hybrid 35 + 65 -Aggressive Index, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested matically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of ormance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. performance of the scheme is benchmarked to the Total Return variant of the index.

## LIC MF Balanced Advantage Fund

			R	egular						Dir	ect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since In ception (November 12, 2021)	1	<b>Year</b>	3 Years	5 Years	7 Years	10 Years	Since Inception (November 12, 2021)
Total Amount Invested (₹)	1,20,000	3,60,000	-	-	-	4,00,000	1,2	0,000	3,60,000	-	-	-	4,00,000
Market Value as on March 31, 2025 (₹)	1,22,679	4,18,505	-	-	-	4,71,417	1,2	3,713	4,29,791	-	-	-	4,85,638
Returns (CAGR) (%)	4.20	10.04	-	-		9.85	5	.84	11.87	-	-	-	11.68
First Tier Benchmark Returns (CAGR) (%) #	4.23	10.40	-	-	-	10.15	4	.23	10.40	-	-	-	10.15
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	-	-	-	12.24		.16	12.35	-	-	-	12.24
									0.151.1				

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # Nifty 50 Hybrid Composite Debt 50:50 index, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the 15th Busines Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment in nternal rate of return) for Regular P investment of income distribution cum capital withdrawal. Load is not taken into consideration for computation of performance. Rejurns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing N Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total  $Return\,variant\,of\,the\,index.$ 

Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty 50 Hybrid Composite Debt 50:50 index, ## Nifty 50 TRI. Assuming ₹ 10,000-invested systematically on the 15th Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Re-investment of income distribution cum capital withdrawal. Load is not taken into consideration for computation of performance. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index

## LIC MF Children's Fund

			R	egular							Dir	ect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years		nce ption^ er 12, 2001)	1	<b>Year</b>	3 Years	5 Years	7 Years	10 Years	Since Inception^ (January 1, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	28,0	0,000	1,2	0,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000
Market Value as on March 31, 2025 (₹)	1,13,263	4,10,029	7,78,801	12,11,839	19,15,309	62,42	2,045	1,1	3,765	4,15,007	7,95,500	12,49,772	20,07,099	27,62,403
Returns (CAGR) (%)	10.32	8.65	10.38	10.30	9.05	6.	.32	9	.56	9.47	11.23	11.16	9.93	9.98
First Tier Benchmark Returns (CAGR) (%) #	0.73	12.06	13.26	13.22	12.65	N	IA.	C	.73	12.06	13.26	13.22	12.65	12.64
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	14	1.44	-1	.16	12.35	15.14	14.69	14.01	14.00

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # CRISIL Hybrid <mark>3</mark>5+65 Aggressive Index, ## Nifty 50 TRI. Assuming ₹10,000/- invested systematically on the first Buşiness Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. ^As the scheme was launched before the launch of the benchmark index, benchmark index figure since inception or the required pe not available.

to ve returns are as on 31" March, 2025. Past performance may or may not be sustained in the ure. # CRISIL Hybrid 35+65- Aggressive Index, ## Nifty 50 TRI. Assuming \*10,000/- invested sematically on the first Business Day of every month over a period of time. CAGR returns are nputed after accounting for the cash by using XIRR method (investment internal rate of un) for Direct Plan - Growth Option. Load is not taken into consideration for computation of rormance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. NA: Atvailable. The performance of the scheme is benchmarked to the Total Return variant of the lax. 'As the scheme was launched before the launch of the benchmark index, benchmark strucks eight in content of the return of the required neight are not available. index figures since inception or the required period are not available.

## LIC MF BSE Sensex Index Fund

									Direct				
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since In ceptio (Dec amber 5, 2		Year	3 Years	5 Years	7 Years	10 Years	Since Inception (January 1, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	26,80,0	00 1	20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000
Market Value as on March 31, 2025 (₹)	1,18,505	4,18,800	8,30,880	13,30,798	23,08,328	1,15,89,	51 1	18,952	4,23,646	8,47,493	13,65,868	23,92,696	33,42,295
Returns (CAGR) (%)	-2.32	10.09	12.99	12.92	12.56	11.56		-1.63	10.88	13.79	13.65	13.24	12.84
First Tier Benchmark Returns (CAGR) (%) #	-1.21	11.40	14.35	14.20	13.91	14.19		-1.21	11.40	14.35	14.20	13.91	13.60
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	13.16	14.69	14.01	14.00		-1.16	12.35	15.14	14.69	14.01	14.00

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # BSE Sensex TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 31 "March, 2025. Past performance may or may not be sustained in the future. #BSE Sensex TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

## **LIC MF Equity Savings Fund**

		Regular							Direct						
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (March 7, 2011)	1	<b>Year</b>	3 Years	5 Years	7 Years	10 Years	Since Inception^ (January 01, 2013)		
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	16,80,000	1,2	0,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000		
Market Value as on March 31, 2025 (₹)	1,22,225	4,08,784	7,43,272	11,25,192	17,51,493	28,38,804	1,2	2,891	4,15,405	7,63,605	11,70,066	18,60,860	24,75,175		
Returns (CAGR) (%)	3.48	8.44	8.51	8.22	7.35	7.15	4	.53	9.53	9.59	9.32	8.50	8.31		
First Tier Benchmark Returns (CAGR) (%) #	5.11	9.46	9.64	9.57	9.35	9.42		.11	9.46	9.64	9.57	9.35	9.36		
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	6.74	-	.16	12.35	15.14	14.69	14.01	6.69		

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # NIFTY Equity Savings Index, ## CRISIL 10 Year Gilt Index. Assuming ₹ 10,000/- invested systematically on the 15th Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Reinvestment of income distribution cum capital withdrawal. Load is not taken into consideration for computation of performance. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

box or returns are as on 31" March, 2025. Past performance may or may not be sustained in the uture. 

# NIFTY Equity Savings Index, ## CRISIL 10 Year Gilt Index. Assuming ₹ 10,000/rvested systematically on the 15th Business Day of every month over a period of time. CAGR 
eturns are computed after accounting for the cash by using XIRR method (investment internal 
ate of return) for Direct Plan - Re-investment of income distribution cum capital withdrawal. 

act is not taken into consideration for computation of performance. Returns for dividend 
pth in would assume reinvestment of dividends declared, net of dividend distribution tax, if any, 
the then prevailing NAV. The Mutual Fund is not guaranteeing or promising or forecasting any 
eturns. The performance of the scheme is benchmarked to the Total Return variant of the 
ndex.

## LIC MF Nifty 50 Index Fund

			F	Fegular						Dir	ect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inceptio (December 5, 2		1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (January 1, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	26,80,0	00 1	,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,70,000
Market Value as on March 31, 2025 (₹)	1,18,588	4,24,780	8,47,344	13,50,823	23,07,430	1,11,55,8	50 1	,19,114	4,30,211	8,65,529	13,91,932	24,20,355	34,38,809
Returns (CAGR) (%)	-2.19	11.06	13.79	13.34	12.56	11.28		-1.38	11.94	14.65	14.18	13.45	13.07
First Tier Benchmark Returns (CAGR) (%) #	-1.16	12.35	15.14	14.69	14.01	14.00		-1.16	12.35	15.14	14.69	14.01	13.69
Additional Benchmark Returns (CAGR) (%) ##	-1.21	11.40	14.35	14.20	13.91	14.19		-1.21	11.40	14.35	14.20	13.91	14.29

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. # NIFTY 50 TRI, ## BSE Sensex TRI. Assuming ₹10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 31<sup>st</sup> March, 2025. Past performance may or may not be sustained in the future. #NIFTY 50 TRI, ##BSE Sensex TRI. Assuming ₹10,000/- invested systematically on the firs Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

## LIC MF Nifty Next 50 Index Fund

			F	egular						Dir	irect		
SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (Seplember 20, 2010)		Year	3 Years	5 Years	7 Years	10 Years	Since Inception (January 1, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	17,40,000	1,	0,000	3,60,000	6,00,000	8,40,000	12,00,000	14,70,000
Market Value as on March 31, 2025 (₹)	1,10,527	4,57,895	9,21,382	14,54,665	24,27,542	51,20,797	1,	10,867	4,62,453	9,37,401	14,90,226	25,29,072	38,18,475
Returns (CAGR) (%)	-14.41	16.28	17.20	15.42	13.50	13.73	-	3.91	16.98	17.90	16.09	14.27	14.61
First Tier Benchmark Returns (CAGR) (%) #	-13.77	17.67	18.54	16.73	14.94	15.40	_	3.77	17.67	18.54	16.73	14.94	15.40
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	13.36		1.16	12.35	15.14	14.69	14.01	13.69

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # Nifty Next 50 TRI, ## Nifty 50 TRI. Assuming ₹10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 31" March, 2025. Past performance may or may not be sustained in the future. # Nifty Next 50 TRI, ## Nifty 50 TRI. Assuming ₹10,000-invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

		CAG	iR (%)		Current	Value of Inv	estment of	₹ 10.000	
	1 Year	3 Years	5 Years	Since	1 Year	3 Years	5 Years	Since	Date of Inception
Funds managed by Mr. Yogesh Patil									
LIC MF Large & Mid Cap Fund - Regular Plan	15.28	14.12	24.47	13.54	11,528	14,867	29,891	36,062	
Nifty LargeMidcap 250 TRI#	7.33	16.42	29.25	14.45	10,733	15,765	36,021	39,034	
NIFTY 50 TRI ##	6.65	11.77	23.72	11.63	10,665	13,956	28,957	30,360	February 25
LIC MF Large & Mid Cap Fund - Direct Plan	16.84	15.66	26.28	15.08	11,684	15,477	32,134	41,332	2015
Nifty LargeMidcap 250 TRI#	7.33	16.42	29.25	14.45	10,733	15,765	36,021	39,034	
NIFTY 50 TRI ##	6.65	11.77	23.72	11.63	10,665	13,956	28,957	30,360	
LIC MF Infrastructure Fund - Regular Plan	15.85	24.31	33.64	9.04	11,585	19,221	42,656	43,649	
Nifty Infrastructure TRI#	2.27	20.06	30.61	5.75	10,227	17,287	37,953	25,886	March 24, 2008
NIFTY 50 TRI ##	6.65	11.77	23.72	11.36	10,665	13,956	28,957	62,472	2000
LIC MF Infrastructure Fund - Direct Plan	17.31	25.74	35.23	15.57	11,731	19,894	45,267	58,906	
Nifty Infrastructure TRI#	2.27	20.06	30.61	11.61	10,227	17,287	37,953	38,357	January 1, 2013
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	2013
LIC MF Balanced Advantage Fund - Regular Plan	9.36	9.54	NA	8.40	10,936	13,147	NA	13,136	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	7.85	9.48	NA	8.03	10,785	13,125	NA	12,986	
NIFTY 50 TRI ##	6.65	11.77	NA	9.30	10,665	13,956	NA	13,499	November 12
LIC MF Balanced Advantage Fund - Direct Plan	11.10	11.38	NA	10.26	11,110	13,821	NA	13,915	2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	7.85	9.48	NA	8.03	10,785	13,125	NA	12,986	
NIFTY 50 TRI ##	6.65	11.77	NA	9.30	10,665	13,956	NA	13,499	
LIC MF Multicap Fund - Regular Plan	14.91	NA	NA	19.28	11,491	NA	NA	15,311	
NIFTY 500 Multicap 50:25:25 TRI #	6.88	NA	NA	18.08	10,688	NA	NA	14,923	
NIFTY 50 TRI ##	6.65	NA	NA	12.88	10,665	NA	NA	13,388	October 31
LIC MF Multicap Fund - Direct Plan	16.77	NA	NA	21.30	11,677	NA	NA	15,944	2022
NIFTY 500 Multicap 50:25:25 TRI #	6.88	NA	NA	18.08	10,688	NA	NA	14,923	
NIFTY 50 TRI ##	6.65	NA	NA	12.88	10,665	NA	NA	13,388	
LIC MF ELSS Tax Saver - Regular Plan	14.72	14.09	21.48	10.44	11,472	14,855	26,470	1,61,543	
Nifty 500 Index-TRI #	6.37	13.89	26.27	15.10	10,637	14,761	32,055	5,14,119	March 31, 1997
NIFTY 50 TRI ##	6.65	11.77	23.72	13.44	10,665	13,956	28,957	3,42,225	
LIC MF ELSS Tax Saver - Direct Plan	16.14	15.39	22.99	15.97	11,614	15,369	28,153	61,459	
Nifty 500 Index-TRI#	6.37	13.89	26.27	14.24	10,637	14,761	32,055	51,031	January 1, 2013
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	2013
Note: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of scheenchmarked to the Total Return variant of the index.									
Funds managed by Mr. Marzban Irani									
LIC MF Banking & PSU Fund - Regular Plan	8.09	6.33	5.77	7.11	10,809	12,022	13,239	34,050	May 24
NIFTY Banking & PSU Debt Index A-II#	7.80	6.08	6.10	7.77	10,780	11,940	13,449	38,018	May 31, 2007
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.71	10,990	12,338	12,921	31,883	
LIC MF Banking & PSU Fund - Direct Plan	8.64	6.88	6.33	7.47	10,864	12,212	13,595	24,179	lanuar: 4
NIFTY Banking & PSU Debt Index A-II #	7.80	6.08	6.10	7.42	10,780	11,940	13,449	24,043	January 1, 2013
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.68	10,990	12,338	12,921	22,073	
LIC MF Medium to Long Duration Fund - Regular Plan	8.79	6.89	5.67	7.89	10,879	12,215	13,177	70,936	
CRISIL Medium to Long Duration Debt A-III Index #	8.84	6.67	6.58	9.08	10,884	12,140	13,754	94,070	June 23, 1999
									1

5.26

NA I

10,990

12,338

12,921

NA

9.90

7.25

CRISIL 10 year Gilt Index ##

# Comparative Performance of Open Ended Schemes

		CAG	R (%)			Curre nt	Value of Inv	estment of	₹ 10,000	Date of
	1 Year	3 Years	5 Years	Since Inception	,	1 Year	3 Years	5 Years	Since Inception	Inception
LIC MF Medium to Long Duration Fund - Direct Plan	9.89	7.75	6.38	7.28		10,989	12,511	13,626	23,643	
CRISIL Medium to Long Duration Debt A-III Index #	8.84	6.67	6.58	7.96		10,884	12,140	13,754	25,560	January 1, 2013
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.68		10,990	12,338	12,921	22,079	
LIC MF Nifty 8-13 yr G-Sec ETF	9.83	7.41	5.86	7.26		10,983	12,395	13,297	20,547	
Nifty 8-13 yr G-Sec Index #	9.99	7.65	6.19	7.60		10,999	12,478	13,506	21,215	December 24, 2014
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.83		10,990	12,338	12,921	19,706	
LIC MF Gilt Fund - Regular Plan	8.36	6.33	5.57	7.28		10,836	12,025	13,114	59,224	
NIFTY All Duration G-Sec Index #	9.81	7.78	6.74	NA		10,981	12,525	13,858	NA	December 10, 1999
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	NA		10,990	12,338	12,921	NA	
LIC MF Gilt Fund - Direct Plan	9.16	7.10	6.34	7.73		10,916	12,289	13,602	24,909	
NIFTY All Duration G-Sec Index #	9.81	7.78	6.74	7.56		10,981	12,525	13,858	24,431	January 1, 2013
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.68		10,990	12,338	12,921	22,079	
LIC MF Short Duration Fund - Regular Plan	7.67	5.73	5.40	5.68		10,767	11,822	13,012	14,058	
CRISIL Short Duration Debt A-II Index #	8.06	6.51	6.28	7.00		10,806	12,086	13,564	15,177	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.89		10,990	12,338	12,921	15,078	February 1,
LIC MF Short Duration Fund - Direct Plan	8.72	6.77	6.46	6.96		10,872	12,175	13,681	15,136	2019
CRISIL Short Duration Debt A-II Index #	8.06	6.51	6.28	7.00		10,806	12,086	13,564	15,177	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.89		10,990	12,338	12,921	15,078	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr Marzban Irani is 5. #First Tier Benchmark, ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

						l .				
Funds managed by Mr. Jaiprakash Toshniwal										
LIC MF Flexi Cap Fund - Regular Plan	1.67	9.55	19.27	7.54	10,16	7	13,150	24,148	1,02,098	
Nifty 500 TRI #	6.37	13.89	26.27	NA	10,63	7	14,761	32,055	NA	April 15, 1993
NIFTY 50 TRI ##	6.65	11.77	23.72	12.99	10,66	5	13,956	28,957	4,97,069	
LIC MF Flexi Cap Fund - Direct Plan	2.65	10.62	20.14	12.45	10,26	5	13,538	25,036	42,123	
Nifty 500 TRI #	6.37	13.89	26.27	14.24	10,63	7	14,761	32,055	51,031	January 1, 2013
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,66	5	13,956	28,957	45,817	20.0
LIC MF Banking & Financial Services Fund - Regular Plan	4.79	10.29	18.54	6.29	10,47	9	13,421	23,419	18,424	
Nifty Financial Services TRI#	20.67	14.61	22.81	13.82	12,06	7	15,045	27,910	36,554	
NIFTY 50 TRI ##	6.65	11.77	23.72	12.27	10,66	5	13,956	28,957	31,854	March 27,
LIC MF Banking & Financial Services Fund - Direct Plan	6.49	12.24	20.12	7.56	10,64	9	14,144	25,024	20,761	2015
Nifty Financial Services TRI#	20.67	14.61	22.81	13.82	12,06	7	15,045	27,910	36,554	
NIFTY 50 TRI ##	6.65	11.77	23.72	12.27	10,66	5	13,956	28,957	31,854	
LIC MF Focused Fund - Regular Plan	4.98	8.54	20.45	9.50	10,49	В	12,789	25,362	19,528	
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.41	10,63	7	14,761	32,055	25,256	
NIFTY 50-TRI ##	6.65	11.7	23.72	13.22	10,66	5	13,956	28,957	24,960	November 17
LIC MF Focused Fund - Direct Plan	5.97	9.52	21.55	10.87	10,59	7	13,141	26,543	21,394	2017
Nifty 500 Index-TRI#	6.37	13.89	26.27	13.41	10,63	7	14,761	32,055	25,256	
NIFTY 50-TRI ##	6.65	11.7	23.72	13.22	10,66	5	13,956	28,957	24,960	
LIC MF Balanced Advantage Fund - Regular Plan	9.36	9.54	NA	8.40	10,93	6	13,147	NA	13,136	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	7.85	9.48	NA	8.03	10,78	5	13,125	NA	12,986	November 12 2021
NIFTY 50 TRI ##	6.65	11.7	7 NA	9.30	10,66	5	13,956	NA	13,499	

		CAG	R (%)		Current	Value of Inv	estment of	f₹10.000 _	
	1 Year	3 Years	5 Years	Since Incention	1 Voor	3 Years	5 Years	Since Inception	Date of Inception
LIC MF Balanced Advantage Fund - Direct Plan	11.10	11.38	NA	10.26	11,110	13,821	NA	13,915	
NIFTY 50 Hybrid Composite Debt	7.85	9.48	NA	8.03	10,785	13,125	NA	12,986	November 1
50:50 Index # NIFTY 50 TRI ##	6.65	11.77	NA	9.30	10.665	13,956	NA	13,499	2021
ote: Above returns are as on 31st March 2025. Different pl memputation of returns. NA: Not Available. Total no of schem enchmarked to the Total Return variant of the index.	ans shall hav	ve a different e by Mr. Jaiprak	xpense struct cash Toshniwa	ure. Past per I is 4. "First T	formance may ier Benchmark	or may not be s	sustained in fu enchmark. Th	uture. Load is i ne performanc	not considered e of the schem
LIC MF Dividend Yield Fund - Regular Plan	12.19	18.07	26.45	17.83	11,219	16,469	32,348	28,013	
Nifty 500 Index-TRI #	6.37	13.89	26.27	15.80	10,637	14,761	32,055	25,089	-
NIFTY 50 TRI ##	6.65	11.77	23.72	14.62	10,665	13,956	28,957	23,535	December 2
LIC MF Dividend Yield Fund - Direct Plan	13.63	19.38	27.82	19.25	11,363	17,021	34,137	30,212	2018
Nifty 500 Index-TRI #	6.37	13.89	26.27	15.80	10,637	14,761	32,055	25,089	1
NIFTY 50 TRI ##	6.65	11.77	23.72	14.62	10,665	13,956	28,957	23,535	1
LIC MF Aggressive Hybrid Fund - Regular Plan	7.51	10.16	16.07	8.88	10,751	13,373	21,074	1,84,376	
CRISIL Hybrid 35+65 - Aggressive Index#	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	January 1
NIFTY 50 TRI ##	6.65	11.77	23.72	14.38	10,665	13,956	28,957	10,01,570	1991
LIC MF Aggressive Hybrid Fund - Direct Plan	8.68	11.63	16.68	10.86	10,868	13,914	21,637	35,337	
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	12.29	10,736	13,821	23,864	41,356	January 1
NIFTY 50 TRI ##	6.65	11.77	23.72	13.15	10,665	13,956	28,957	45,370	2013
LIC MF Mid cap Fund - Regular Plan	13.03	17.50	27.91	12.60	11,303	16,228	34.266	26,419	
Nifty Midcap 150 TRI #	8.17	20.58	34.62	18.50	10,817	17,512	44,140	40,052	-
NIFTY 50 TRI ##	6.65	11.77	23.72	14.48	10,665	13,956	28,957	30,208	
								29,437	January 2 2017
LIC MF Mid cap Fund - Direct Plan Nifty Midcap 150 TRI #	14.17	18.57	29.01	14.10	11,41 <b>7</b> 10,81 <b>7</b>	16,678 17,512	35,768 44,140	40.052	-
NIFTY 50 TRI ##	8.17 6.65	20.58	34.62 23.72	14.48	10,665	13.956	28,957	30,208	-
LIC MF Healthcare Fund - Regular Plan	19.25	16.25		18.61	11,925	15,716		28,273	
BSE Healthcare TRI #	18.81	20.27	22.89	20.68	11,881	17,379	28,048 35,137	31,366	_
		11.77			10,665	13,956		23,402	
NIFTY 50 TRI ##	6.65		23.72	15.00	12,073	16,303	28,957	30,747	February 2 2019
LIC MF Healthcare Fund - Direct Plan BSE Healthcare TRI #	20.73	17.68 20.27	24.51	20.25	11,881	17,379	29,939	31,366	-
	18.81		28.61	20.68	,		35,137	-	<u> </u>  -
NIFTY 50 TRI ## LIC MF Unit Linked Insurance Scheme -	6.65	11.77	23.72	15.00	10,665	13,956	28,957	23,402	
Regular Plan	8.57	8.34	17.86	9.76	10,857	12,720	22,750	2,80,960	
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	June 19, 1989
NIFTY 50 TRI ##	6.65	11.77	23.72	NA	10,665	13,956	28,957	NA	1000
LIC MF Unit Linked Insurance Scheme - Direct Plan	9.68	9.39	18.96	11.78	10,968	13,093	23,831	38,451	
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.38	18.99	12.81	10,736	13,821	23,864	42,933	January 1
NIFTY 50 TRI ##	6.65	11.77	23.72	13.79	10,665	13,956	28,957	47,637	2013
ote: Above returns are as on 31st March 2025. Different pl imputation of returns. NA: Not Available. Total no of sch enchmarked to the Total Return variant of the index.									
LIC MF Balanced Advantage Fund - Regular Plan	9.36	9.54	NA	8.40	10,936	13,147	NA	13,136	
NIFTY 50 Hybrid Composite Debt	7.85	9.48	NA	8.03	10,785	13,125	NA	12,986	
NIFTY 50 TRI ##	6.65	11.77	NA	9.30	10,665	13,956	NA	13,499	November
LIC MF Balanced Advantage Fund -					-				November 2021
Direct Plan	11.10	11.38	NA	10.26	11,110	13,821	NA	13,915	-
NIFTY 50 Hybrid Composite Debt	7.85	9.48	NA	8.03	10,785	13.125	NA	12,986	

Comparative Perfo	rmanc	e of O <sub>l</sub>	pen En	ded	Schem	es			
		CAG	R (%)		Curren	t Value of Inv	estment of	f₹10,000	Date of
	1 Year	3 Years	5 Years	Since Inception	n 1 Year	3 Years	5 Years	Since Inception	Inception
LIC MF Overnight Fund - Regular Plan	6.51	6.16	4.89	4.90	10,651	11,966	12,700	13,138	
NIFTY 1D Rate Index #	6.65	6.33	5.08	5.06	10,665	12,019	12,805	13,249	July 18, 2019
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.75	10,749	12,043	13,079	13,758	2019
LIC MF Overnight Fund - Direct Plan	6.65	6.30	5.03	5.04	10,665	12,012	12,783	13,236	
NIFTY 1D Rate Index #	6.65	6.33	5.08	5.06	10,665	12,019	12,805	13,249	July 18, 2019
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.75	10,749	12,043	13,079	13,758	2013
LIC MF Liquid Fund - Regular Plan	7.30	6.68	5.39	6.92	10,730	12,142	13,004	46,755	
CRISIL Liquid Debt A-I Index #	7.24	6.75	5.51	NA	10,724	12,168	13,075	NA	March 18, 2002
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	6.00	10,749	12,043	13,079	38,290	
LIC MF Liquid Fund - Direct Plan	7.39	6.78	5.50	6.88	10,739	12,178	13,070	22,589	
CRISIL Liquid Debt A-I Index #	7.24	6.75	5.51	6.77	10,724	12,168	13,075	22,305	January 1, 2013
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	6.51	10,749	12,043	13,079	21,659	2010
LIC MF Ultra Short Duration Fund - Regular Plan	6.93	6.19	5.35	5.37	10,693	11,975	12,978	13,229	
CRISIL Ultra Short Duration Debt A-I Index #	7.53	6.95	5.99	5.99	10,753	12,234	13,379	13,645	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.62	10,749	12,043	13,079	13,395	November 27
LIC MF Ultra Short Duration Fund - Direct Plan	7.70	6.67	5.75	5.73	10,770	12,139	13,225	13,471	2019
CRISIL Ultra Short Duration Debt A-I Index #	7.53	6.95	5.99	5.99	10,753	12,234	13,379	13,645	-
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.62	10,749	12,043	13,079	13,395	-
LIC MF Money Market Fund - Regular Plan	5.98	NA	NA	5.97	10,598	NA	NA	11,673	
NIFTY Money Market Index A-I #	7.56	NA	NA	7.23	10,756	NA	NA	12,045	1
CRISIL 1 Year T-Bill Index ##	7.49	NA	NA	6.93	10,749	NA	NA	11,955	August 1,
LIC MF Money Market Fund - Direct Plan	6.44	NA	NA	6.43	10,644	NA	NA	11,808	2022
NIFTY Money Market Index A-I #	7.56	NA	NA	7.23	10,756	NA	NA	12,045	1
CRISIL 1 Year T-Bill Index ##	7.49	NA	NA	6.93	10,749	NA	NA	11,955	1
LIC MF Low Duration Fund - Regular Plan	7.18	6.16	5.77	6.41	10,718	11,966	13,240	38,802	
CRISIL Low Duration Debt A-I Index #	7.63	6.80	6.12	7.06	10,763	12,184	13,458	44,360	June 9, 2003
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.97	10,749	12,043	13,079	35,468	2000
LIC MF Low Duration Fund - Direct Plan	7.93	6.83	6.40	7.22	10,793	12,196	13,640	23,482	
CRISIL Low Duration Debt A-I Index #	7.63	6.80	6.12	7.50	10,763	12,184	13,458	24,260	January 1, 2013
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	6.51	10,749	12,043	13,079	21,659	1
Note: Above returns are as on 31st March 2025. Different p computation of returns. NA: Not Available. Total no of sch benchmarked to the Total Return variant of the index.									
Funds managed by Mr. Dikshit Mittal									
LIC MF Unit Linked Insurance Scheme - Regular Plan	8.57	8.34	17.86	9.76	10,857	12,720	22,750	2,80,960	
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	June 19, 1989
NIFTY 50 TRI ##	6.65	11.77	23.72	NA	10,665	13,956	28,957	NA	1000
LIC MF Unit Linked Insurance Scheme - Direct Plan	9.68	9.39	18.96	11.78	10,968	13,093	23,831	38,451	
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.38	18.99	12.81	10,736	13,821	23,864	42,933	January 1, 2013
NIFTY 50 TRI ##	6.65	11.77	23.72	13.79	10,665	13,956	28,957	47,637	
LIC MF Large & Mid Cap Fund - Regular Plan	15.28	14.12	24.47	13.54	11,528	14,867	29,891	36,062	
Nifty LargeMidcap 250 TRI #	7.33	16.42	29.25	14.45	10,733	15,765	36,021	39,034	
NIFTY 50 TRI ##	6.65	11.77	23.72	11.63	10,665	13,956	28,957	30,360	February 25
LIC MF Large & Mid Cap Fund - Direct Plan	16.84	15.66	26.28	15.08	11,684	15,477	32,134	41,332	2015
Nifty LargeMidcap 250 TRI#	7.33	16.42	29.25	14.45	10,733	15,765	36,021	39,034	
NIFTY 50 TRI ##	6.65	11.77	23.72	11.63	10,665	13,956	28,957	30,360	

Comparative Perfo	IIIIaiic	e or or	Dell El	ided 5	chenie	5			
		CAG	R (%)		Current	Value of Inv	estment o		Date of
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	Inception
LIC MF Mid cap Fund - Regular Plan	13.03	17.50	27.91	12.60	11,30 <mark>3</mark>	16,228	34,266	26,419	
Nifty Midcap 150 TRI #	8.17	20.58	34.62	18.50	10,817	17,512	44,140	40,052	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.48	10,665	13,956	28,957	30,208	January 25
LIC MF Mid cap Fund - Direct Plan	14.17	18.57	29.01	14.10	11,417	16,678	35,768	29,437	2017
Nifty Midcap 150 TRI #	8.17	20.58	34.62	18.50	10,817	17,512	44,140	40,052	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.48	10,665	13,956	28,957	30,208	
LIC MF ELSS Tax Saver - Regular Plan	14.72	14.09	21.48	10.44	11,472	14,855	26,470	1,61,543	
Nifty 500 Index-TRI #	6.37	13.89	26.27	15.10	10,637	14,761	32,055	5,14,119	March 31, 1997
NIFTY 50 TRI ##	6.65	11.77	23.72	13.44	10,665	13,956	28,957	3,42,225	1997
LIC MF ELSS Tax Saver - Direct Plan	16.14	15.39	22.99	15.97	11,614	15,369	28,153	61,459	
Nifty 500 Index-TRI #	6.37	13.89	26.27	14.24	10,637	14,761	32,055	51,031	January 1,
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	2013
LIC MF Multicap Fund - Regular Plan	14.91	NA	NA	19.28	11,491	NA	NA	15,311	
NIFTY 500 Multicap 50:25:25 TRI #	6.88	NA	NA	18.08	10,688	NA	NA	14,923	
NIFTY 50 TRI ##	6.65	NA	NA	12.88	10,665	NA	NA	13,388	October 31
LIC MF Multicap Fund - Direct Plan	16.77	NA	NA	21.30	11,677	NA	NA	15,944	2022
NIFTY 500 Multicap 50:25:25 TRI #	6.88	NA	NA	18.08	10,688	NA	NA	14,923	
NIFTY 50 TRI ##	6.65	NA	NA	12.88	10,665	NA	NA	13,388	
LIC MF Dividend Yield Fund - Regular Plan	12.19	18.07	26.45	17.83	11,219	16,469	32,348	28,013	
Nifty 500 Index-TRI #	6.37	13.89	26.27	15.80	10,637	14,761	32,055	25,089	
,	0.01	10.90		_	10,665	13,956	28,957	23,535	December 2
NIFTY 50 TRI ##	6.65	11.77	23.72	14.021	10.003				
NIFTY 50 TRI ## LIC MF Dividend Yield Fund - Direct Plan	6.65 13.63	11.77 19.38	23.72	14.62	·	·		-	2018
LIC MF Dividend Yield Fund - Direct Plan	13.63	19.38	27.82	19.25	11,363	17,021	34,137	30,212	
LIC MF Dividend Yield Fund - Direct Plan  Nifty 500 Index-TRI #  NIFTY 50 TRI ##  lote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of sch	13.63 6.37 6.65	19.38 13.89 11.77	27.82 26.27 23.72	19.25 15.80 14.62 ure, Past perf	11,363 10,637 10,665	17,021 14,761 13,956 or may not be	34,137 32,055 28,957	30,212 25,089 23,535	2018
LIC MF Dividend Yield Fund - Direct Plan  Nifty 500 Index-TRI #  NIFTY 50 TRI ##  lote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff	13.63 6.37 6.65	19.38 13.89 11.77	27.82 26.27 23.72	19.25 15.80 14.62 ure, Past perf	11,363 10,637 10,665	17,021 14,761 13,956 or may not be	34,137 32,055 28,957	30,212 25,089 23,535	2018
LIC MF Dividend Yield Fund - Direct Plan Nifty 500 Index-TRI # NIFTY 50 TRI ## lote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.	13.63 6.37 6.65	19.38 13.89 11.77	27.82 26.27 23.72	19.25 15.80 14.62 ure, Past perf	11,363 10,637 10,665	17,021 14,761 13,956 or may not be	34,137 32,055 28,957	30,212 25,089 23,535	2018
LIC MF Dividend Yield Fund - Direct Plan  Nifty 500 Index-TRI #  NIFTY 50 TRI ##  lote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff  LIC MF Banking & PSU Fund -	13.63 6.37 6.65 blans shall have	19.38 13.89 11.77 we a different e ged by Mr. Dik	27.82 26.27 23.72 xpense struct shit Mittal is 6	19.25 15.80 14.62 ure. Past perf i. #First Tier E	11,363 10,637 10,665 formance may Benchmark, ##	17,021 14,761 13,956 or may not be	34,137 32,055 28,957 sustained in funchmark. The	30,212 25,089 23,535 uture. Load is r	2018  not considered for the scheme  May 31,
LIC MF Dividend Yield Fund - Direct Plan  Nifty 500 Index-TRI #  NIFTY 50 TRI ##  Iote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff  LIC MF Banking & PSU Fund -  Regular Plan	13.63 6.37 6.65 blans shall have mens management manage	19.38 13.89 11.77 we a different e ged by Mi. Dik	27.82 26.27 23.72 xpense struct shit Mittal is 6	19.25 15.80 14.62 ure. Past perf i. #First Tier E	11,363 10,637 10,665 formance may Benchmark, ##	17,021 14,761 13,956 or may not be stadditional Be	34,137 32,055 28,957 sustained in funchmark. The	30,212 25,089 23,535 ature. Load is reperformance	2018  not considered for the scheme
LIC MF Dividend Yield Fund - Direct Plan  Nifty 500 Index-TRI #  NIFTY 50 TRI ##  Iote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of sof enchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff  LIC MF Banking & PSU Fund - Regular Plan  NIFTY Banking & PSU Debt Index A-II #  CRISIL 10 year Gilt Index ##  LIC MF Banking & PSU Fund -	13.63 6.37 6.65 blans shall have nemes manage 8.09 7.80	19.38 13.89 11.77 we a different e ged by Mr. Dik 6.33 6.08	27.82 26.27 23.72 expense struct shit Mittal is 6	19.25 15.80 14.62 ure. Past perf #First Tier E	11,363 10,637 10,665 formance may Benchmark, ## 10,809 10,780	17,021 14,761 13,956 or may not be standitional Be Additional Be 12,022 11,940	34,137 32,055 28,957 sustained in funchmark. The	30,212 25,089 23,535 uture. Load is reperformance 34,050 38,018	2018  not considered for the scheme  May 31,
LIC MF Dividend Yield Fund - Direct Plan  Nifty 500 Index-TRI #  NIFTY 50 TRI ##  Iote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff  LIC MF Banking & PSU Fund - Regular Plan  NIFTY Banking & PSU Debt Index A-II #  CRISIL 10 year Gilt Index ##  LIC MF Banking & PSU Fund - Direct Plan	13.63 6.37 6.65 blans shall havenemes manage 8.09 7.80 9.90 8.64	19.38 13.89 11.77 we a different e ged by Mr. Dik 6.33 6.08 7.25 6.88	27.82 26.27 23.72  xpense struct shit Mittal is 6  5.77 6.10 5.26 6.33	19.25 15.80 14.62 ure. Past perf. 5. #First Tier E 7.11 7.77 6.71 7.47	11,363 10,637 10,665 formance may Benchmark, ## 10,809 10,780 10,990 10,864	17,021 14,761 13,956 or may not be standitional Be 4Additional Be 12,022 11,940 12,338 12,212	34,137 32,055 28,957 sustained in finchmark. The 13,239 13,449 12,921 13,595	30,212 25,089 23,535 Ature. Load is reperformance 34,050 38,018 31,883 24,179	2018 not considered for the scheme May 31, 2007 January 1
LIC MF Dividend Yield Fund - Direct Plan  Nifty 500 Index-TRI #  NIFTY 50 TRI ##  Iote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of sof enchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff  LIC MF Banking & PSU Fund - Regular Plan  NIFTY Banking & PSU Debt Index A-II #  CRISIL 10 year Gilt Index ##  LIC MF Banking & PSU Fund - Direct Plan  NIFTY Banking & PSU Debt Index A-II #	13.63 6.37 6.65 clans shall have nemes manage 8.09 7.80 9.90 8.64 7.80	19.38 13.89 11.77 we a different e ged by Mil. Dik 6.33 6.08 7.25 6.88 6.08	27.82 26.27 23.72  expense struct shit Mittal is 6  5.77 6.10 5.26 6.33 6.10	19.25 15.80 14.62 ure. Past perf. 7.11 7.77 6.71 7.47	11,363 10,637 10,665 formance may Benchmark, ## 10,809 10,780 10,990 10,864 10,780	17,021 14,761 13,956 or may not be stadditional Be 12,022 11,940 12,338 12,212 11,940	34,137 32,055 28,957 sustained in funchmark. The 13,239 13,449 12,921 13,595 13,449	30,212 25,089 23,535 uture. Load is reperformance 34,050 38,018 31,883 24,179 24,043	2018 not considered for the scheme May 31, 2007
LIC MF Dividend Yield Fund - Direct Plan  Nifty 500 Index-TRI #  NIFTY 50 TRI ##  Iote: Above returns are as on 31st March 2025. Different promputation of returns. NA: Not Available. Total no of sof enchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff  LIC MF Banking & PSU Fund - Regular Plan  NIFTY Banking & PSU Debt Index A-II #  CRISIL 10 year Gilt Index ##  LIC MF Banking & PSU Fund - Direct Plan  NIFTY Banking & PSU Debt Index A-II #  CRISIL 10 year Gilt Index ##	13.63 6.37 6.65 blans shall havenemes manage 8.09 7.80 9.90 8.64 7.80 9.90	19.38 13.89 11.77 we a different e ged by Mr. Dik 6.33 6.08 7.25 6.88 6.08 7.25	27.82 26.27 23.72 expense struct shit Mittal is 6 5.77 6.10 5.26 6.33 6.10 5.26	19.25 15.80 14.62 ure. Past perf. 5. #First Tier E 7.11 7.77 6.71 7.47 7.42 6.68	11,363 10,637 10,665 formance may 8enchmark, ## 10,809 10,780 10,990 10,864 10,780 10,990	17,021 14,761 13,956 or may not be standitional Be 4Additional Be 12,022 11,940 12,338 12,212 11,940 12,338	34,137 32,055 28,957 sustained in functionark. The 13,239 13,449 12,921 13,595 13,449 12,921	30,212 25,089 23,535 htture. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073	2018 not considered for the scheme May 31, 2007 January 1
LIC MF Dividend Yield Fund - Direct Plan  Nifty 500 Index-TRI #  NIFTY 50 TRI ##  Note: Above returns are as on 31st March 2025. Different promputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff  LIC MF Banking & PSU Fund - Regular Plan  NIFTY Banking & PSU Debt Index A-II #  CRISIL 10 year Gilt Index ##  LIC MF Banking & PSU Fund - Direct Plan  NIFTY Banking & PSU Debt Index A-II #  CRISIL 10 year Gilt Index ##  LIC MF Short Duration Fund - Regular Plan	13.63 6.37 6.65 blans shall have nemes manage 8.09 7.80 9.90 8.64 7.80 9.90 7.67	19.38 13.89 11.77 we a different e ged by Mi. Dik 6.33 6.08 7.25 6.88 6.08 7.25 5.73	27.82 26.27 23.72  Expense struct shit Mittal is 6  5.77 6.10 5.26 6.33 6.10 5.26 5.40	19.25 15.80 14.62 ure. Past perf. 5. #First Tier E  7.11 7.77 6.71 7.47 7.42 6.68 5.68	10,637 10,665 10,665 formance may ###  10,809 10,780 10,990 10,864 10,780 10,990 10,767	17,021 14,761 13,956 or may not be standitional Be tanditional Be 12,022 11,940 12,338 12,212 11,940 12,338 11,822	34,137 32,055 28,957 sustained in funchmark. The 13,239 13,449 12,921 13,595 13,449 12,921 13,012	30,212 25,089 23,535 ature. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058	2018 not considered for the scheme May 31, 2007 January 1
LIC MF Dividend Yield Fund - Direct Plan Nifty 500 Index-TRI # NIFTY 50 TRI ## Idote: Above returns are as on 31st March 2025. Different promputation of returns. NA: Not Available. Total no of sof enchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff LIC MF Banking & PSU Fund - Regular Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Banking & PSU Fund - Direct Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Regular Plan CRISIL Short Duration Debt A-II Index #	13.63 6.37 6.65 blans shall have nemes manage 8.09 7.80 9.90 8.64 7.80 9.90 7.67	19.38 13.89 11.77 We a different eged by Mr. Dik 6.33 6.08 7.25 6.83 6.08 7.25 6.83 6.08	27.82 26.27 23.72 expense struct shift Mittal is 6 5.77 6.10 5.26 6.33 6.10 5.26 5.40 6.28	19.25 15.80 14.62 ure. Past perf.: #First Tier E 7.11 7.77 6.71 7.47 7.42 6.68 5.68 7.00	11,363 10,637 10,665 formance may 3enchmark, ## 10,809 10,780 10,990 10,864 10,780 10,990 10,767 10,806	17,021 14,761 13,956 or may not be standitional Be 12,022 11,940 12,338 12,212 11,940 12,338 11,822 12,086	34,137 32,055 28,957 sustained in functionark. The 13,239 13,449 12,921 13,595 13,449 12,921 13,012 13,012	30,212 25,089 23,535 httre. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058 15,177	May 31, 2007  January 1 2013
LIC MF Dividend Yield Fund - Direct Plan Nifty 500 Index-TRI # NIFTY 50 TRI ## Idote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff LIC MF Banking & PSU Fund - Regular Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Banking & PSU Fund - Direct Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Regular Plan CRISIL Short Duration Debt A-II Index # CRISIL Short Duration Debt A-II Index #	13.63 6.37 6.65 blans shall have nemes manage 8.09 7.80 9.90 8.64 7.80 9.90 7.67 8.06 9.90	19.38 13.89 11.77  ve a different e ged by Mr. Dik  6.33 6.08 7.25 6.83 6.08 7.25 5.73 6.51 7.25	27.82 26.27 23.72  Expense struct shit Mittal is 6  5.77 6.10 5.26 6.33 6.10 5.26 5.40 6.28 5.26	19.25 15.80 14.62 ure. Past perficit #First Tier E 7.11 7.77 6.71 7.47 7.42 6.68 5.68 7.00 6.89	11,363 10,637 10,665 formance may ##  10,809 10,780 10,990 10,864 10,780 10,990 10,767 10,806 10,990	17,021 14,761 13,956 or may not be standitional Be 12,022 11,940 12,338 12,212 11,940 12,338 11,822 12,086 12,338	34,137 32,055 28,957 sustained in finchmark. The sustained in finchmark. The sustai	30,212 25,089 23,535 ature. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058 15,177 15,078	2018 not considered for the scheme  May 31, 2007  January 1 2013
LIC MF Dividend Yield Fund - Direct Plan Nifty 500 Index-TRI # NIFTY 50 TRI ## Iote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff LIC MF Banking & PSU Fund - Regular Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Banking & PSU Fund - Direct Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Regular Plan CRISIL Short Duration Debt A-II Index # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Direct Plan	13.63 6.37 6.65 blans shall have nemes managed 8.09 7.80 9.90 8.64 7.80 9.90 7.67 8.06 9.90 8.72	19.38 13.89 11.77  ve a different e ged by Mr. Dik  6.33 6.08 7.25 6.88 6.08 7.25 6.81 7.25 6.77	27.82 26.27 23.72 Expense struct shift Mittal is 6 5.77 6.10 5.26 6.33 6.10 5.26 5.40 6.28 5.26 6.46	19.25 15.80 14.62  ure. Past perf #First Tier E  7.11 7.77 6.71 7.47 7.42 6.68 5.68 7.00 6.89 6.96	11,363 10,637 10,665 formance may 3enchmark, ## 10,809 10,780 10,990 10,767 10,806 10,990 10,767	17,021 14,761 13,956 or may not be the Additional Be 12,022 11,940 12,338 12,212 11,940 12,338 11,822 12,086 12,338 12,175	34,137 32,055 28,957 sustained in funchmark. The sustained	30,212 25,089 23,535 uture. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058 15,177 15,078 15,136	May 31, 2007  January 1 2013
LIC MF Dividend Yield Fund - Direct Plan  Nifty 500 Index-TRI #  NIFTY 50 TRI ##  Iote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff  LIC MF Banking & PSU Fund - Regular Plan  NIFTY Banking & PSU Debt Index A-II #  CRISIL 10 year Gilt Index ##  LIC MF Banking & PSU Fund - Direct Plan  NIFTY Banking & PSU Debt Index A-II #  CRISIL 10 year Gilt Index ##  LIC MF Short Duration Fund - Regular Plan  CRISIL Short Duration Debt A-II Index #  LIC MF Short Duration Fund - Direct Plan  CRISIL Short Duration Fund - Direct Plan  CRISIL Short Duration Debt A-II Index #	13.63 6.37 6.65 blans shall have nemes manage 8.09 7.80 9.90 8.64 7.80 9.90 7.67 8.06 9.90 8.72 8.06	19.38 13.89 11.77  Ive a different e ged by Mi. Dik 6.33 6.08 7.25 6.88 6.08 7.25 6.51 7.25 6.77 6.51	27.82 26.27 23.72  Expense struct shit Mittal is 6  5.77 6.10 5.26 6.33 6.10 5.26 5.40 6.28 5.26 6.46 6.28	19.25 15.80 14.62 ure. Past perf. 5. #First Tier E  7.11 7.77 6.71 7.47 7.42 6.68 5.68 7.00 6.89 6.96 7.00	11,363 10,637 10,665 formance may ##  10,809 10,780 10,990 10,864 10,780 10,990 10,767 10,806 10,990 10,872 10,806	17,021 14,761 13,956 or may not be standitional Be 12,022 11,940 12,338 12,212 11,940 12,338 11,822 12,086 12,338 12,175 12,086	34,137 32,055 28,957 sustained in functionark. The sustained in functionary is sustained in functionary in functional sustained in functionary in functionary in functional sustained in functionary in f	30,212 25,089 23,535 uture. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058 15,177 15,078 15,136 15,177	2018 not considered for the scheme  May 31, 2007  January 1 2013
LIC MF Dividend Yield Fund - Direct Plan Nifty 500 Index-TRI # NIFTY 50 TRI ## lote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff LIC MF Banking & PSU Fund - Regular Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Banking & PSU Fund - Direct Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Regular Plan CRISIL Short Duration Debt A-II Index # LIC MF Short Duration Fund - Direct Plan CRISIL Short Duration Fund - Direct Plan CRISIL Short Duration Debt A-II Index #	13.63 6.37 6.65 blans shall have nemes managed 8.09 7.80 9.90 8.64 7.80 9.90 7.67 8.06 9.90 8.72	19.38 13.89 11.77  ve a different e ged by Mr. Dik  6.33 6.08 7.25 6.88 6.08 7.25 6.81 7.25 6.77	27.82 26.27 23.72 Expense struct shift Mittal is 6 5.77 6.10 5.26 6.33 6.10 5.26 5.40 6.28 5.26 6.46	19.25 15.80 14.62  ure. Past perf #First Tier E  7.11 7.77 6.71 7.47 7.42 6.68 5.68 7.00 6.89 6.96	11,363 10,637 10,665 formance may ##  10,809 10,780 10,990 10,864 10,780 10,990 10,767 10,806 10,990 10,872 10,806 10,990	17,021 14,761 13,956 or may not be standitional Be 12,022 11,940 12,338 12,212 11,940 12,338 11,822 12,086 12,338 12,175 12,086 12,338	34,137 32,055 28,957 sustained in functionaria. The inchmark. The inchma	30,212 25,089 23,535 ature. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058 15,177 15,078 15,136 15,177 15,078	2018 not considered for the scheme  May 31, 2007  January 1 2013
LIC MF Dividend Yield Fund - Direct Plan  Nifty 500 Index-TRI #  NIFTY 50 TRI ##  Iote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff  LIC MF Banking & PSU Fund - Regular Plan  NIFTY Banking & PSU Debt Index A-II #  CRISIL 10 year Gilt Index ##  LIC MF Banking & PSU Fund - Direct Plan  NIFTY Banking & PSU Debt Index A-II #  CRISIL 10 year Gilt Index ##  LIC MF Short Duration Fund - Regular Plan  CRISIL Short Duration Debt A-II Index #  LIC MF Short Duration Fund - Direct Plan  CRISIL Short Duration Fund - Direct Plan  CRISIL Short Duration Debt A-II Index #	13.63 6.37 6.65 blans shall have nemes manage 8.09 7.80 9.90 8.64 7.80 9.90 7.67 8.06 9.90 8.72 8.06	19.38 13.89 11.77  Ive a different e ged by Mi. Dik 6.33 6.08 7.25 6.88 6.08 7.25 6.51 7.25 6.77 6.51	27.82 26.27 23.72  Expense struct shit Mittal is 6  5.77 6.10 5.26 6.33 6.10 5.26 5.40 6.28 5.26 6.46 6.28	19.25 15.80 14.62 ure. Past perf. 5. #First Tier E  7.11 7.77 6.71 7.47 7.42 6.68 5.68 7.00 6.89 6.96 7.00	11,363 10,637 10,665 formance may ##  10,809 10,780 10,990 10,864 10,780 10,990 10,767 10,806 10,990 10,872 10,806	17,021 14,761 13,956 or may not be standitional Be 12,022 11,940 12,338 12,212 11,940 12,338 11,822 12,086 12,338 12,175 12,086	34,137 32,055 28,957 sustained in functionark. The sustained in functionary is sustained in functionary in functional sustained in functionary in functionary in functional sustained in functionary in f	30,212 25,089 23,535 uture. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058 15,177 15,078 15,136 15,177	2018 not considered for the scheme  May 31, 2007  January 1 2013
LIC MF Dividend Yield Fund - Direct Plan Nifty 500 Index-TRI # NIFTY 50 TRI ## lote: Above returns are as on 31st March 2025. Different promputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff LIC MF Banking & PSU Fund - Regular Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Banking & PSU Fund - Direct Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Regular Plan CRISIL Short Duration Debt A-II Index # LIC MF Short Duration Fund - Direct Plan CRISIL Short Duration Debt A-II Index # LIC MF Short Duration Debt A-II Index # LIC MF Short Duration Debt A-II Index # LIC MF Medium to Long Duration Fund - Regular Plan CRISIL Medium to Long Duration	13.63 6.37 6.65 blans shall have nemes manage 8.09 7.80 9.90 8.64 7.80 9.90 7.67 8.06 9.90 8.72 8.06 9.90	19.38 13.89 11.77  Ive a different e ged by Mi. Dik  6.33 6.08 7.25 6.88 6.08 7.25 5.73 6.51 7.25 6.77 6.51 7.25	27.82 26.27 23.72  Expense struct shit Mittal is 6  5.77 6.10 5.26 6.33 6.10 5.26 5.40 6.28 5.26 6.46 6.28 5.26	19.25 15.80 14.62 ure Past perficille First Tier E 7.11 7.77 6.71 7.47 7.42 6.68 5.68 7.00 6.89 6.96 7.00 6.89	11,363 10,637 10,665 formance may ##  10,809 10,780 10,990 10,864 10,780 10,990 10,767 10,806 10,990 10,872 10,806 10,990	17,021 14,761 13,956 or may not be standitional Be 12,022 11,940 12,338 12,212 11,940 12,338 11,822 12,086 12,338 12,175 12,086 12,338	34,137 32,055 28,957 sustained in functionaria. The inchmark. The inchma	30,212 25,089 23,535 ature. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058 15,177 15,078 15,136 15,177 15,078	May 31, 2007  January 1 2013  February 1 2019
LIC MF Dividend Yield Fund - Direct Plan Nifty 500 Index-TRI # NIFTY 50 TRI ## Idet: Above returns are as on 31st March 2025. Different promputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff LIC MF Banking & PSU Fund - Regular Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Banking & PSU Fund - Direct Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Regular Plan CRISIL Short Duration Debt A-II Index # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Direct Plan CRISIL Short Duration Debt A-II Index # CRISIL Short Duration Debt A-II Index # CRISIL 10 year Gilt Index ## LIC MF Short Duration Debt A-II Index # CRISIL 10 year Gilt Index ## LIC MF Medium to Long Duration Fund - Regular Plan	13.63 6.37 6.65 blans shall have nemes managed shall have nemes nem	19.38 13.89 11.77  We a different e ged by Mr. Dik  6.33 6.08 7.25 6.88 6.08 7.25 6.51 7.25 6.77 6.51 7.25 6.89 6.67	27.82 26.27 23.72  Expense struct shit Mittal is 6  5.77 6.10 5.26 6.33 6.10 5.26 5.40 6.28 5.26 6.46 6.28 5.26 5.67	19.25 15.80 14.62 ure. Past perf #First Tier E 7.11 7.77 6.71 7.47 7.42 6.68 5.68 7.00 6.89 6.96 7.00 6.89 7.89	11,363 10,637 10,665 formance may ##  10,809 10,780 10,990 10,864 10,780 10,990 10,767 10,806 10,990 10,872 10,806 10,990 10,879 10,884	17,021 14,761 13,956 or may not be standitional Be 12,022 11,940 12,338 12,212 11,940 12,338 11,822 12,086 12,338 12,175 12,086 12,338 12,175	34,137 32,055 28,957 sustained in functionaria. The sustained in functionaria is sustained in functionaria. The sustained in functionaria is sustained in functionaria in functin	30,212 25,089 23,535 htture. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058 15,177 15,078 15,136 15,177 15,078 70,936	May 31, 2007  January 1 2013  February 1 2019
LIC MF Dividend Yield Fund - Direct Plan Nifty 500 Index-TRI # NIFTY 50 TRI ## Idet: Above returns are as on 31st March 2025. Different promputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff LIC MF Banking & PSU Fund - Regular Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Regular Plan CRISIL Short Duration Debt A-II Index # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Direct Plan CRISIL Short Duration Debt A-II Index # CRISIL 10 year Gilt Index ## LIC MF Medium to Long Duration Fund - Regular Plan CRISIL Medium to Long Duration Debt A-III Index # CRISIL Medium to Long Duration Fund - Regular Plan CRISIL Medium to Long Duration Fund - Regular Plan CRISIL Medium to Long Duration Fund - Regular Plan CRISIL 10 year Gilt Index ## LIC MF Medium to Long Duration Fund - Regular Plan CRISIL Medium to Long Duration Fund - Regular Plan CRISIL 10 year Gilt Index ## LIC MF Medium to Long Duration Fund	13.63 6.37 6.65 blans shall have nemes manage 8.09 7.80 9.90 8.64 7.80 9.90 7.67 8.06 9.90 8.72 8.06 9.90 8.79 8.84 9.90	19.38 13.89 11.77  Ive a different e ged by Mr. Dik  6.33 6.08 7.25 6.88 6.08 7.25 6.51 7.25 6.77 6.51 7.25 6.89 6.67 7.25	27.82 26.27 23.72  Expense struct shit Mittal is 6  5.77 6.10 5.26 6.33 6.10 5.26 5.40 6.28 5.26 6.46 6.28 5.26 5.67 6.58 5.26	19.25 15.80 14.62 ure. Past perficit #First Tier E  7.11 7.77 6.71 7.47 7.42 6.68 5.68 7.00 6.89 6.96 7.00 6.89 9.08 NA	11,363 10,637 10,665 formance may ###  10,809 10,780 10,990 10,864 10,780 10,990 10,767 10,806 10,990 10,872 10,806 10,990 10,879 10,884 10,990	17,021 14,761 13,956 or may not be the Additional Be the Additiona	34,137 32,055 28,957 sustained in funchmark. The sustained	30,212 25,089 23,535  uture. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058 15,177 15,078 15,136 15,177 15,078 70,936 94,070 NA	2018  not considered for the scheme  May 31, 2007  January 1 2013  February 1 2019
LIC MF Dividend Yield Fund - Direct Plan Nifty 500 Index-TRI # NIFTY 50 TRI ## Idet: Above returns are as on 31st March 2025. Different promputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff LIC MF Banking & PSU Fund - Regular Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Banking & PSU Fund - Direct Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Regular Plan CRISIL Short Duration Debt A-II Index # CRISIL 10 year Gilt Index ## LIC MF Short Duration Debt A-II Index # CRISIL Short Duration Debt A-II Index # CRISIL Short Duration Debt A-II Index # CRISIL Medium to Long Duration Fund - Regular Plan CRISIL Medium to Long Duration Debt A-III Index # CRISIL Medium to Long Duration Debt A-III Index # CRISIL Medium to Long Duration Debt A-III Index # CRISIL Medium to Long Duration Debt A-III Index # CRISIL Medium to Long Duration Debt A-III Index # CRISIL 10 year Gilt Index ##	13.63 6.37 6.65 blans shall have nemes manage 8.09 7.80 9.90 8.64 7.80 9.90 7.67 8.06 9.90 8.72 8.06 9.90 8.79 8.84	19.38 13.89 11.77  We a different e ged by Mr. Dik  6.33 6.08 7.25 6.88 6.08 7.25 6.51 7.25 6.77 6.51 7.25 6.89 6.67	27.82 26.27 23.72  Expense struct shit Mittal is 6  5.77 6.10 5.26 6.33 6.10 5.26 5.40 6.28 5.26 6.46 6.28 5.26 6.46 6.28 5.26 6.46 6.28	19.25 15.80 14.62 ure Past perficille First Tier E 7.11 7.77 6.71 7.47 7.42 6.68 5.68 7.00 6.89 6.96 7.00 6.89 7.89 9.08	11,363 10,637 10,665 formance may ##  10,809 10,780 10,990 10,864 10,780 10,990 10,767 10,806 10,990 10,872 10,806 10,990 10,879 10,884	17,021 14,761 13,956 or may not be standitional Be standitiona	34,137 32,055 28,957 sustained in functionaria. The sustained in functionaria is a sustained in functionaria in functionaria. The sustained in functionaria is a sustained in functionaria in functio	30,212 25,089 23,535 htture. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058 15,177 15,078 15,136 15,177 15,078 70,936 94,070	May 31, 2007  January 1, 2013  February 1, 2019  June 23, 1999
LIC MF Dividend Yield Fund - Direct Plan Nifty 500 Index-TRI # NIFTY 50 TRI ##  lote: Above returns are as on 31st March 2025. Different promputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Pratik Shroff LIC MF Banking & PSU Fund - Regular Plan NIFTY Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Banking & PSU Debt Index A-II # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Regular Plan CRISIL Short Duration Debt A-II Index # CRISIL 10 year Gilt Index ## LIC MF Short Duration Fund - Direct Plan CRISIL Short Duration Debt A-II Index # CRISIL 10 year Gilt Index ## LIC MF Medium to Long Duration Fund - Regular Plan CRISIL Medium to Long Duration Fund - Debt A-III Index # CRISIL 10 year Gilt Index ## LIC MF Medium to Long Duration Fund - Regular Plan CRISIL Medium to Long Duration Fund - Direct Plan CRISIL 10 year Gilt Index ## LIC MF Medium to Long Duration Fund - Direct Plan CRISIL Medium to Long Duration Fund - Direct Plan CRISIL Medium to Long Duration Fund - Direct Plan CRISIL Medium to Long Duration Fund - Direct Plan CRISIL Medium to Long Duration Fund - Direct Plan CRISIL Medium to Long Duration Fund - Direct Plan CRISIL Medium to Long Duration	13.63 6.37 6.65 blans shall have nemes manage 8.09 7.80 9.90 8.64 7.80 9.90 7.67 8.06 9.90 8.72 8.06 9.90 8.79 8.84 9.90 9.89	19.38 13.89 11.77  We a different e ged by Mr. Dik  6.33 6.08 7.25 6.83 6.08 7.25 6.51 7.25 6.77 6.51 7.25 6.89 6.67 7.25 7.75	27.82 26.27 23.72  Expense struct shit Mittal is 6  5.77 6.10 5.26 6.33 6.10 5.26 5.40 6.28 5.26 6.46 6.28 5.26 5.67 6.58 5.26 6.38	19.25 15.80 14.62 ure. Past perficit #First Tier E  7.11 7.77 6.71 7.47 7.42 6.68 5.68 7.00 6.89 6.96 7.00 6.89 9.08 NA 7.28	11,363 10,637 10,665 formance may ##  10,809 10,780 10,990 10,864 10,780 10,990 10,767 10,806 10,990 10,872 10,806 10,990 10,879 10,884 10,990 10,989	17,021 14,761 13,956 or may not be exadditional Be exadditiona	34,137 32,055 28,957 sustained in finchmark. The sustained	30,212 25,089 23,535  uture. Load is reperformance 34,050 38,018 31,883 24,179 24,043 22,073 14,058 15,177 15,078 15,136 15,177 15,078 70,936 94,070 NA 23,643	May 31, 2007  January 1, 2019  June 23, 1999  January 1,

# Comparative Performance of Open Ended Schemes

		C	AG	R (%)		Т	Curre nt \	Value of Inv	estment o	f ₹ 10,000	Data of
	1 Year	3 Yea	rs	5 Years	Since		1 Year	3 Years	5 Years	Since Inception	Date of Inception
LIC MF Arbitrage Fund - Regular Plan	6.91	6.22	2	4.94	5.10		10,691	11,986	12,727	13,604	
NIFTY 50 Arbitrage Index #	7.65	7.01		5.42	5.58		10,765	12,249	13,014	13,986	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	)	5.51	5.92		10,749	12,043	13,079	14,270	January 25
LIC MF Arbitrage Fund - Direct Plan	7.61	6.97	,	5.67	5.83		10,761	12,244	13,180	14,198	2019
NIFTY 50 Arbitrage Index #	7.65	7.01		5.42	5.58		10,765	12,249	13,014	13,986	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	)	5.51	5.92		10,749	12,043	13,079	14,270	
LIC MF Children's Fund - Regular Plan	4.27	9.20	)	16.01	4.90		10,427	13,024	21,019	30,604	
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.3		18.99	NA		10,736	13,821	23,864	NA	November 1
NIFTY 50 TRI ##	6.65	11.7		23.72	15.96		10,665	13,956	28,957	3,19,265	2001
LIC MF Children's Fund - Direct Plan	5.14	9.93		16.94	10.15		10,514	13,289	21,878	32,569	
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.3		18.99	12.34		10,736	13,821	23,864	41,395	January 1
NIFTY 50 TRI ##	6.65	11.7		23.72	13.21		10,665	13,956	28,957	45,427	2013
LIC MF Conservative Hybrid Fund - Regular Plan	6.89	5.58		7.12	8.03		10,689	11,771	14,110	79,505	
CRISIL Hybrid 85+15 - Conservative Index #	8.54	8.01		9.45	NA		10,854	12,602	15,709	NA	June 1,
CRISIL 10 year Gilt Index ##	9.90	7.2		5.26	NA		10,990	12,338	12,921	NA	1998
LIC MF Conservative Hybrid Fund -								*			
Direct Plan	8.00	6.59	)	8.12	7.72		10,800	12,113	14,781	24,843	January 1
CRISIL Hybrid 85+15 - Conservative Index # CRISIL 10 year Gilt Index ##	8.54	8.0		9.45 5.26	9.02 6.62		10,85 <mark>4</mark> 10,990	12,602 12,338	15,709 12,921	28,745 21,901	2013
LIC MF Nifty 8-13 yr G-Sec ETF	9.90	7.2					10,983	12,395	13,297	20,547	
Nifty 8-13 yr G-Sec Index #	9.83	7.41		5.86	7.26		10,999	12,478	13,506	21,215	December 2
CRISIL 10 year Gilt Index ##	9.99	7.65 7.25		6.19 5.26	7.60 6.83		10,990	12,338	12,921	19,706	2014
•											
LIC MF Gilt Fund - Regular Plan	8.36	6.3		5.57	7.28		10,836	12,025	13,114	59,224	December 1
NIFTY All Duration G-Sec Index #	9.81	7.7		6.74	NA		10,981	12,525	13,858	NA	1999
CRISIL 10 Year Gilt Index ##	9.90	7.2		5.26	NA		10,990	12,338	12,921	NA	
LIC MF Gilt Fund - Direct Plan	9.16	7.10		6.34	7.73		10,916	12,289	13,602	24,909	January 1
NIFTY All Duration G-Sec Index #	9.81	7.7	3	6.74	7.56		10,981	12,525	13,858	24,431	2013
CRISIL 10 Year Gilt Index ##	9.90	7.2	5	5.26	6.68		10,990	12,338	12,921	22,079	
LIC MF Equity Savings Fund - Regular Plan	7.06	7.7	1	11.13	7.06		10,706	12,498	16,954	26,128	March 7,
NIFTY Equity Savings Index #	7.76	8.7	3	12.33	9.23		10,776	12,875	17,892	34,659	2011
CRISIL 10 Year Gilt Index ##	9.90	7.2	5	5.26	6.64		10,990	12,338	12,921	24,726	
LIC MF Equity Savings Fund - Direct Plan	8.14	8.7	3	12.23	7.91		10,814	12,874	17,808	25,407	
NIFTY Equity Savings Index #	7.76	8.7	3	12.33	9.43		10,776	12,875	17,892	30,153	January 1, 2013
CRISIL 10 Year Gilt Index ##	9.90	7.2	5	5.26	6.68		10,990	12,338	12,921	22,079	
LIC MF Unit Linked Insurance Scheme - Regular Plan	8.57	8.3	4	17.86	9.76		10,857	12,720	22,750	2,80,960	
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.	38	18.99	NA		10,736	13,821	23,864	NA	June 19,
NIFTY 50 TRI ##	6.65	11.	77	23.72	NA		10,665	13,956	28,957	NA	1989
LIC MF Unit Linked Insurance Scheme - Direct Plan	9.68	9.3	9	18.96	11.78		10,968	13,093	23,831	38,451	
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.	38	18.99	12.81		10,736	13,821	23,864	42,933	January 1
NIFTY 50 TRI ##	6.65	11.	77	23.72	13.79		10,665	13,956	28,957	47,637	2013
LIC MF Aggressive Hybrid Fund - Regular Plan	7.51	10.	16	16.07	8.88		10,751	13,373	21,074	1,84,376	
CRISIL Hybrid 35+65 - Aggressive Index#	7.36	11.3		18.99	NA		10,736	13,821	23,864	NA	January 1
NIFTY 50 TRI ##	6.65	11.		23.72	14.38		10,665	13,956	28,957	10,01,570	1991
LIC MF Aggressive Hybrid Fund - Direct Plan	8.68	11.0		16.68	10.86		10,868	13,914	21,637	35,337	
CRISIL Hybrid 35+65 - Aggressive Index #		11.3		18.99	12.29		10,736	13,821	23,864	41.356	January 1
NIFTY 50 TRI ##	7.36				-			13,956	28,957	45,370	2013
ote: Above returns are as on 31st March 2025. Different	6.65	11.7		23.72	13.15		10,665	•			at as asidar - d

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Pratik Shroff is 12. #First Tier Benchmark, ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

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Factsheet March, 2025

Comparative Perfo	rmanc	e of O	pen Er	ided	Scheme	es			
		CAG	R (%)		Current	Value of Inv	estment o		Date of
	1 Year	3 Years	5 Years	Since Inception	n 1 Year	3 Years	5 Years	Since Inception	Inception
Funds managed by Mr. Nikhil Rungta									
LIC MF Large Cap Fund - Regular Plan	6.21	9.65	20.22	5.74	10,621	13,188	25,128	55,192	
Nifty 100 TRI #	6.14	12.11	23.82	NA	10,614	14,081	29,075	NA	September
NIFTY 50 TRI ##	6.65	11.77	23.72	10.99	10,665	13,956	28,957	2,42,535	1994
LIC MF Large Cap Fund - Direct Plan	7.44	10.40	20.41	13.20	10,744	13,458	25,326	45,687	
Nifty 100 TRI #	6.14	12.11	23.82	13.54	10,614	14,081	29,075	47,347	January 1,
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	2013
LIC MF Flexi Cap Fund - Regular Plan	1.67	9.55	19.27	7.54	10,167	13,150	24,148	1,02,098	
Nifty 500 TRI #	6.37	13.89	26.27	NA	10,637	14,761	32,055	NA	April 15,
NIFTY 50 TRI ##	6.65	11.77	23.72	12.99	10,665	13,956	28,957	4,97,069	1993
LIC MF Flexi Cap Fund - Direct Plan									
Nifty 500 TRI #	2.65	10.62	20.14	12.45	10,265	13,538 14,761	25,036 32,055	42,123	January 1
NIFTY 50 TRI ##	6.37	13.89	26.27	14.24	,			51,031	2013
LIC MF Smallcap Fund - Regular Plan	6.65	11.77	23.72	13.24	10,665	13,956 15,794	28,957	45,817 27,703	
	11.60	16.44	33.70	13.99	11,160		42,752	· ·	
Nifty Smallcap 250 TRI #	6.02	17.85	37.46	13.32	10,602	16,353	49,000	26,425	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.53	10,665	13,956	28,957	26,814	June 21, 2017
LIC MF Smallcap Fund - Direct Plan	12.89	17.61	35.04	15.59	11,289	16,274	44,937	30,871	2017
Nifty Smallcap 250 TRI #	6.02	17.85	37.46	13.32	10,602	16,353	49,000	26,425	-
NIFTY 50 TRI ##	6.65	11.77	23.72	13.53	10,665	13,956	28,957	26,814	
LIC MF Value Fund - Regular Plan	4.29	11.58	23.83	12.67	10,429	13,895	29,131	22,023	_
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.60	10,637	14,761	32,055	23,219	
BSE Sensex-TRI ## LIC MF Value Fund - Direct Plan	6.39	11.17	22.77	12.54	10,639	13,731	27,864	21,828	August 20 2018
	5.40	12.61	24.90	13.86	10,540	14,284	30,409	23,598	
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.60		14,761	32,055	23,219	-
BSE Sensex-TRI ##	6.39	11.17	22.77	12.54	10,639	13,731	27,864	21,828	
LIC MF Conservative Hybrid Fund - Regular Plan	6.89	5.58	7.12	8.03	10,68 <mark>9</mark>	11,771	14,110	79,505	
CRISIL Hybrid 85+15 - Conservative Index #	8.54	8.01	9.45	NA	10,854	12,602	15,709	NA	June 1,
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	NA	10,990	12,338	12,921	NA	1998
LIC MF Conservative Hybrid Fund - Direct Plan	8.00	6.59	8.12	7.72	10,800	12,113	14,781	24,843	
CRISIL Hybrid 85+15 - Conservative Index #	8.54	8.01	9.45	9.02	10,854	12,602	15,709	28,745	January 1
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.62	10,990	12,338	12,921	21,901	2013
LIC MF Children's Fund - Regular Plan	4.27	9.20	16.01	4.90	10,427	13,024	21,019	30,604	
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	November 1
NIFTY 50 TRI ##	6.65	11.77	23.72	15.96	10,665	13,956	28,957	3,19,265	2001
LIC MF Children's Fund - Direct Plan						13,289			
CRISIL Hybrid 35+65 - Aggressive Index #	5.14	9.93	16.94	10.15			21,878	32,569	January 1
NIFTY 50 TRI ##	7.36	11.38	18.99	12.34	10,736 10,665	13,821 13,956	23,864 28,957	41,395 45,427	2013
	6.65	11.77	23.72	13.21					
Note: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of schenchmarked to the Total Return variant of the index.  Funds managed by Mr. Mahesh Bendre									
LIC MF Infrastructure Fund - Regular Plan	15.85	24.31	33.64	9.04	11,585	19,221	42,656	43,649	
Nifty Infrastructure TRI #						17,287	37,953	· ·	March 24
	2.27	20.06	30.61	5.75	10,227			25,886	2008
NIFTY 50 TRI ##	6.65	11.77	23.72	11.36		13,956	28,957	62,472	
LIC MF Infrastructure Fund - Direct Plan	17.31	25.74	35.23	15.57	11,731	19,894	45,267	58,906	January 1
Nifty Infrastructure TRI #	2.27	20.d6	30.61	11.61		17,287	37,953	38,357	2013
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	

					Schemes  Current Value of Investment of ₹ 10,000						
	4.57		R (%)	Since					₹ 10,000 Since	Date of Inception	
	1 Year	3 Years	5 Years	Inception	'n	1 Year	3 Years	5 Years	Inception	inception	
LIC MF Smallcap Fund - Regular Plan	11.60	16.44	33.70	13.99		11,160	15,794	42,752	27,703		
Nifty Smallcap 250 TRI #	6.02	17.85	37.46	13.32		10,602	16,353	49,000	26,425	June 21, 2017	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.53		10,665	13,956	28,957	26,814		
LIC MF Smallcap Fund - Direct Plan	12.89	17.61	35.04	15.59		11,289	16,274	44,937	30,871		
Nifty Smallcap 250 TRI #	6.02	17.85	37.46	13.32		10,602	16,353	49,000	26,425		
NIFTY 50 TRI ##	6.65	11.77	23.72	13.53		10,665	13,956	28,957	26,814		
LIC MF Value Fund - Regular Plan	4.29	11.58	23.83	12.67		10,429	13,895	29,131	22,023		
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.60		10,637	14,761	32,055	23,219		
BSE Sensex-TRI ##	6.39	11.17	22.77	12.54		10,639	13,731	27,864	21,828	August 20	
LIC MF Value Fund - Direct Plan	5.40	12.61	24.90	13.86		10,540	14,284	30,409	23,598	2018	
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.60		10,637	14,761	32,055	23,219		
BSE Sensex-TRI ##	6.39	11.17	22.77	12.54		10,639	13,731	27,864	21,828		
ote: Above returns are as on 31st March 2025. Different pomputation of returns. NA: Not Available. Total no of sche	lans shall hav	ve a different e	expense struct	ure. Past pe	erforma	ance may	or may not be s	sustained in fu	iture. Load is r	of the scheme	
enchmarked to the Total Return variant of the index.	illes manage	o by Wii. Waite	esii beliale is	4. #1 113t TIC	er Deri	icililai k, #	#Additional De	ilcilliaik. Tile	e periorinario	of the scheme	
Funds managed by Mr. Sumit Bhatnagar											
LIC MF Large Cap Fund - Regular Plan	6.21	9.65	20.22	5.74		10,621	13,188	25,128	55,192		
Nifty 100 TRI #	6.14	12.11	23.82	NA		10,614	14,081	29,075	NA	September 1994	
NIFTY 50 TRI ##	6.65	11.77	23.72	10.99		10,665	13,956	28,957	2,42,535	1334	
LIC MF Large Cap Fund - Direct Plan	7.44	10.40	20.41	13.20	1	10,744	13,458	25,326	45,687		
Nifty 100 TRI #	6.14	12.11	23.82	13.54		10,614	14,081	29,075	47,347	January 1,	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24		10,665	13,956	28,957	45,817	2013	
LIC MF Arbitrage Fund - Regular Plan	6.91	6.22	4.94	5.10		10,691	11,986	12,727	13,604		
, ,						10,765	12,249		13,986		
NIFTY 50 Arbitrage Index #	7.65	7.01	5.42	5.58		· ·	· ·	13,014	·	January 25, 2019	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.92		10,749	12,043	13,079	14,270		
LIC MF Arbitrage Fund - Direct Plan	7.61	6.97	5.67	5.83		10,761	12,244	13,180	14,198		
NIFTY 50 Arbitrage Index #	7.65	7.01	5.42	5.58		10,765	12,249	13,014	13,986		
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.92		10,749	12,043	13,079	14,270		
LIC MF Nifty 50 ETF	6.53	11.60	23.53	13.60		10,653	13,904	28,783	33,018	November 2	
NIFTY 50 TRI #	6.65	11.77	23.72	13.80		10,665	13,956	28,957	33,525	2015	
BSE Sensex TRI ##	6.39	11.17	22.77	13.79		10,639	13,731	27,864	33,513		
LIC MF BSE Sensex ETF	6.21	11.02	22.56	13.60		10,621	13,686	27,674	32,889	Navamban 2	
BSE Sensex TRI #	6.39	11.17	22.77	13.71		10,639	13,731	27,864	33,157	November 30 2015	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.72		10,665	13,956	28,957	33,192		
LIC MF Nifty 100 ETF	5.81	11.73	23.40	14.57		10,581	13,953	28,636	34,223		
NIFTY 100 TRI #	6.14	12.11	23.82	14.97		10,614	14,081	29,075	35,272	March 17, 2016	
BSE 100 TRI ##	6.65	11.77	23.72	14.86		10,665	13,956	28,957	34,980		
LIC MF BSE Sensex Index Fund -	5.14	9.94	21.29	13.19		10,514	13,291	26,262	1,59,140		
Regular Plan BSE Sensex TRI #	6 30	11.17		16.95		10,639	13,731	27,864	3,29,547	December 5, 2002	
NIFTY 50 TRI ##	6.39	11.77	22.77			10,665	13,751	28,957	3,02,647		
LIC MF BSE Sensex Index Fund -	6.65	11.//	23.72	16.50		-					
Direct Plan	5.88	10.71	22.09	12.42		10,588	13,573	27,144	41,950		
BSE Sensex TRI #	6.39	11.17	22.77	13.34		10,639	13,731	27,864	46,306	January 1, 2013	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24		10,665	13,956	28,957	45,817		
LIC MF Nifty 50 Index Fund - Regular Plan	5.48	10.58	22.24	12.49		10,548	13,527	27,308	1,38,622	Decree 1 =	
NIFTY 50 TRI #	6.65	11.77	23.72	16.50		10,665	13,956	28,957	3,02,647	December 5 2002	
BSE Sensex TRI ##	6.39	11.17	22.77	16.95		10,639	13,731	27,864	3,29,547		
	6.25	11.39	23.12	12.51		10,635	13,826	28,307	42,361		
LIC MF Nifty 50 Index Fund - Direct Plan	6.35	11.55				.0,000		,	,		
LIC MF Nifty 50 Index Fund - Direct Plan NIFTY 50 TRI #	6.65	11.77	23.72	13.24		10,665	13,956	28,957	45,817	January 1, 2013	

## Comparative Performance of Open Ended Schemes

1 Year   3 Years   5 Years   1 Year   1 Years   3 Years   5 Years   1 Year		CAGR (%)			Cur	Current Value of Investment of ₹ 10,000						
Nifty Next 50 TRI # 4.76 16.18 25.45 12.86 10.47 15.667 31.037 88.129 2010 NIFTY 50 TRI ## 6.65 11.77 23.72 11.20 10.865 13.956 28.957 45.817 2013 NIFTY 50 TRI ## 1.00 10.00 ETF-Regular Plan 4.25 15.65 24.58 14.47 10.425 15.476 30.025 52.382 13.04 NIFTY 50 TRI ## 1.00 ETF-Regular Plan 7.63 NA NA 6.21 10.765 13.966 28.957 45.817 12.013 NIFTY 50 TRI ## 8.01 NA NA 6.21 10.765 NA NA NA 10.702 NIFTY 50 TRI ## 8.01 NA NA 6.21 10.765 NA NA 10.702 NIFTY 50 TRI ## 6.65 NA NA NA 10.702 NIFTY 50 TRI ## 8.01 NA NA 6.21 10.657 NA NA 10.702 NIFTY 50 TRI ## 6.65 NA NA NA 10.702 NIFTY 50 TRI ## 1.00 NA NA 6.21 10.657 NA NA 10.702 NIFTY 50 TRI ## 1.00 NA NA 6.27 10.657 NA NA 10.702 NIFTY 50 TRI ## 1.00 NA NA 10.702 NIFTY 50 TRI ## 1.00 NA NA 6.27 10.657 NA NA 10.702 NIFTY 50 TRI ## 1.00 NA NA 10.702 NA		1 Year	3 Years	5 Years		1 Ye	ar	3 Years	5 Years			
Nitry Next 50 Int 8	LIC MF Nifty Next 50 Index Fund - Regular Plan	3.65	14.99	23.85	11.18	10,3	65	15,209	29,155	46,701		
NIFTY SO TRI ##	Nifty Next 50 TRI #	4.76	16.18	25.45	12.88	10,4	76	15,667	31,037	58,129	2010	
Nifty Next 50 TRI #	NIFTY 50 TRI ##	6.65	11.77	23.72	11.20	10,6	65	13,956	28,957	46,783		
Nitry Nox 5 of RI #	LIC MF Nifty Next 50 Index Fund - Direct Plan	4.25	15.65	24.58	14.47	10,4	25	15,476	30,025	52,382		
NIFTY 50 TRI ##   6.65   11.77   23.72   13.24   10.665   13.956   28.957   45.817	Nifty Next 50 TRI #	4.76	16.18	25.45	15.39	10,4	76	15,667	31,037	57,723	• •	
Nifty Midcap 100-TRI # 8.01 NA NA 6.74 10,801 NA NA 10,757 February 14, 2024  NiFty So-TRI ## 6.65 NA NA 8.09 10,665 NA NA 10,909 10,665 NA	NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,6	65	13,956	28,957	45,817	2013	
NiFty Micap 100-TRI #   8.01   NA	LIC MF Nifty Midcap 100 ETF- Regular Plan	7.63	NA	NA	6.21	10,7	63	NA	NA	10,702	Colomiani 44	
LIC MF Focused Fund - Regular Plan  4.98 8.54 20.45 9.50 10.498 11,789 25,362 19.528 Nifty 500 Index-TRI # 6.37 13.39 26.27 13.41 10.637 14,761 32,055 25,256 NIFTY 50-TRI ## 6.65 111,77 23.72 13.22 10.665 13,956 28,957 24,960 November 17, 2017  2017  2017  2017  2017  2017  2017  2017  2017  2017  2017  2017  2017  2018  ILC MF Focused Fund - Direct Plan 5.97 9.52 21.55 10.67 10.537 13,141 26,543 21.394  10.637 14,761 32,055 25,256 NIFTY 50-TRI ## 6.65 11,77 23.72 13.22 10.665 13,956 28,957 24,960  LIC MF Aggressive Hybrid Fund- Regular Plan 7.51 10.66 16.07 8.88 10.74 13,373 21,074 1,84,376 28,957 24,960  LIC MF Aggressive Hybrid 35+65 - Aggressive Index # 7.36 11.8 18.99 NA 10,736 13,821 23,864 NA 1991  LIC MF Aggressive Hybrid Fund - Direct Plan 8.68 11.63 16.68 10.86 10.86 13,956 28,957 10,01,570  LIC MF Aggressive Hybrid Fund - Direct Plan 8.68 11.8 18.99 NA 10,736 13,821 23,864 41,356 28,957 10,01,570  LIC MF Aggressive Hybrid Fund - Direct Plan 8.665 11.7 23.72 14.38 10.665 13,956 28,957 10,01,570  LIC MF Equity Savings Fund - Regular Plan 7.06 7.71 11.13 7.06 10.76 10.765 11.2,873 11.395 28,957 10,01,570 2013  2013  2013  2013  2013  2013  2014  Amarch 7, 2011  LIC MF Equity Savings Fund - Direct Plan 8.14 8.78 12.23 7.91 10.816 10.990 12.338 12.921 24.726  LIC MF Equity Savings Fund - Direct Plan 8.14 8.78 12.23 7.91 10.816 10.990 12.338 12.921 24.726  LIC MF Equity Savings Fund - Direct Plan 8.14 8.78 12.23 7.91 10.816 10.990 12.338 12.921 24.726  LIC MF Gold Exchange Traded Fund - Regular Plan NA	Nifty Midcap 100-TRI #	8.01	NA	NA	6.74	10,8	01	NA	NA	10,757	"	
Nifty 500 Index-TRI # 6,37 13,89 26,27 13,4 10,637 14,761 32,055 25,256  NIFTY 50-TRI ## 6,65 11,77 23,72 13,22 10,66 5 13,956 28,957 24,960  Nifty 500 Index-TRI # 6,37 13,89 26,27 13,4 10,637 14,761 32,055 25,256  NIFTY 50-TRI ## 6,65 11,77 23,72 13,22 10,66 5 13,956 28,957 24,960  Nifty 500 Index-TRI # 6,37 13,89 26,27 13,4 10,637 14,761 32,055 25,256  LIC MF Focused Fund - Direct Plan 6,65 11,77 23,72 13,22 10,66 5 13,956 28,957 24,960  LIC MF Aggressive Hybrid Fund - Regular Plan 7,51 10,6 16,07 8,88 10,751 13,373 21,074 1,84,376 28,957 24,960  LIC MF Aggressive Hybrid Fund - Direct Plan 8,68 11,63 16,68 10,86 13,956 28,957 10,01,570  LIC MF Aggressive Hybrid Fund - Direct Plan 8,68 11,63 16,68 10,86 13,956 28,957 10,01,570  LIC MF Equity Savings Fund - Regular Plan 7,06 7,71 11,13 7,06 10,705 12,498 16,954 26,128 Narch 7,76 8,78 12,33 9,23 10,776 12,875 17,892 34,659 2011  LIC MF Equity Savings Index # 7,76 8,78 12,33 9,43 10,776 12,875 17,892 34,659 2011  LIC MF Equity Savings Index # 9,90 7,25 5,26 6,68 10,990 12,338 12,921 22,079  LIC MF Gold Exchange Traded Fund - Regular Plan 30,82 19,49 15,10 8,85 13,082 17,067 20,208 29,203 November 9, 2011  LIC MF Gold Exchange Traded Fund - Regular Plan 30,82 19,49 15,10 8,85 13,082 17,067 20,208 29,203 August 14,2012  LIC MF Gold Exchange Traded Fund - Regular Plan 30,82 19,49 15,10 8,85 13,082 17,067 20,208 29,203 August 14,2012  LIC MF Gold Exchange Traded Fund - Regular Plan 30,82 19,49 15,10 8,85 13,082 17,067 20,208 29,203 August 14,2012  LIC MF Gold Exchange Traded Fund - Regular Plan 30,82 19,49 15,10 8,85 13,082 17,067 20,208 29,203 August 14,2012  LIC MF Gold Exchange Traded Fund - Regular Plan 30,82 19,49 15,10 8,85 13,082 17,067 20,208 28,576 August 14,2012  LIC MF Gold Exchange Traded Fund - Regular Plan 30,82 19,49 15,10 8,85 13,082 17,067 20,208 29,203 August 14,2012  LIC MF Gold Exchange Traded Fund - Regular Plan 30,82 19,49 15,10 8,85 13,082 17,067 20,208 29,203 August 14,2012  LIC MF Gold Exchange Traded Fund - Regular Plan 30,82 19,49 15,10 9,0	NIFTY 50-TRI ##	6.65	NA	NA	8.09	10,6	65	NA	NA	10,909	-	
NIFTY 50-TRI ## 6.65 11.77 23.72 13.22 10.665 13.956 28.957 24,960  Nifty 500 Index-TRI # 6.37 13.89 26.27 13.41 10.637 13.141 26.543 21.394  Nifty 50 Index-TRI # 6.37 13.89 26.27 13.44 10.637 14.761 32.055 25.256  NIFTY 50-TRI ## 6.65 11.77 23.72 13.22 10.665 13.956 28.957 24,960  NIFTY 50-TRI ## 6.65 11.77 23.72 13.22 10.665 13.956 28.957 24,960  CRISIL Hybrid 55+65 - Aggressive Index # 7.36 11.8 18.99 NA 10.736 13.821 23.864 NA January 1, 1991  LIC MF Aggressive Hybrid Fund - Direct Plan 8.68 11.63 16.66 10.86 10.86 13.956 28.957 10.01.570  CRISIL Hybrid 35+65 - Aggressive Index # 7.36 11.1 8 18.99 12.25 10.756 13.956 28.957 10.01.570  LIC MF Aggressive Hybrid Fund - Direct Plan 8.68 11.63 16.66 10.86 10.86 13.821 23.864 41.335 21.074 13.00 10.1570  CRISIL Hybrid 35+65 - Aggressive Index # 7.36 11.1 8 18.99 12.25 10.756 13.956 28.957 10.01.570  LIC MF Equity Savings Fund - Regular Plan 7.06 7.71 11.13 7.06 10.706 13.956 28.957 45.370  LIC MF Equity Savings Index # 7.76 8.78 12.33 9.23 10.776 12.875 17.892 34.659 March 7, 2011  LIC MF Equity Savings Fund - Direct Plan 8.14 8.78 12.23 7.91 10.814 12.874 17.808 25.407 2011  LIC MF Equity Savings Index # 9.90 7.25 5.26 6.68 10.990 12.338 12.921 24.726  LIC MF Equity Savings Index # 9.90 7.25 5.26 6.68 10.990 12.338 12.921 24.726  LIC MF Equity Savings Index # 9.90 7.25 5.26 6.68 10.990 12.338 12.921 24.726  LIC MF Equity Savings Index # 9.90 7.25 5.26 6.68 10.990 12.338 12.921 24.726  LIC MF Equity Savings Index # 9.90 7.25 5.26 6.68 10.990 12.338 12.921 24.726  LIC MF Equity Savings Index # 9.90 7.25 5.26 6.68 10.990 12.338 12.921 24.726  LIC MF Equity Savings Index # 9.90 7.25 5.26 6.68 10.990 12.338 12.921 24.726  LIC MF Equity Savings Index # 9.90 7.25 5.26 6.68 10.990 12.338 12.921 24.726  LIC MF Equity Savings Index # 9.90 7.25 5.26 6.68 10.990 12.338 12.921 24.726  LIC MF Equity Savings Index # 9.90 7.25 5.26 6.68 10.990 12.338 12.921 24.726  LIC MF Equity Savings Index # 9.90 15.10 8.69 13.082 17.067 20.208 29.203 10.0081 12.0081 12.0081 12.0081 12.0081	LIC MF Focused Fund - Regular Plan	4.98	8.54	20.45	9.50	10,4	198	12,789	25,362	19,528		
LIC MF Focused Fund - Direct Plan  5.97  9.52  21.55  10.87  10.88  10.79  10.83  10.79  10.86  10.8	Nifty 500 Index-TRI #	6.37	13.89	26.27	13.41	10,6	37	14,761	32,055	25,256		
NiFty 500 Index-TRI # 6.37 13 89 26.27 13.47 10,637 14,761 32,055 25,256  NiFty 500 Index-TRI # 6.65 11.77 23.72 13.22 10,665 13,956 28,957 24,960  LIC MF Aggressive Hybrid Fund - 7.51 10.16 16.07 8.88 10,751 13.37 21,074 1,84,376 Regular Plan CRISIL Hybrid 35+65 - Aggressive Index # 7.36 11.48 18.99 NA 10,736 13,821 23,864 NA 1991 11.77 23.72 14.33 10,665 13,956 28,957 10,01,570  LIC MF Aggressive Hybrid Fund - Direct Plan 8.68 11.63 16.68 10.86 10.86 13,891 21,637 35,337 21,074 1,84,376 11.78 18.99 12.25 10,736 13,821 23,864 14.356 13,914 21,637 35,337 21,074 1,84,376 21,637 23,272 14.33 10,665 13,956 28,957 10,01,570 11.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 17.79 17.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 17.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 11.79 17.79 11	NIFTY 50-TRI ##	6.65	11.77	23.72	13.22	10,6	65	13,956	28,957	24,960	1 1	
NIFTY 50-TRI ##	LIC MF Focused Fund - Direct Plan	5.97	9.52	21.55	10.87	10,5	97	13,141	26,543	21,394	2017	
LIC MF Aggressive Hybrid Fund - Regular Plan	Nifty 500 Index-TRI #	6.37	13.89	26.27	13.41	10,6	37	14,761	32,055	25,256		
Regular Plan CRISIL Hybrid 35+65 - Aggressive Index # 7.36 11.38 18.99 NA 10.736 13.821 23.864 NA NIFTY 50 TRI ## 6.65 11.77 23.72 14.36 10.665 13.956 28.957 10.01.570 LIC MF Aggressive Hybrid Fund - Direct Plan 8.68 11.63 16.68 10.86 10.86 13.914 21.637 35.337 CRISIL Hybrid 35+65 - Aggressive Index # 7.36 11.38 18.99 12.25 10.736 13.821 23.864 41.356 NIFTY 50 TRI ## 6.65 11.77 23.72 13.15 10.665 13.956 28.957 45.370 LIC MF Equity Savings Fund - Regular Plan 7.06 7.7 11.13 7.06 10.706 12.498 16.954 26.128 NIFTY Equity Savings Index # 7.76 8.78 12.33 9.23 10.776 12.875 17.892 34.659 CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.64 10.990 12.338 12.921 24.726 LIC MF Equity Savings Index # 7.76 8.78 12.33 9.43 10.776 12.875 17.892 30.153 CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.68 10.990 12.338 12.921 22.079 LIC MF Equity Savings Index # 7.76 8.78 12.33 9.43 10.776 12.875 17.892 30.153 CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.68 10.990 12.338 12.921 22.079 LIC MF Equity Gold Exchange Traded Fund - 32.30 19.60 14.90 8.06 13.230 17.116 20.037 28.270 Domestic Price of Gold # 30.82 19.49 15.10 8.69 13.082 17.067 20.208 30.536 November 9. 2011  Domestic Price of Gold # 30.82 19.49 15.10 8.85 13.082 17.067 20.208 29.203 Domestic Price of Gold # 30.82 19.49 15.10 8.85 13.082 17.067 20.208 29.203 Domestic Price of Gold # 30.82 19.49 15.10 8.85 13.082 17.067 20.208 29.203 Domestic Price of Gold # 30.82 19.49 15.10 8.85 13.082 17.067 20.208 29.203 Domestic Price of Gold # 30.82 19.49 15.10 8.85 13.082 17.067 20.208 29.203 Domestic Price of Gold # 30.82 19.49 15.10 8.85 13.082 17.067 20.208 29.203 Domestic Price of Gold # 30.82 19.49 15.10 9.00 13.082 17.067 20.208 28.756  Domestic Price of Gold # 30.82 19.49 15.10 9.00 13.082 17.067 20.208 28.756		6.65	11.77	23.72	13.22	10,6	65	13,956	28,957	24,960		
CRISIL Hybrid 35+65 - Aggressive Index # 7.36 11.38 18.99 NA 10.736 13.821 23.864 NA 1991  NIFTY 50 TRI ## 6.65 11.77 23.72 14.36 10.665 13.956 28.957 10.01.570  LIC MF Aggressive Hybrid Fund - Direct Plan 8.68 11.63 16.68 10.86 10.868 13.914 21.637 35.337  CRISIL Hybrid 35+65 - Aggressive Index # 7.36 11.38 18.99 12.25 10.736 13.821 23.864 41.356  NIFTY 50 TRI ## 6.65 11.77 23.72 13.15 10.665 13.956 28.957 45.370  LIC MF Equity Savings Fund - Regular Plan 7.06 7.7 11.13 7.06 10.706 12.498 16.954 26.128  NIFTY Equity Savings Index # 7.76 8.78 12.33 9.23 10.776 12.875 17.892 34.659  CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.64 10.990 12.338 12.921 24.726  LIC MF Equity Savings Fund - Direct Plan 8.14 8.78 12.33 9.43 10.776 12.875 17.892 30.153  CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.68 10.990 12.338 12.921 22.079  NIFTY Equity Savings Index # 9.90 7.25 5.26 6.68 10.990 12.338 12.921 22.079  LIC MF Gold Exchange Traded Fund - 32.30 19.60 14.90 8.06 13.230 17.116 20.037 28.270  Domestic Price of Gold # 30.82 19.49 15.10 8.69 13.082 17.067 20.208 30.536  NA ## NA		7.51	10.16	16.07	8.88	10,7	751	13,373	21,074	1,84,376		
LIC MF Aggressive Hybrid Fund - Direct Plan  8.68  11.63  16.68  10.86  10.868  13.914  21,637  35,337  January 1, 2013  NIFTY 50 TRI ##  6.65  11.77  23.72  13.15  10,665  13.956  28.957  45,370  LIC MF Equity Savings Fund - Regular Plan  7.76  8.78  12.33  9.23  10,776  12,498  16,954  26,128  March 7, 2011  MiFTY Equity Savings Fund - Direct Plan  8.14  8.78  12.23  7.91  10.814  12,874  17,808  25,407  NIFTY Equity Savings Index #  7.76  8.78  12.33  9.43  10,776  12,875  17,892  34,659  March 7, 2011  LIC MF Equity Savings Fund - Direct Plan  8.14  8.78  12.23  7.91  10.814  12,874  17,808  25,407  NIFTY Equity Savings Index #  9.90  7.25  5.26  6.68  10,990  12,338  12,921  24,726  LIC MF Gold Exchange Traded Fund - 32.30  19.60  14.90  8.06  13,230  17,116  20,037  28,270  November 9, 2011  NA MA  NA  NA  NA  NA  NA  NA  NA  NA  NA	CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	NA	10,7	36	13,821	23,864	NA		
CRISIL Hybrid 35+65 - Aggressive Index # 7.36 11.38 18.99 12.25 10,736 13,821 23,864 41,356 NIFTY 50 TRI ## 6.65 11.77 23.72 13.15 10,665 13,956 28,957 45,370 2013 2013 2013 2013 2013 2013 2013 201	NIFTY 50 TRI ##	6.65	11.77	23.72	14.38	10,6	65	13,956	28,957	10,01,570		
CRISIL Hybrid 35+65 - Aggressive Index # 7.36 118 18.99 12.29 10,786 13.821 23,864 41,356  NIFTY 50 TRI ## 6.65 11.77 23.72 13.15 10.665 13.956 28.957 45.370  LIC MF Equity Savings Fund - Regular Plan 7.06 7.7 1 11.13 7.06 10,705 12,498 16,954 26,128  NIFTY Equity Savings Index # 7.76 8.78 12.33 9.23 10,776 12,875 17,892 34,659  CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.64 10,990 12,338 12,921 24,726  LIC MF Equity Savings Fund - Direct Plan 8.14 8.78 12.23 7.91 10,814 12,874 17,808 25,407  NIFTY Equity Savings Index # 7.76 8.78 12.33 9.43 10,776 12,875 17,892 30,153  CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.68 10,990 12,338 12,921 22,079  LIC MF Gold Exchange Traded Fund - 8.78 12.33 9.43 10,776 12,875 17,892 30,153  LIC MF Gold Exchange Traded Fund - 8.99 15.10 8.69 13,082 17,067 20,208 30,536 November 9, 2011  NA ## NA	LIC MF Aggressive Hybrid Fund - Direct Plan	8.68	11.63	16.68	10.86	10,8	868	13,914	21,637	35,337		
NIFTY 50 TRI ##   6.65   11.77   23.72   13.15   10,665   13,956   28,957   45,370	CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	12.29	10,7	736	13,821	23,864	41,356	• .	
NIFTY Equity Savings Index # 7.76 8.78 12.33 9.23 10,776 12,875 17,892 34,659 CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.64 10,990 12,338 12,921 24,726   LIC MF Equity Savings Fund - Direct Plan 8.14 8.78 12.23 7.91 10,814 12,874 17,808 25,407 NIFTY Equity Savings Index # 7.76 8.78 12.33 9.43 10,776 12,875 17,892 30,153 2013   CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.68 10,990 12,338 12,921 22,079 2013   LIC MF Gold Exchange Traded Fund - 32.30 19.60 14.90 8.06 13,230 17,116 20,037 28,270 Domestic Price of Gold # 30.82 19.49 15.10 8.69 13,082 17,067 20,208 30,536 November 9, 2011   NA ## NA	NIFTY 50 TRI ##	6.65	11.77	23.72	13.15	10,6	665	13,956	28,957	45,370		
CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.64 10,990 12,338 12,921 24,726  LIC MF Equity Savings Fund - Direct Plan 8.14 8.78 12.23 7.91 10,814 12,874 17,808 25,407 NIFTY Equity Savings Index # 7.76 8.78 12.33 9.43 10,776 12,875 17,892 30,153 January 1, 2013  CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.68 10,990 12,338 12,921 22,079  LIC MF Gold Exchange Traded Fund - 8.06 13,230 17,116 20,037 28,270 November 9, 2011  Domestic Price of Gold # NA	LIC MF Equity Savings Fund - Regular Plan	7.06	7.71	11.13	7.06	10,7	06	12,498	16,954	26,128		
CRISIL 10 Year Gilt Index ##       9.90       7.25       5.26       6.64       10,990       12,338       12,921       24,726         LIC MF Equity Savings Fund - Direct Plan       8.14       8.78       12.23       7.91       10,814       12,874       17,808       25,407         NIFTY Equity Savings Index #       7.76       8.78       12.33       9.43       10,776       12,875       17,892       30,153         CRISIL 10 Year Gilt Index ##       9.90       7.25       5.26       6.68       10,990       12,338       12,921       22,079         LIC MF Gold Exchange Traded Fund - Regular Plan       32.30       19.60       14.90       8.06       13,230       17,116       20,037       28,270         NA ##       NA       NA       NA       NA       NA       NA       NA       NA       NA         LIC MF Gold ETF Fund of Fund - Regular Plan       31.93       19.19       13.91       7.00       13,193       16,939       19,184       23,503         Domestic Price of Gold #       30.82       19.49       15.10       8.85       13,082       17,067       20,208       29,203         NA ##       NA       NA       NA       NA       NA       NA       NA	NIFTY Equity Savings Index #	7.76	8.78	12.33	9.23	10,7	76	12,875	17,892	34,659	,	
NIFTY Equity Savings Index # 7.76 8.78 12.33 9.43 10,776 12,875 17,892 30,153  CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.68 10,990 12,338 12,921 22,079  LIC MF Gold Exchange Traded Fund - 8.06 13,230 17,116 20,037 28,270  Domestic Price of Gold # 30.82 19.49 15.10 8.69 13,082 17,067 20,208 30,536  NA ## NA	CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.64	10,9	90	12,338	12,921	24,726	2011	
CRISIL 10 Year Gilt Index ## 9.90 7.25 5.26 6.68 10,990 12,338 12,921 22,079  LIC MF Gold Exchange Traded Fund - Regular Plan 32.30 19.60 14.90 8.06 13,230 17,116 20,037 28,270  Domestic Price of Gold # 30.82 19.49 15.10 8.69 13,082 17,067 20,208 30,536  NA ## NA	LIC MF Equity Savings Fund - Direct Plan	8.14	8.78	12.23	7.91	10,8	14	12,874	17,808	25,407		
CRISIL 10 Year Gilt Index ##       9.90       7.25       5.26       6.68       10,990       12,338       12,921       22,079         LIC MF Gold Exchange Traded Fund - Regular Plan       32.30       19.60       14.90       8.06       13,230       17,116       20,037       28,270         Domestic Price of Gold #       30.82       19.49       15.10       8.69       13,082       17,067       20,208       30,536       November 9, 2011         NA ##       NA       NA <td>NIFTY Equity Savings Index #</td> <td>7.76</td> <td>8.78</td> <td>12.33</td> <td>9.43</td> <td>10,7</td> <td>76</td> <td>12,875</td> <td>17,892</td> <td>30,153</td> <td>• .</td>	NIFTY Equity Savings Index #	7.76	8.78	12.33	9.43	10,7	76	12,875	17,892	30,153	• .	
November 9, 2011   November 9,	CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.68	10,9	90	12,338	12,921	22,079	2013	
Domestic Price of Gold #   30.82   19.49   15.10   8.69   13,082   17,067   20,208   30,536   2011		32.30	19.60	14.90	8.06	13,2	30	17,116	20,037	28,270		
NA ##         NA	Domestic Price of Gold #	30.82	19.49	15.10	8.69	13,0	82	17,067	20,208	30,536	536	
Regular Plan       31.93       19.19       13.91       7.00       13,193       16,939       19,184       23,503         Domestic Price of Gold #       30.82       19.49       15.10       8.85       13,082       17,067       20,208       29,203         NA ##       NA       NA       NA       NA       NA       NA       NA       NA         LIC MF Gold ETF Fund of Fund - Direct Plan       32.50       19.68       14.38       7.68       13,250       17,151       19,580       24,752         Domestic Price of Gold #       30.82       19.49       15.10       9.00       13,082       17,067       20,208       28,756	NA ##	NA	NA	NA	NA	N.A	\	NA	NA	NA		
Domestic Price of Gold #         30.82         19.49         15.10         8.85         13,082         17,067         20,208         29,203         2012           NA ##         NA NA		31.93	19.19	13.91	7.00	13,1	93	16,939	19,184	23,503		
NA ##         NA	Domestic Price of Gold #	30.82	19.49	15.10	8.85	13,0	82	17,067	20,208	29,203		
Direct Plan     32.50     19.88     14.38     7.68     13,230     17,131     19,360     24,732       Domestic Price of Gold #     30.82     19.49     15.10     9.00     13,082     17,067     20,208     28,756       January 1, 2013	NA ##	NA	NA	NA	NA	N.A	1	NA	NA	NA		
Domestic Price of Gold # 30.82 19.49 15.10 9.00 13,082 17,067 20,208 28,756 2013		32.50	19.68	14.38	7.68	13,2	50	17,151	19,580	24,752		
	Domestic Price of Gold #	30.82	19.49	15.10	9.00	13,0	82	17,067	20,208	28,756		
	NA ##	NA	NA	NA	NA	N.A		NA	NA	NA	2013	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Sumit Bhatnagar is 15. #First Tier Benchmark, ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Note: LIC MF Manufacturing Fund & LIC MF Multi Asset Allocation Fund has not completed 6 months, hence the performance of the said Scheme has not been provided

Total Expe	nse R	atios (as o	on <b>31<sup>st</sup> March</b> 2025	5)						
			Regular Plan					Direct Plan	,	
Scheme Name	Base TER (%)1	Additional expense as per Regulation 52(6A)(b) (%)2	Additional expense as per Regulation 52(6A)(c) (%)3	GST (%)4	Total TE (%)	R Base TER (%)1	Additional expense as per Regulation 52(6A)(b) (%)2	Additional expense as per Regulation 52(6A)(c) (%)3	GST (%)4	Total TEF (%)
LIC MF Nifty Midcap 100 ETF	0.15	-	1	0.01	0.16	-	-	-	-	-
LIC MF Manufacturing Fund	2.16	-	0.05	0.05	2.26	0.40	-	0.05	0.05	0.50
LIC MF Large & Mid Cap Fund	1.81	-	0.05	0.06	1.92	0.50	-	0.05	0.06	0.61
LIC MF Multi Cap Fund	1.98	-	0.05	0.04	2.07	0.47	-	0.05	0.04	0.56
LIC MF Nifty Next 50 Index Fund	0.88	-	+	0.02	0.90	0.30	-	-	0.02	0.32
LIC MF Nifty 100 ETF	0.25	-	+	0.03	0.28	-	-	-	-	-
LIC MF ELSS Tax Saver	2.04	-	+	0.12	2.16	0.86	-	-	0.11	0.97
LIC MF Nifty 50 ETF	0.06	-	+	-	0.06	-	-	-	-	-
LIC MF BSE Sensex ETF	0.10	-	+	-	0.10	-	-	-	-	-
LIC MF Unit Linked Insurance Scheme (ULIS)	2.25	-	-	0.12	2.37	1.17	-	-	0.11	1.28
LIC MF Liquid Fund	0.29	-	+	0.01	0.30	0.15	-	-	0.01	0.16
LIC MF Medium to Long Duration Fund	1.21	-	+	0.01	1.22	0.20	-	-	0.01	0.21
LIC MF Nifty 8-13 yr G-Sec ETF	0.15	-	+	0.01	0.16	-	-	-	-	-
LIC MF Gilt Fund	1.35	-	0.05	0.08	1.48	0.62	-	0.05	0.08	0.75
LIC MF Banking & PSU Fund	0.75	-	+	0.03	0.78	0.25	-	-	0.03	0.28
LIC MF Conservative Hybrid Fund	2.00	-	0.05	0.20	2.25	1.00	-	0.05	0.15	1.20
LIC MF Money Market Fund	0.48	-	+	0.01	0.49	0.18	-	-	0.01	0.19
LIC MF Overnight Fund	0.20	-	+	-	0.20	0.07	-	-	-	0.07
LIC MF Low Duration Fund	0.93	-	+	0.03	0.96	0.23	-	-	0.02	0.25
LIC MF Short Duration Fund	1.29	-	+	0.03	1.32	0.32	-	-	0.03	0.35
LIC MF Ultra Short Duration Fund	0.93	-	+	0.02	0.95	0.23	-	-	0.02	0.25
LIC MF Arbitrage Fund	0.99	-	+	-	0.99	0.34	-	-	-	0.34
LIC MF Balanced Advantage Fund	2.16	-	0.05	0.10	2.31	0.65	-	0.05	0.10	0.80
LIC MF Aggressive Hybrid Fund	2.25	-	0.05	0.19	2.49	1.18	-	0.05	0.19	1.42
LIC MF Banking and Financial Services Fund	2.25	-	0.05	0.12	2.42	0.88	-	0.05	0.12	1.05
LIC MF Children's Fund	2.25	-	-	0.20	2.45	1.50	-	-	0.18	1.68
LIC MF Dividend Yield Fund	2.25	-	0.05	0.08	2.38	0.56	-	0.05	0.08	0.69
LIC MF Healthcare Fund	2.25	-	0.05	0.15	2.45	1.02	-	0.05	0.15	1.22
LIC MF Mid Cap Fund	2.25	-	0.05	0.18	2.48	1.10	-	0.05	0.18	1.33
LIC MF Equity Savings Fund	2.12	-	0.05	0.15	2.32	1.11	-	0.05	0.15	1.31
LIC MF Flexi Cap Fund	2.09	-	0.05	0.17	2.31	1.07	-	0.05	0.16	1.28
LIC MF Small Cap Fund	2.25	-	0.05	0.12	2.42	0.80	-	0.05	0.12	0.97
LIC MF Focused Fund	2.25	-	0.05	0.22	2.52	1.35	-	0.05	0.21	1.61
LIC MF Gold ETF Fund of Fund	0.60	-	0.05	0.01	0.66	0.14	-	0.05	0.01	0.20
LIC MF Large Cap Fund	1.98	-	0.05	0.11	2.14	0.86	-	0.05	0.11	1.02
LIC MF Infrastructure Fund	2.11	-	0.05	0.06	2.22	0.47	-	0.05	0.06	0.58
LIC MF Nifty 50 Index Fund	1.00	-		0.01	1.01	0.17	-	-	0.01	0.18
LIC MF BSE Sensex Index Fund	1.00	-	0.05	0.03	1.08	0.30	-	0.05	0.03	0.38
LIC MF Value Fund	2.25	-	0.05	0.11	2.41	0.80	-	0.05	0.11	0.96
LIC MF Gold Exchange Traded Fund	0.40	-		0.01	0.41	-	-	-	-	_

1. Base TER excludes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax (GST) on investment and advisory fees as per applicable rate. 2. Additional Expenses not exceeding 0.30% in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996. 3. Additional Expenses not exceeding 0.05% in terms of Regulation 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996. 4. Present GST rate is 18%. 5. Percentages mentioned above are annualized. 6. Base TER of direct plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans. With reference to SEBI's letter no. SEBI/HO/ IMD/ IMD/SEC-3/ P/ OW/ 2023/ 5823/ 1 dated February 24, 2023, and AMFI Circular No. CIR/ARN-23/ 2022-23 March 07, 2023, the B-30 incentive structure for new inflows has been kept in abeyance with effect from March 01, 2023 till the incentive structure is appropriately re-instated by \$EBI with necessary safeguards.

0.06

2.30

0.44

0.05

## Disclaimer for Index TRI

2.19

#### (1) LIC MF Aggressive Hybrid Fund

As TRI data is not available since inception of LIC MF Aggressive Hybr d Fund, benchmark performance is calculated using composite CAGR of Nifty 50 PRI values from date 1-Jan-1991 to date 30-Jun-1999 and TRI values since date 3∮-Jun-1999

#### (2) LIC MF Flexi Cap Fund

LIC MF Multi Asset Allocation Fund

As TRI data is not available since inception of LIC MF Flexi Cap Fund, benchmark performance is calculated using composite CAGR of Nifty 50 PRI values from date 15-Apr-1993 to date 30-Jun-1999 and TRI values since date 30-Jun-1999

#### (3) LIC MF Large Cap Fund

As TRI data is not available since inception of LIC MF Large Cap Fund, benchmark performance is calculated using composite CAGR of Nifty 50 PRI values from date 01-Sep-1994 to date 30-Jun-1999 and TRI values since date 30-Jun-1999

#### (4) LIC MF ELSS Tax Saver

Às TRI data is not available since inception of LIC MF ELSS Tax Saver, benchmark performance is calculated using composite CAGR of Nifty 50 PRI values from date 31-Mar-1997 to date 30-Jun-1999 and TRI values since date 30-Jun-1999

0.05

0.06

# Summary: Key Features of the Schemes (as on 31st March 2025)

	5				
Scheme Name	LIC MF Large Cap Fund	LIC MF Large & Mid	Cap Fund		LIC MF Flexi Cap Fund
Scheme Type	Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks	Large & Mid Cap Fund - An o investing in both large cap an			An open ended dynamic equity scheme investing across large cap, mid cap and small cap stocks.
Allotment Date	September 1, 1994	February 25, 2015			April 15, 1993
Ideal Investment Horizon	3 Years Plus	3 Years Plus			3 Years Plus
Plan Available	RP/DP	RP/DP			RP/DP
Option Available	Growth/IDCW	Growth/IDCW			Growth/IDCW
Benchmark	Nifty 100 TRI	Nifty LargeMidcap 250 TRI			Nifty 500 TRI
Min Investment Amt (lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in multipless	of ₹1 thereafter		₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (lumpsum)	Rs. 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of R	s. 1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	Rs. 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of R	s. 1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter
SIP dates	Any day#	Any day#			Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterl	Y		Daily / Monthly / Quarterly
Min SIP Amount	1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter.	1) Daily - ₹ 100/- & in mult thereafter, 2) Monthly - ₹ multiples of ₹ 1/- thereaft ₹ 1000/- & in multiples of	200/- & in er, 3) Quarterly -		1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter.
Fund Manager	Mr. Nikhil Rungta Mr. Sumit Bhatnagar	Mr. Yogesh Patil Mr. Dikshit Mittal			Mr. Nikhil Rungta Mr. Jaiprakash Toshniwal
Exit Load	<ul> <li>12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 3 months from the date of allotment of units.</li> <li>1% on remaining units if redeemed or switched out on or before completion of 3 months from the date of allotment of units.</li> <li>Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.</li> </ul>	12% of the units allot or switched out with before completion of of allotment of units.     1% on remaining uswitched out on or be months from the date     Nil, if redeemed o completion of 3 morallotment of units.	ut any exit load, months from the nits if redeeme efore completior of allotment of un switched out	on or e date ed or n of 3 nits. after	<ul> <li>12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 3 months from the date of allotment of units.</li> <li>1% on remaining units if redeemed or switched out on or before completion of 3 months from the date of allotment of units.</li> <li>Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.</li> </ul>
Riskometer	Risk - Very High	Risk - Very High			Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP			SIP/STP/SWP
				-	
Scheme Name	LIC MF Multi Cap Fund	LIC MF Mid cap Fund	1		LIC MF Small Cap Fund
Scheme Type	Multi Cap Fund - An open-ended equity scheme investir across large cap, mid cap and small cap stocks	Mid Cap Fund - An oper predominantly investing in			Small Cap Fund- An open-ended equity scheme predominantly investing in small cap stocks
Allotment Date	October 31, 2022	January 25, 2017			June 21, 2017
Ideal Investment Horizon	3 Years Plus	5 Years Plus			5 Years Plus
Plan Available	RP/DP	RP/DP			RP/DP
Option Available	Growth/IDCW	Growth/IDCW			Growth/IDCW
Benchmark	NIFTY 500 Multicap 50:25:25 TRI	NIFTY Midcap 150 - TRI			NIFTY Smallcap 250 - TRI
Min Investment Amt (lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in multiples	of ₹ 1 thereafter		₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (lumpsum)	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of R	s. 1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of R	s. 1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter

Scheme Name	LIC MF Multi Cap Fund	LIC MF Mid c	ap Fund		LIC MF Small Cap Fund
Scheme Type	Multi Cap Fund - An open-ended equity scheme investir across large cap, mid cap and small cap stocks		An oper ended equit vesting in mid cap stocks		Small Cap Fund- An open-ended equity scheme predominantly investing in small cap stocks
Allotment Date	October 31, 2022	January 25, 2017			June 21, 2017
Ideal Investment Horizon	3 Years Plus	5 Years Plus			5 Years Plus
Plan Available	RP/DP	RP/DP			RP/DP
Option Available	Growth/IDCW	Growth/IDCW			Growth/IDCW
Benchmark	NIFTY 500 Multicap 50:25:25 TRI	NIFTY Midcap 15	0 - TRI		NIFTY Smallcap 250 - TRI
Min Investment Amt (lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in r	nultiples of ₹ 1 thereafte	er	₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (lumpsum)	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Mult	iples of Rs. 1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Mult	iples of Rs. 1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter
SIP dates	Any day#	Any day#			Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly /	Quarterly		Daily / Monthly / Quarterly
Min SIP Amount	1) Daily -₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & 1000/- & in multiples of ₹ 1/- thereafter	thereafter, 2) Mo	00/- & in multiples of nthly - Rs. 200/- & in mu r 3) Quarterly - Rs. 100 /-thereafter	ltiples of	1) Daily - Rs. 100/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter
Fund Manager	Mr. Dikshit Mittal Mr. Yogesh Patil	Mr. Karan Doshi Mr. Dikshit Mitta			Mr. Nikhil Rungta Mr. Mahesh Bendre
Exit Load	12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units.     1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units     Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.	switched out within 12 mo  1% of the scheme are excess of the date of allotn  Nil, If units	of the Scheme are rede up to 12% of the units ( nths from the date of all applicable NAV, If unit redeemed or switched limit with in 12 months nent. of scheme are redee after 12 months from the	the limit) othment. s of the d out in from the	Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.  Moreover are redeemed or switched out in excess of the limit within 12 months from the date of allotment.  Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.
Riskometer	Risk - Very High	Risk - Very High			Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP			SIP/STP/SWP

RP: Regular Plan, DP: Direct Plan, IDCW: Income Distribution cum Capital Withdrawal, SIP: \$\frac{4}{3}\$ystematic Investment Plan, STP: \$\frac{5}{3}\$ystematic Transfer Plan, SWP: Systematic Withdrawal Plan. For Current Expense ratio details of all the Schemes, Investors are requested to visit www.licmf.com. Direct Plan is a separate plan for direct investments not routed through a distributor. Note: Investors are advised to refer to the Scheme Information Document (SID), Key Information Memorandum (KIM) and addenda issued from time to time, to know the terms and features of the schemes as prevailing on the date of submission of application for subscription/redemption/switch. Investors are requested to read the relevant notice and addenda to the SID and KIM available at www.licmf.com for further details. #Any day SIP date is applicable from 1st to 28st. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

## Summary: Key Features of the Schemes (as on 31st March 2025)

Allotment Date  Ideal Investment Horizon  Plan Available  Option Available  Option Available  Benchmark  Min Investment Amt (lumpsum)  Min Additional Amt (lumpsum)  Min Redemption Amt  SIP dates  Any day#	Scheme Name	LIC MF Dividend Yield Fund	LIC MF Value Fund			LIC MF Focused Fund
3 Years Plus   RP/DP	Scheme Type	1 7 7	' '	heme followi	ng value	An open-ended equity scheme investing in maximum 30 stocks across market capitalization (i.e. Multi Cap).
Plan Available  Option Available  Growth/IDCW  Growth/IDCW  Growth/IDCW  Benchmark  Min Investment Amt (lumpsum)  Min Additional Amt (lumpsum)  Min Redemption Amt  SIP Amount  Daily / Monthly / Quarterly  Daily / Monthly / Rs. 200/- & in multiples of Rs. 1/- thereafter (pund Manager)  Mr. Dikshit Mittal Mr. Karan Doshi  RP/DP  RD  RIT South RV T Sound A Multiples of ₹ 1 thereafter  ₹ 500/- and multiples of ₹ 5 1 thereafter  ₹ 500/- and multiples of Rs. 1 thereafter  ₹ 500/- and Multipl	Allotment Date	December 21, 2018	August 20, 2018			November 17, 2017
Option Available  Benchmark  Min Investment Amt (lumpsum)  Min Additional Amt (lumpsum)  Min Redemption Amt  SIP Frequency  Daily / Monthly / Quarterly  Daily / Monthly / Quarterly  Daily / Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter 3 Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3 Q	Ideal Investment Horizon	3 Years Plus	3 Years Plus			3 Years Plus
Benchmark       NIFTY 500 - TRI       Nifty 500 - TRI       NIFTY 500 Index TRI         Min Investment Amt (lumpsum)       ₹ 5000/- and in multiples of ₹ 1 thereafter       ₹ 5000/- and in multiples of ₹ 1 thereafter       ₹ 5000/- and in multiples of ₹ 1 thereafter         Min Additional Amt (lumpsum)       ₹ 500/- and Multiples of Rs. 1 thereafter       ₹ 500/- and Multiples of Rs. 1 thereafter       ₹ 500/- and Multiples of Rs. 1 thereafter         SIP dates       Any day#       Any day#       Any day#         SIP Frequency       Daily / Monthly / Quarterly       Daily / Monthly / Quarterly       Daily / Monthly / Quarterly         1) Daily - Rs. 100/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter       1) Daily - Rs. 1000/- & in multiples of Rs. 1/- thereafter         Fund Manager       Mr. Dikshit Mittal Mr. Karan Doshi       Mr. Nikhil Rungta Mr. Mahesh Bendre       Mr. Nikhil Rungta Mr. Sumit Bhatnagar       Mr. Sumit Bhatnagar	Plan Available	RP/DP	RP/DP			RP/DP
Min Investment Amt (lumpsum)  Min Additional Amt (lumpsum)  Min Additional Amt (lumpsum)  Min Redemption Amt  SIP dates  Any day#  Daily / Monthly / Quarterly  1) Daily - Rs. 100/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3)	Option Available	Growth/IDCW	Growth/IDCW			Growth/IDCW
Continue of the property   Continue of the pr	Benchmark	NIFTY 500 - TRI	Nifty 500 - TRI			NIFTY 500 Index TRI
Min Redemption Amt   ₹ 500/- and Multiples of Rs. 1 thereafter		₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in multiples o	₹1 thereafte	r	₹ 5000/- and in multiples of ₹ 1 thereafter
Any day#  Any day#  Daily / Monthly / Quarterly  Daily - Rs. 100/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in mul		₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs	1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter
SIP Frequency  Daily / Monthly / Quarterly  Daily - Rs. 100/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) M	Min Redemption Amt	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs	1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter
1) Daily - Rs. 100/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter, 2) Monthly -	SIP dates	Any day#	Any day#			Any day#
Min SIP Amount  thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter  whereafter 3 Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter  Whereafter 3 Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs	SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly			Daily / Monthly / Quarterly
Mr. Karan Doshi Mr. Mahesh Bendre Mr. Sumit Bhatnagar	Min SIP Amount	thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in	thereafter, 2) Monthly - Rs. Rs. 1/- thereafter 3) Quart	200/- & in mul erly - Rs. 100	tiples of	thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in
	Fund Manager					·
<ul> <li>Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.</li> <li>1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.</li> <li>Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.</li> <li>1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.</li> <li>Nil, If units of scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.</li> <li>Nil, If units of scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.</li> <li>Nil, If units of scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.</li> <li>Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.</li> <li>1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.</li> <li>Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.</li> <li>1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.</li> <li>Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.</li> <li>1% of the applicable NAV, If units of the scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment.</li> </ul>	Exit Load	within 12 months from the date of allotment.  1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.  Nil, If units of scheme are redeemed or switched out after 12 months from the date of	switched out up to 12% within 12 months from '  1% of the applicable scheme are redeeme excess of the limit with date of allotment.  Nil, If units of scher switched out after 12 m	of the units (the date of allo NAV, If united or switched in 12 months	he limit) tment. of the out in rom the med or	<ul> <li>within 12 months from the date of allotment.</li> <li>1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.</li> <li>Nil, If units of scheme are redeemed or switched out after 12 months from the date of</li> </ul>
Riskometer     Risk - Very High     Risk - Very High         Risk - Very High	Riskometer	Risk - Very High	Risk - Very High			Risk - Very High
Facility Available SIP/STP/SWP SIP/STP/SWP SIP/STP/SWP	Facility Available	SIP/STP/SWP	SIP/STP/SWP			SIP/STP/SWP

Scheme Name	LIC MF Infrastructure Fund	LIC MF Manufacturi	ng Fund		LIC MF Banking & Financial Services Fund
Scheme Type	An Open Ended Equity Scheme Investing In Infrastructure Companies	An open ended equit manufacturing theme	scheme fo	llowing	An Open Ended Equity Scheme Investing In Banking & Financial Companies
Allotment Date	March 24, 2008	October 11, 2024			March 27, 2015
Ideal Investment Horizon	3 Years Plus	3 Years Plus			3 Years Plus
Plan Available	RP/DP	RP/DP			RP/DP
Option Available	Growth/IDCW	Growth/IDCW			Growth/IDCW
Benchmark	Nifty Infrastructure TRI	Nifty India Manufacturing	Index (TRI)		Nifty Financial Services TRI
Min Investment Amt (lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in multiples	of ₹1 thereafte	er	₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (lumpsum)	Rs. 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of R	s. 1 thereafter		Rs. 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	Rs. 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of R	s. 1 thereafter		Rs. 500/- and Multiples of Rs. 1 thereafter
SIP dates	Any day#	Any day#			Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterl	V		Daily / Monthly / Quarterly
Min SIP Amount	1) Daily -₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter.	1) Daily - ₹100/- & in mult 2) Monthly - ₹200/- & thereafter, 3) Quarterly - of ₹1/- thereafter	in multiples	of ₹ 1/-	1) Daily -₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly -₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter.
Fund Manager	Mr. Yogesh Patil Mr. Mahesh Bendre	Mr. Yogesh Patil Mr. Mahesh Bendre			Mr. Jaiprakash Toshniwal
Exit Load	<ul> <li>12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 90 days from the date of allotment of units.</li> <li>1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units.</li> <li>Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units.</li> </ul>	If units of the Scheme ar within 90 days from the da Upto 12% of the units: Above 12% of the scheme ar after 90 days from the daf will be levied.  Load shall be applicable for Schemes of LIC Mutual I prevailing load structure, charged for switches be Schemes of LIC Mutual Fur	e of allotment: No exit load wil tload of 1% willt e redeemed / sv e of allotment: N or switches betw und as per the however, no lo tween options	l be levied e levied vitched-out lo exit load een eligible	12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 90 days from the date of allotment of units.     1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units.     Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units.
Riskometer	Risk - Very High	Risk - Very High			Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP			SIP/STP/SWP
	NO. 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		h	, DI 0	

RP: Regular Plan, DP: Direct Plan, IDCW: Income Distribution cum Capital Withdrawal, SIP: \$ystematic Investment Plan, STP: bystematic Transfer Plan, SWP: Systematic Withdrawal Plan. For Current Expense ratio details of all the Schemes, Investors are requested to visit www.licmf.com. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. Note: Investors are advised to refer to the Scheme Information Document (SID), Key Information Memorandum (KIM) and addenda issued from time to time, to know the terms and features of the schemes as prevailing on the date of submission of application for subscription/redemption/switch. Investors are requested to read the relevant notice and addenda to the SID and KIM available at www.licmf.com for further details. #Any day SIP date is applicable from 1st to 28st. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

# Summary: Key Features of the Schemes (as on 31st March 2025)

Scheme Name	LIC MF Healthcare Fund	LIC M	FELSS Tax Saver		LIC MF	Aggressive Hybrid Fund	LIC MF Balanced Advantage Fund
Scheme Type	An open-ended equity scheme investing in Healthcare and Allied sectors		ended equity linked saving scheme atutory lock in of 3 years and tax ben	efit		d Hybrid Scheme Investing Predominantly Equity Related Instruments	An open ended Dynamic Asset Allocation Fund
Allotment Date	February 28, 2019	March 3	1, 1997		January 0	1, 1991	November 12, 2021
Ideal Investment Horizon	5 Years Plus	3 Years	Plus		3 Years Pl	IS	3 Years Plus
Plan Available	RP/DP	RP/DP			RP/DP		RP/DP
Option Available	Growth/IDCW	Growth	/IDCW		Growth/II	cw	Growth/IDCW
Benchmark	BSE Healthcare - TRI	Nifty 50	0 TRI		Crisil Hyb	id 35 + 65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 50:50 Index
Min Investment Amt (lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 500 a	nd in multiples of ₹ 500 thereaf	ter	₹ 5000/- а	nd in multiples of ₹ 1 thereafter	₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (lumpsum)	₹ 500/- and Multiples of Rs. 1 thereafter	Rs. 500,	- and multiples of 500 thereaft	er	Rs. 500/-	and Multiples of Rs. 1 thereafter	Rs. 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	₹ 500/- and Multiples of Rs. 1 thereafter	Rs. 500,	- and Multiples of Rs. 1 thereaf	ter	Rs. 500/-	and Multiples of Rs. 1 thereafter	Rs. 500/- and Multiples of Rs. 1 thereafter
SIP dates	Any day#	Any day	#		Any day#		Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / I	Nonthly / Quarterly		Daily / Mo	nthly / Quarterly	Daily/ Monthly / Quarterly
Min SIP Amount	1) Daily - Rs. 100/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter	thereafte multiple:	₹ 500/- & in multiples of ₹ 500/- er, 2) Monthly - ₹ 500/- & in of ₹ 500/- thereafter, 3) Quarter & in multiples of ₹ 500/- thereaft		thereafte multiples	100/- & in multiples of ₹ 1/-, 2) Monthly - ₹ 200/- & in of ₹ 1/- thereafter, 3) Quarterly - in multiples of ₹ 1/- thereafter.	1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter
Fund Manager	Mr. Karan Doshi	_	esh Patil hit Mittal		Mr. Sumit	Doshi (Equity), Bhatnagar and Shroff (Debt)	Mr. Jaiprakash Toshniwal (Equity) & Mr. Yogesh Patil (Equity) and Mr. Rahul Singh (Debt)
Exit Load	Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 90 days from the date of allotment.  1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 90 days from the date of allotment.  Nil, If units of scheme are redeemed or switched out after 90 days from the date of allotment.	NIL (sub	ject to lock-in period of 3 years		or swith before date of 1% on switch month Nil, if comple	the units allotted shall be redeemed hed out without any exit load, on or completion of 3 months from the allotment of units.  remaining units if redeemed or dout on or before completion of 3 from the date of allotment of units.  redeemed or switched out after tion of 3 months from the date of ent of units.	• 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 3 months from the date of allotment of units. 1% on remaining units if redeemed or switched out on or before completion of 3 months from the date of allotment of units. Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.
Riskometer	Risk - Very High	Risk - Ve	ry High		Risk - Very	High	Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP	/SWP		SIP/STP/S	VP	SIP/STP/SWP

Scheme Name	LIC MF Equity Savings Fund	LIC	MF Conservative Hybric	Fund	L	C MF Arbitrage Fund	LIC MF Multi Asset Allocation Fund	
Scheme Type	An open-ended scheme investing in equity, arbitrage and debt		Open Ended Hybrid Scheme dominantly In Debt Instruments	Investing		n open ended scheme investing arbitrage opportunities	An open ended scheme investing in Equity, Debt and Gold	
Allotment Date	March 27, 2018	Jun	e 01, 1998		Ja	nuary 25, 2019	February 18, 2025	
Ideal Investment Horizon	3 Years Plus	1 Ye	ar Plus		1	Year Plus	1 Year Plus	
Plan Available	RP/DP	RP/	DP		RI	P/DP	RP/DP	
Option Available	Growth/IDCW	Gro	wth/IDCW		G	rowth/IDCW	Growth/IDCW	
Benchmark	NIFTY Equity Savings Index	Cris	l Hybrid 85 + 15 - Conservative	ndex	N	fty 50 Arbitrage Index	65% Nifty 500 TRI + 25% Nifty Composite Debt Index + 10% Price of Domestic Gold.	
Min Investment Amt (lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 50	00/- and in multiples of ₹ 1 the	eafter		5000/- and in multiples of 1 thereafter	₹ 5000/- and in multiples of ₹ 1 thereafter	
Min Additional Amt (lumpsum)	₹ 500/- and Multiples of Rs. 1 thereafter	Rs.	500/- and Multiples of Rs. 1 ther	eafter		500/- and Multiples of s. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter	
Min Redemption Amt	₹ 500/- and Multiples of Rs. 1 thereafter	Rs.	500/- and Multiples of Rs. 1 ther	eafter		500/- and Multiples of s. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter	
SIP dates	Any day#	Any	day#		Α	ny day#	Any day#	
SIP Frequency	Daily / Monthly / Quarterly	Dail	y / Monthly / Quarterly		D	aily / Monthly / Quarterly	Daily / Monthly / Quarterly	
Min SIP Amount	1) Daily - Rs. 100/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter	the mul	aily -₹100/- & in multiples of ₹ eafter, 2) Monthly - ₹200/- & ir tiples of ₹1/- thereafter, 3) Qua 00/- & in multiples of ₹1/- ther	rterly -	th m Q	Daily - ₹ 100/- & in multiples of ₹ 1/- ereafter, 2) Monthly - ₹ 200/- & in ultiples of ₹ 1/- thereafter, 3) arterly - & 1000/- & in multiples of ₹ -thereafter	thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3)	
Fund Manager	Mr. Sumit Bhatnagar (Equity & Arbitrage), Mr. Pratik Shroff (Debt)		Pratik Shroff (Debt), Nikhil Rungta (Equity)		(E	r. Sumit Bhatnagar quity & Arbitrage), r. Pratik Shroff (Debt)	Mr. Nikhil Rungta (Equity), Mr. Sumit Bhatnagar (Equity & Commodity), Mr. Pratik Shroff (Debt)	
Exit Load	Nil, If units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 3 months from the date of allotment.  1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 3 months from the date of allotment.  Nil, If units of scheme are redeemed or switched out after 3 months from the date of allotment.	•	12% of the units allotted shall be r or switched out without any exit le before completion of 90 days from of allotment of units.  1% on remaining units if rede switched out on or before compled days from the date of allotment of Nil, if redeemed or switched completion of 90 days from the allotment of units.	emed or tion of 90 units.	•	For redemption/switch out of units on or before 1 month from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 1 month from the date of allotment: Nil	Particulars For upto 12% of units held of units held of units held of units held If units redeemed/witched not within 3 months from allotment date If units redeemed/witched out after 3 months from allotment date	
Riskometer	Risk - Moderately High	Risk	- Moderately High		Ri	sk - Low	Risk - Very High	
Facility Available	SIP/STP/SWP	SIP/	STP/SWP		SI	P/STP/SWP	SIP/STP/SWP	

RP: Regular Plan, DP: Direct Plan, IDCW: Income Distribution cum Capital Withdrawal, SIP: \$ystematic Investment Plan, STP: Bystematic Transfer Plan, SWP: Systematic Withdrawal Plan. For Current Expense ratio details of all the Schemes, Investors are requested to visit www.licmf.com. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. Note: Investors are advised to refer to the Scheme Information Document (SID), Key Information Memorandum (KIM) and addenda issued from time to time, to know the terms and features of the schemes as prevailing on the date of submission of application for subscription/redemption/switch. Investors are requested to read the relevant notice and addenda to the SID and KIM available at www.licmf.com for further details. #Any day SIP date is applicable from 1st to 28st. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

# Summary: Key Features of the Schemes (as on 31st March 2025)

LIC MF Overnight Fund

**LIC MF Liquid Fund** 

LIC MF Unit Linked Insurance Scheme

Scheme Name

Scheme Type	An Open-Ended Insurance Linked Tax Saving Scheme	An open-ended debt sch securities. A Relatively Lo Relatively Low Credit Risk			An Open-Ended Liquid Scheme. (A Relatively Low interest rate risk and moderate Credit Risk)
Allotment Date	June 19, 1989	July 18, 2019			March 18, 2002
Ideal Investment Horizon	3 Years Plus	Upto 1 Day			1 Day Plus
Plan Available	RP/DP	RP/DP			RP/DP
Option Available	Reinvestment IDCW	Growth/IDCW			Growth/IDCW
Benchmark	Crisil Hybrid 35 + 65 - Aggressive Index	NIFTY 1D Rate Index			CRISIL Liquid Debt A-I Index
Min Investment Amt (lumpsum)	₹ 10,000/- under Single Premium Option, ₹ 10,000/- under Regular Premium - Yearly option ₹ 1,000/- under Regular Premium - Monthly Opti	1 .	s of ₹ 1 thereaft	er	₹ 100/- and in multiples of ₹ 1 thereafter
Min Additional Amt (lumpsum)	-	₹ 500/- and Multiples o	f Rs. 1 thereafte	er	₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples o	f Rs. 1 thereaft	er	₹ 500/- and Multiples of Rs. 1 thereafter
SIP dates	-	Any day#			Any day#
SIP Frequency	-	Daily / Monthly / Quarte	rly		Daily / Monthly / Quarterly
Min SIP Amount		1) Daily -₹100/- & in mu 2) Monthly - ₹200/- thereafter, 3) Quarterly of ₹1/-thereafter	& in multiples	of ₹ 1/-	1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & ₹ 1000/- & in multiple of ₹ 1/- thereafter
Fund Manager	Mr. Dikshit Mittal (Equity) Mr. Karan Doshi and Mr. Pratik Shroff (Debt)	Mr. Rahul Singh			Mr. Rahul Singh
Exit Load	NIL (3 years lock-in period)	NIL			please see note page no 77. <sup>\$</sup>
Riskometer	Risk - Very High	Risk - Low			Risk - Low to Moderate
Facility Available	-	SIP/STP/SWP			SIP/STP/SWP
Scheme Name	LIC MF Ultra Short Duration Fund	LIC MF Money Mai	rket Fund		LIC MF Low Duration Fund
Scheme Type	An Open Ended ultra short term debt schem investing in instruments such that the Macaula duration of the portfolio is between 3 months to months. Please refer Page No. 18 of Schem Information Document. A Relatively Low interes	market instruments. A r	elatively low int		An open ended low duration debt scheme investing in instruments with Macaulay duration of the portfolio is between 6 months and 12 months (Please refer Page No.14 of Scheme Information Document). (A Relatively Low interest rate risk and moderate Credit Risk)
	rate risk and moderate Credit Risk.				
Allotment Date	November 27, 2019	August 01, 2022			June 09, 2003
Allotment Date Ideal Investment Horizon		August 01, 2022 Upto 1 Year			
Ideal Investment Horizon	November 27, 2019				June 09, 2003
Ideal Investment Horizon Plan Available	November 27, 2019 Upto 6 months	Upto 1 Year			June 09, 2003 6 Months Plus
Ideal Investment Horizon Plan Available Option Available	November 27, 2019 Upto 6 months RP/DP	Upto 1 Year  RP/DP	lek A-I		June 09, 2003 6 Months Plus RP/DP
	November 27, 2019  Upto 6 months  RP/DP  Growth/IDCW	Upto 1 Year  RP/DP  Growth/IDCW		er	June 09, 2003 6 Months Plus RP/DP Growth/IDCW
Ideal Investment Horizon Plan Available Option Available Benchmark Min Investment Amt (lumpsum) Min Additional Amt	November 27, 2019  Upto 6 months  RP/DP  Growth/IDCW  CRISIL Ultra Short Duration Debt A-I Index	Upto 1 Year  RP/DP  Growth/IDCW  NIFTY Money Market Inc.	s of ₹1 thereaft		June 09, 2003 6 Months Plus RP/DP Growth/IDCW CRISIL Low Duration Debt A-I Index
Ideal Investment Horizon Plan Available Option Available Benchmark Min Investment Amt (lumpsum) Min Additional Amt (lumpsum)	November 27, 2019  Upto 6 months  RP/DP  Growth/IDCW  CRISIL Ultra Short Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter	Upto 1 Year  RP/DP  Growth/IDCW  NIFTY Money Market Inc  ₹ 5000/- and in multiple	s of ₹ 1 thereaft Rs. 1 thereafter		June 09, 2003 6 Months Plus RP/DP Growth/IDCW CRISIL Low Duration Debt A-I Index ₹ 5000/- and in multiples of ₹ 1 thereafter
Ideal Investment Horizon Plan Available Option Available Benchmark Min Investment Amt (lumpsum) Min Additional Amt (lumpsum) Min Redemption Amt	November 27, 2019  Upto 6 months  RP/DP  Growth/IDCW  CRISIL Ultra Short Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter	Upto 1 Year  RP/DP  Growth/IDCW  NIFTY Money Market Inc  ₹ 5000/- and in multiple  ₹ 500/- and Multiples of	s of ₹ 1 thereaft Rs. 1 thereafter		June 09, 2003 6 Months Plus RP/DP Growth/IDCW CRISIL Low Duration Debt A-I Index ₹ 5000/- and in multiples of ₹ 1 thereafter ₹ 500/- and Multiples of Rs. 1 thereafter
Ideal Investment Horizon Plan Available Option Available Benchmark Min Investment Amt (lumpsum) Min Additional Amt (lumpsum) Min Redemption Amt	November 27, 2019  Upto 6 months  RP/DP  Growth/IDCW  CRISIL Ultra Short Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter	Upto 1 Year  RP/DP  Growth/IDCW  NIFTY Money Market Inc  ₹ 5000/- and in multiple  ₹ 500/- and Multiples of	s of ₹1 thereaft Rs. 1 thereafter Rs. 1 thereafter		June 09, 2003 6 Months Plus  RP/DP  Growth/IDCW  CRISIL Low Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter
Ideal Investment Horizon Plan Available Option Available Benchmark Min Investment Amt (lumpsum) Min Additional Amt (lumpsum) Min Redemption Amt	November 27, 2019  Upto 6 months  RP/DP  Growth/IDCW  CRISIL Ultra Short Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter  Any day#	Upto 1 Year  RP/DP  Growth/IDCW  NIFTY Money Market Inc  ₹ 5000/- and in multiple  ₹ 500/- and Multiples of  Any day#  Daily / Monthly / Quarte  1) Daily -₹ 100/- & in mu  2) Monthly - ₹ 200/-	Rs. 1 thereafter Rs. 1 thereafter rly ultiples of ₹ 1/- t & in multiples	nereafter,	June 09, 2003 6 Months Plus RP/DP Growth/IDCW  CRISIL Low Duration Debt A-I Index ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter  Any day#
Ideal Investment Horizon Plan Available Option Available Benchmark Min Investment Amt (lumpsum) Min Additional Amt (lumpsum) Min Redemption Amt SIP dates SIP Frequency Min SIP Amount	November 27, 2019  Upto 6 months  RP/DP  Growth/IDCW  CRISIL Ultra Short Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter  Any day#  Daily / Monthly / Quarterly  1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafte  2) Monthly - ₹ 200/- & in multiples of ₹ 1/thereafter, 3) Quarterly - & ₹ 1000/- & in multiples	Upto 1 Year  RP/DP  Growth/IDCW  NIFTY Money Market Inc  ₹ 5000/- and in multiple  ₹ 500/- and Multiples of  Any day#  Daily / Monthly / Quarte  1) Daily - ₹ 100/- & in mu  2) Monthly - ₹ 200/- thereafter, 3) Quarterly	Rs. 1 thereafter Rs. 1 thereafter rly ultiples of ₹ 1/- t & in multiples	nereafter,	June 09, 2003  6 Months Plus  RP/DP  Growth/IDCW  CRISIL Low Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter  Any day#  Daily / Monthly / Quarterly  1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & ₹ 1000/- & in multiples
Ideal Investment Horizon Plan Available Option Available Benchmark Min Investment Amt (lumpsum) Min Additional Amt (lumpsum) Min Redemption Amt SIP dates SIP Frequency	November 27, 2019  Upto 6 months  RP/DP  Growth/IDCW  CRISIL Ultra Short Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter  Any day#  Daily / Monthly / Quarterly  1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafte 2) Monthly - ₹ 200/- & in multiples of ₹ 1/ thereafter, 3) Quarterly - & ₹ 1000/- & in multiple of ₹ 1/- thereafter	Upto 1 Year  RP/DP  Growth/IDCW  NIFTY Money Market Inc  ₹ 5000/- and in multiple  ₹ 500/- and Multiples of  Any day#  Daily / Monthly / Quarter  1) Daily -₹ 100/- & in mu 2) Monthly - ₹ 200/- thereafter, 3) Quarterly of ₹ 1/- thereafter	Rs. 1 thereafter Rs. 1 thereafter rly ultiples of ₹ 1/- t & in multiples	nereafter,	June 09, 2003 6 Months Plus  RP/DP  Growth/IDCW  CRISIL Low Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter  Any day#  Daily / Monthly / Quarterly  1) Daily -₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & ₹ 1000/- & in multiples of ₹ 1/- thereafter
Ideal Investment Horizon Plan Available Option Available Benchmark Min Investment Amt (lumpsum) Min Additional Amt (lumpsum) Min Redemption Amt SIP dates SIP Frequency Min SIP Amount Fund Manager	November 27, 2019  Upto 6 months  RP/DP  Growth/IDCW  CRISIL Ultra Short Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter  Any day#  Daily / Monthly / Quarterly  1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafte 2) Monthly - ₹ 200/- & in multiples of ₹ 1/thereafter, 3) Quarterly - & ₹ 1000/- & in multiple of ₹ 1/- thereafter  Mr. Rahul Singh	Upto 1 Year  RP/DP  Growth/IDCW  NIFTY Money Market Inc  ₹ 5000/- and in multiple  ₹ 500/- and Multiples of  Any day#  Daily / Monthly / Quarte  1) Daily - ₹ 100/- & in mu  2) Monthly - ₹ 200/- thereafter, 3) Quarterly of ₹ 1/- thereafter  Mr. Rahul Singh	Rs. 1 thereafter Rs. 1 thereafter rly ultiples of ₹ 1/- t & in multiples	nereafter,	June 09, 2003  6 Months Plus  RP/DP  Growth/IDCW  CRISIL Low Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter  Any day#  Daily / Monthly / Quarterly  1) Daily -₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & ₹ 1000/- & in multiples of ₹ 1/- thereafter  Mr. Rahul Singh
Ideal Investment Horizon Plan Available Option Available Benchmark Min Investment Amt (lumpsum) Min Additional Amt (lumpsum) Min Redemption Amt SIP dates SIP Frequency Min SIP Amount Fund Manager Exit Load	November 27, 2019  Upto 6 months  RP/DP  Growth/IDCW  CRISIL Ultra Short Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter  Any day#  Daily / Monthly / Quarterly  1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafte 2) Monthly - ₹ 200/- & in multiples of ₹ 1/thereafter, 3) Quarterly - & ₹ 1000/- & in multiple of ₹ 1/- thereafter  Mr. Rahul Singh  NIL	Upto 1 Year  RP/DP  Growth/IDCW  NIFTY Money Market Inc  ₹ 5000/- and in multiple  ₹ 500/- and Multiples of  Any day#  Daily / Monthly / Quarte  1) Daily - ₹ 100/- & in mu  2) Monthly - ₹ 200/- thereafter, 3) Quarterly of ₹ 1/- thereafter  Mr. Rahul Singh	Rs. 1 thereafter Rs. 1 thereafter rly ultiples of ₹ 1/- t & in multiples	nereafter,	June 09, 2003  6 Months Plus  RP/DP  Growth/IDCW  CRISIL Low Duration Debt A-I Index  ₹ 5000/- and in multiples of ₹ 1 thereafter  ₹ 500/- and Multiples of Rs. 1 thereafter  Any day#  Daily / Monthly / Quarterly  1) Daily - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & ₹ 1000/- & in multiples of ₹ 1/- thereafter  Mr. Rahul Singh  NIL

details of all the Schemes, Investors are requested to visit www.licmf.com. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. Note: Investors are advised to refer to the Scheme Information Document (SID), Key Information Memorandum (KIM) and addenda issued from time to time, to know the terms and features of the schemes as prevailing on the date of submission of application for subscription/redemption/switch. Investors are requested to read the relevant notice and addenda to the SID and KIM available at www.licmf.com/for further details. #Any day SIP date is applicable from 1" to 28". Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

suspension of fresh subscription: The Scheme has stopped taking new subscriptions (Lumpsum or SIP) from prospective investors. Furthermole, no additional purchase from the existing investors is accepted hereon, with effect from July 01, 2022, till further notice. 74

Factsheet March, 2025

# Summary: Key Features of the Schemes (as on 31st March 2025)

Scheme Name	LIC MF Short Duration Fund		LIC MF Banking & P	SU Fund		LIC MF Medium to Long Duration Fund
Scheme Type	An Open-ended Short-Term Debt scheme investin in instruments with Macaulay duration between year and 3 years. Please refer Page No.14 of Scheme Information Document. A Moderat interest rate risk and moderate Credit Risk.	1 f	An open ended debt s investing in Debt instrui Sector Undertakings, Pub and Municipal Bonds. A Re risk and Relatively Low Cre	nents of ban ic Financial In atively Highin	ks, Public stitutions	An open-ended medium term debt scheme investing in instruments with Macaulay duration of the portfolio is between 4 years and 7 years (Please refer Page No.14 of Scheme Information Document. A Relatively High interest rate risk and moderate Credit Risk)
Allotment Date	February 01, 2019		May 31, 2007			June 23, 1999
Ideal Investment Horizon	3 Years Plus		3 Years Plus			3 Years Plus
Plan Available	RP/DP		RP/DP			RP/DP
Option Available	Growth/IDCW		Growth/IDCW			Growth/IDCW
Benchmark	CRISIL Short Duration Debt A-II Index		NIFTY Banking & PSU Deb	Index A-II		CRISIL Medium to Long Duration Debt A-III Index
Min Investment Amt (lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter		₹ 5000/- and in multiples	of ₹ 1 thereaft	er	₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (lumpsum)	₹ 500/- and Multiples of Rs. 1 thereafter		₹ 500/- and Multiples of R	s. 1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	₹ 500/- and Multiples of Rs. 1 thereafter		₹ 500/- and Multiples of R	1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter
SIP dates	Any day#		Any day#			Any day#
SIP Frequency	Daily / Monthly / Quarterly		Daily / Monthly / Quarterl	ı <sub>v</sub>		Daily / Monthly / Quarterly
Min SIP Amount	1) Daily -₹100/-& in multiples of ₹1/-thereafter, 2) Monthly - ₹200/- & in multiples of ₹1/- thereafter, 3) Quarterly - & ₹1000/- & in multiples of ₹1/-thereafter		1) Daily -₹100/-∈ multi 2) Monthly - ₹200/-& thereafter, 3) Quarterl multiples of ₹1/-thereafte	in multiples v - & ₹ 1000	of ₹ 1/-	1) Daily-₹100/-∈ multiples of ₹1/-thereafter, 2) Monthly - ₹200/- & in multiples of ₹1/- thereafter, 3) Quarterly - & ₹1000/- & in multiples of ₹1/-thereafter
Fund Manager	Mr. Marzban Irani Mr. Pratik Shroff		Mr. Marzban Irani Mr. Pratik Shroff			Mr. Marzban Irani Mr. Pratik Shroff
Exit Load	NIL		NIL			<ul> <li>0.25% if redeemed or switched out on or before completion of 15 days from the date of allotment of units.</li> <li>No Exit Load is payable if units are redeemed/switched-out after 15 days from the date of allotment.</li> </ul>
Riskometer	Risk - Moderate		Risk - Moderate			Risk - Moderate
Facility Available	SIP/STP/SWP		SIP/STP/SWP			SIP/STP/SWP

Scheme Name	LIC MF Gilt Fund	LIC MF Children's F	und	LIC MF Gold ETF Fund of Fund
Scheme Type	An open ended debt scheme investing ir government securities across maturity. A Relatively High interest rate risk and Relatively Low Credit Risk.	Having A Lock-In for at lea	s: 5 Years Or Till The C	
Allotment Date	December 10, 1999	November 12, 2001		August 14, 2012
Ideal Investment Horizon	3 Years Plus	5 Years Plus		3 Years Plus
Plan Available	RP/DP	RP/DP		RP/DP
Option Available	Growth/IDCW/PF	Growth		Growth/IDCW
Benchmark	NIFTY All Duration G-Sec Index	Crisil Hybrid 35 + 65 - Agg	gressive Index	Domestic Price of Gold
Min Investment Amt (lumpsum)	₹10000	₹ 5000/- and in multiples	of ₹ 1 thereafter	₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (lumpsum)	Rs. 500/- and Multiples of Rs. 1 thereafter	Rs. 500/- and Multiples o	f Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	Rs. 500/- and Multiples of Rs. 1 thereafter	Rs. 500/- and Multiples o	f Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter
SIP dates	Any day#	Any day#		Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarter	·ly	Daily / Monthly / Quarterly
Min SIP Amount	1) Daily - Rs. 100/- & in multiples of Rs. 1 thereafter, 2) Monthly - Rs. 200/- & in multiples Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & multiples of Rs. 1/- thereafter	of thereafter, 2) Monthly - ₹	200/- & in ter, 3) Quarterly -	1) Daily - Rs. 100/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter
Fund Manager	Mr. Marzban Irani & Mr. Pratik Shroff	Mr. Nikhil Rungta (Equity) Mr. Pratik Shroff (Debt)		Mr. Sumit Bhatnagar
Exit Load	0.25% if exit within 30 days from the date of allotment of units	NIL Lock-in Period:- at least attains age of majority every Business Day).		
Riskometer	Risk - Moderate	Risk - Very High		Risk - High
Facility Available	SIP/STP/SWP	SIP/STP/SWP		SIP/STP/SWP

RP: Regular Plan, DP: Direct Plan, IDCW: Income Distribution cum Capital Withdrawal, SIP: Systematic Investment Plan, STP: Bystematic Transfer Plan, SWP: Systematic Withdrawal Plan. For Current Expense ratio details of all the Schemes, Investors are requested to visit www.licmf.com. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. Note: Investors are advised to refer to the Scheme Information Document (SID), Key Information Memorandum (KIM) and addenda issued from time to time, to know the terms and features of the schemes as prevailing on the date of submission of application for subscription/redemption/switch. Investors are requested to read the relevant notice and addenda to the SID and KIM available at www.licmf.com for further details. #Any day SIP date is applicable from 1st to 28st. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

# Summary: Key Features of the Schemes (4s on 31st March 2025)

Scheme Type   Senset Index   November 30, 2015   November 20, 2015   March 17, 2016   Mar					
Scheme Type	Scheme Name	LIC MF BSE Sensex ETF	LIC MF Nifty 50 ETF		LIC MF Nifty 100 ETF
Season   S	Scheme Type			eplicating/Tracking	An Open Ended Scheme Replicating/Tracking Nifts 100 Index
Plan Available  Growth  Growth  Growth  Growth  BES Sensex TRI  BES Sensex TRI  Buth in Investment Amt (lumpsum)  of direct transactions in units of the Scheme by MMA/Abe- control epible investors with the AMC/The Fund and all be let intra-day AWL based on the schale resolution price of the subscription of certify the AMC must be of greater than INR 2 Sc. The attented shall not be replaced above the Amc and the price of the schale resolution in the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The shader and threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above the AMC must be of greater than INR 2 Sc. The attented threshold shall not be replaced above threshold	Allotment Date	November 30, 2015	November 20, 2015		March 17, 2016
Growth   G	Ideal Investment Horizon	3 Years Plus	3 Years Plus		3 Years Plus
Benchmark BSE Sensor, TRI Min Investment Amt (Ilumpsum)  For Subscription of units directly with Mutual Fund. Amount of the Scheme by MMA/AP-with other eligible investors with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with other eligible investors with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with other eligible investors with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with other eligible investors with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with other eligible investors with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with the AMC/the Fund shall be at interest of the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the Scheme by MMA/AP-with the AMC/the Fund shall be at interest the AMC/the Fund shall	Plan Available	RP	RP		RP
Min Investment Amt (lumpsum)  For Subscription of units directly with Mutual Fund: All direct transactions in units of the Scheme by MinUs/APs or intra-day NN based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription of control with the AMC must be of greater applicable for APs/MMS and shall be periodically reviewed. Each restation unit consists of 30,000 units of Lt. MF RSS Sense ETF. The Fand may from time to time with marketable tost of the underlying portfolio. Any order placed for redemption or subscription of certific the subscription of units directly with Mutual Fund: All direct transactions in units of the Scheme by MinUs/APs or interest and post of the underlying portfolio. Any order placed for redemption or subscription or subscription of units directly with Mutual Fund: All direct transactions in units of the Scheme by MinUs/APs or interest and post of the underlying portfolio. Any order placed for redemption or subscription of units directly with Mutual Fund: All direct transactions in units of the Scheme by MinUs/APs or interest and post of the scheme by MinUs/APs or interest and post of the scheme by MinUs/APs or interest and post of the scheme by MinUs/APs or interest and post of greater applicable for APs/MMS and shall be periodically red MinUs/APs or interest and post of greater applicable for APs/MMS and shall be periodically red MinUs/APS or interest and post of the underlying portfolio. Any order placed for redemption of a place of the production of the subscription of units directly with Mutual Fund: All the subscription of units directly with Mutual Fund: All the subscription of units directly with Mutual Fund: All the subscription of units directly with Mutual Fund: All the subscription of units directly with Mutual Fund: All the subscription of units directly with Mutual Fund: All the subscription of units directly with Mutual Fund: All the subscription of units directly with Mutual Fund: All the subscription of units directly with	Option Available	Growth	Growth		Growth
direct transactions in units of the Scheme by MMs/APs or the religible investors with the AMC/Ebs transition in the AMC/Ebs transition in the religible investors with the AMC/Ebs transition in	Benchmark	BSE Sensex TRI	Nifty 50 TRI		Nifty 100 TRI
Min Redemption Amt		direct transactions in units of the Scheme by MMs/APs on other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption of subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not applicable for APs/MMs and shall be periodically reviewed. Each creation unit consists of 2,000 units of LCMF BSE Sensex ETF. The Fund may from time to time change the size of the Creation Unit in order to equate the with marketable lots of the underlying instruments. *For Purchase / Sale of units through Stock Exchange pleases.	direct transactions in units of tother eligible investors with the intra-day NAV based on the a runderlying portfolio. Any order subscription directly with the INR 25 Cr. The aforese projectly applicable for APs/MMs are reviewed. Each creation unit to MF Nifty 50 ETF. The Fund mate the size of the Creation Unit marketable lots of the under Purchase / Sale of units through	the Scheme by MMs/APs or e AMC/the Fund shall be at tual execution price of the r placed for redemption or a AMC must be of greater id threshold shall not be nd shall be periodically posists of 10,000 units of LIC y from time to t me change in order to equate it with terlying instruments.*For	For Subscription of units directly with Mutual Fund: A direct transactions in units of the Scheme by MMs/APs of the religible investors with the AMC/the Fund shall be intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption of subscription directly with the AMC must be of greater that INR 25 Cr. The aforesaid threshold shall not be applicabed for APs/MMs and shall be periodically reviewed. Eact creation unit consists of 40,000 units of LIC MF Niffy 1C ETF. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots the underlying instruments. *For Purchase / Sale of unit through Stock Exchange please see page no 77.
SIP Frequency			-		-
SIP Frequency  - Min SIP Amount  - Mr. Sumit Bhatnagar  Mr. Sumit Bhatna	Min Redemption Amt	-	-		-
Min SIP Amount  Fund Manager  Mr. Sumit Bhatnagar  NIL  NIL  NIL  NIL  NIL  NIL  NIL  NI	SIP dates	-	-		-
Mr. Sumit Bhatnagar  Mill Landard  NIL  NIL  NIL  NIL  NIL  NIL  NIL  NI	SIP Frequency	-	-		-
Risk - Very High  -  Scheme Name LIC MF Nifty Mid Cap 100 ETF LIC MF Nifty 8-13 yr G-Sec ETF Richard Ring Nifty Midcap 100 Total Return Index Risk - Very High	Min SIP Amount	-	-		-
Risk - Very High  An open-ended scheme replicating/tracking Nifty  8-13 yr. G-Sec Index. A relatively high interest rate risk and relatively high interest rate performance of gold in domestic prices of Gold  Royen Ended Scheme replicating/tracking Nifty  8-13 yr. G-Sec Index. A relatively high interest rate risk and relatively high interest rate rate rate rate rate rate rate rat	Fund Manager	Mr. Sumit Bhatnagar	Mr. Sumit Bhatnagar		Mr. Sumit Bhatnagar
Risk - Very High  An open-ended scheme replicating/tracking Nifty 8-13 yr G-Sec Index  December 24, 2014  November 09, 2011  Replicating/tracking Nifty Ran open-ended scheme replicating/tracking Nifty 8-13 yr G-Sec Index  Replicating/tracking Nifty Ran open-ended scheme replicating/tracking Nifty Ran open-ended scheme replicating/tracking Nifty 8-13 yr G-Sec Index  Replicating/tracking Nifty Ran open-ended scheme replicating/tracking Nift					
Risk - Very High  An open-ended scheme replicating/tracking Nifty  8-13 yr. G-Sec Index. A relatively high interest rate risk and relatively high interest rate performance of gold in domestic prices of Gold  Royen Ended Scheme replicating/tracking Nifty  8-13 yr. G-Sec Index. A relatively high interest rate risk and relatively high interest rate rate rate rate rate rate rate rat	Evit Load	NII	NII		NII
Scheme Name  LIC MF Nifty Mid Cap 100 ETF  LIC MF Nifty 8-13 yr G-Sec ETF  LIC MF Gold Exchange Traded Formula Scheme replicating/tracking Nifty Midcap 100 Total Return Index  An Open Ended Scheme replicating/tracking Nifty Midcap 100 Total Return Index  An Open Ended Scheme replicating/tracking Nifty Nifty Midcap 100 Total Return Index  An Open Ended Scheme replicating/tracking Nifty Nifty Nifty Nidcap 100 Total Return Index  An Open Ended Scheme replicating/tracking Nifty N					
Scheme Name  LIC MF Nifty Mid Cap 100 ETF  LIC MF Nifty 8-13 yr G-Sec ETF  LIC MF Gold Exchange Traded For Scheme Type  An open-ended scheme replicating/tracking Nifty Midcap 100 Total Return Index  An Open Ended Scheme replicating/tracking Nifty 8-13 yr G-Sec Index. A relatively high interest rate performance of gold in domestic prices of gol		-	-		-
An open-ended scheme replicating/tracking Nifty Midcap 100 Total Return Index  An open-ended scheme replicating/tracking Nifty Midcap 100 Total Return Index  An open-ended scheme replicating/tracking Nifty Midcap 100 Total Return Index  February 14, 2024  December 24, 2014  November 09, 2011  3 Years Plus  RP  RP  RP  RP  RP  RP  RP  RP  RP  R	,				I
An open-ended scheme replicating/tracking Nifty Midcap 100 Total Return Index  An open-ended scheme replicating/tracking Nifty Midcap 100 Total Return Index  February 14, 2024  December 24, 2014  November 09, 2011  3 Years Plus  RP  RP  RP  RP  RP  RP  RP  RP  RP  R	Scheme Name	LIC MF Nifty Mid Cap 100 ETF	LIC MF Niftv 8-13 vr	G-Sec ETF	LIC MF Gold Exchange Traded Fund
Allotment Date  February 14, 2024  December 24, 2014  November 09, 2011  3 Years Plus  3 Years Plus  RP  RP  RP  RP  RP  RP  RP  Growth  Growth/IDCW  Benchmark  Nifty Midcap 100 TRI  For Subscription of units directly with Mutual Fund: All  For Subscription of units directly with Mutual Fund: All  Authorized Participants & Large Investors – In creation.	Scheme Type	An open-ended scheme replicating/tracking	An Open Ended Scheme re 8-13 Yr. G-Sec Index. A rela	plicating/tracking Nifty tively high interest rate	An open-ended scheme replicating/tracking the
Authorized Participants & Large Investment Horizon   3 Years Plus   RP   RP/DP   RP   RP/DP   RP	Allotment Date	February 14, 2024		TE TISK.	November 09, 2011
Option Available  Growth  Growth/IDCW  Benchmark  Nifty Midcap 100 TRI  Nifty 8-13 yr G-Sec Index  Domestic price of Gold  Min Investment Amt  For Subscription of units directly with Mutual Fund: All  For Subscription of units directly with Mutual Fund: All  Authorized Participants & Large investors—In creation.	deal Investment Horizon		3 Years Plus		3 Years Plus
Benchmark  Nifty Midcap 100 TRI  Nifty 8-13 yr G-Sec Index  Domestic price of Gold  Min Investment Amt  For Subscription of units directly with Mutual Fund: All For Subscription of units directly with Mutual Fund: All Authorized Participants & Large Investors – In creation	Plan Available	RP	RP		RP/DP
Min Investment Amt  For Subscription of units directly with Mutual Fund: All  For Subscription of units directly with Mutual Fund: All  Authorized Participants & Large investors – In creation	Option Available	Growth	Growth		Growth/IDCW
Tot subscription of units directly with mutual runa. All	Benchmark	Nifty Midcap 100 TRI	Nifty 8-13 yr G-Sec Index		Domestic price of Gold
applicable for APS/MMS and shall be periodically reviewed. Each creation unit consists of 2,00,000 units of LIC MF Nifty Midcap 100 ETF. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments. *For Purchase / Sale of units through Stock instruments. *For Purchase / Sale of units through Stock Exchange please see page no 77.		direct transactions in units of the Scheme by Market Makers/ Authorised Participants or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed. Each creation unit consists of 2,00,000 units of LIC MF Nifty Midcap 100 ETF. The Fund may from time to time change the size of the Creation Unit in order to	direct transactions in units of other eligible investors with the intra-day NAV based on the a underlying portfolio. Any orde subscription directly with the INR 25 Cr. The afores applicable for APs/MMs a reviewed. Each creation unit LIC MF Nifty 8-13 yr G-sec ETF, time change the size of the equate it with marketable		Authorized Participants & Large investors – In creation unit lot of 1 units and multiples of 1000 units thereof or in equivalent amour cash. The AMC will not accept Portfolio Deposit (i.e., physical gold) from Authorized participants will be provided by the custodian appoir by the Mutual Fund for the custody of Gold. As per Paragraph 6.1. SEBI Master Circular for Mutual Fund for 6 moit greater than Rs.2 SC or at Intraday NAV based on the actual execupition of redemption directly with the Mutual Fund for amou greater than Rs.2 SC or at Intraday NAV based on the actual execupitic of the underlying portfolio on all Business Days during the ong offer period. The aforesaid threshold will not be applicable for NA Makers and will be periodically reviewed. The requirement of "cuttiming for NAV applicability as prescribed by SEBI from time to time not be applicable for direct transaction with LIC AMC in ETFs by Ma Makers and other eligible investors." For Purchase / Sale of the second of the contraction of the con

Mr. Marzban Irani Mr. Pratik Shroff

SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

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NIL

Min Additional Amt (lumpsum) Min Redemption Amt

SIP dates
SIP Frequency

Min SIP Amount

Mr. Sumit Bhatnagar

NIL

**Fund Manager** 

Exit Load

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NIL

Mr. Sumit Bhatnagar

#### Summary: Key Features of the Schemes (4s on 31st March 2025)

Scheme Name	LIC MF BSE Sensex Index Fund	LIC MF Nifty 50 Inde	x Fund		LIC MF Nifty Next 50 Index Fund
Scheme Type	An Open Ended Scheme Replicating/ Tracking BSE Sensex Index	An Open Ended Scheme R Nifty 50 Index	eplicating/Trad	king:	An open-ended scheme replicating/tracking the Nifty Next 50 Index (Total Returns Index)
Allotment Date	December 5, 2002	December 5, 2002			September 20, 2010
Ideal Investment Horizon	3 Years Plus	3 Years Plus			3 Years Plus
Plan Available	RP/DP	RP/DP			RP/DP
Option Available	Growth/IDCW	Growth/IDCW			Growth/IDCW
Benchmark	BSE Sensex TRI	Nifty 50 TRI			NIFTY Next 50 - TRI
Min Investment Amt (lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in multiples	f₹1 thereaft	er	₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (lumpsum)	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of R	s. 1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of R	s. 1 thereafter		₹ 500/- and Multiples of Rs. 1 thereafter
SIP dates	Any day#	Any day#			Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterl	Y		Daily / Monthly / Quarterly
Min SIP Amount	1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter.	1) Daily -₹ 100/- & in mult thereafter, 2) Monthly -₹ multiples of ₹ 1/- thereaft ₹ 1000/- & in multiples of	200/- & in er, 3) Quarterly		1) Daily - Rs. 100/- & in multiples of Rs. 1/- thereafter, 2) Monthly - Rs. 200/- & in multiples of Rs. 1/- thereafter 3) Quarterly - Rs. 1000/- & in multiples of Rs. 1/- thereafter.
Fund Manager	Mr. Sumit Bhatnagar	Mr. Sumit Bhatnagar			Mr. Sumit Bhatnagar
Exit Load	O.25% if redeemed or switch out on or before completion of 7 Days from the date of allotment of units Nil after 7 days	0.25% if redeemed of before completion of of allotment of units     Nil after 7 days			Nil
Riskometer	Risk - Very High	Risk - Very High			Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP			SIP/STP/SWP

\$LIC MF Liquid Fund Exit Load:

Investor exit upon Subscription	Day 1	[	ay 2	Da	у 3	Day 4	Day 5	Day 6	Day 7 onwards
Exit load as a % of redemption/switch out proceed	s 0.0070%	0.	0065%	0.0	)60%	0.0055%	0.0050%	0.0045%	0.0000%

#### \* For Purchase / Sale of units through Stock Exchange:

As the Units of the Schemes are listed on NSE & BSE, an Investor can buy Units on continuous basis on the capital market segment of NSE during trading hours like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. There is no minimum investment, although Units are Purchased in round lots of 1 (one) Unit.

RP: Regular Plan, DP: Direct Plan, IDCW: Income Distribution cum Capital Withdrawal, SIP: Systematic Investment Plan, STP: Systematic Transfer Plan, SWP: S

## Benchmark (Tier-1) Disclaimers

NSE Disclaimer: For LIC MF NIFTY 50 ETF, LIC MF NIFTY 100 ETF, LIC MF Nifty Midcap 100 ETF, LIC MF Nifty 8-13 yr G-Sec ETF: The Product is not sponsored, endorsed, sold or promoted by NSE Indices Ltd. NSE Indices Ltd does not make any representation or warranty, express or implied, to the owners of the Scheme or any member of the public regarding the advisability of investing in securities generally or in the Scheme particularly or the ability of the product/indices to track general stock market performance in India. The relationship of NSE Indices Ltd to the Licensee is only in respect of the licensing of the Indices and certain trademarks and trade names of its Index which is determined, composed and calculated by NSE Indices Ltd without regard to the Licensee or the Scheme. NSE Indices Ltd does not have any obligation to take the needs of the Licensee or the owners of the Scheme into consideration in determining, composing or calculating the indices. NSE Indices Ltd is not responsible for or has participated in the determination or calculation of the equation by which the Scheme is to be converted in o cash. IISL has no obligation or liab lity in connection with the administration, marketing or trading of the Scheme.

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## Market Capitalisation as per AMFI

- Large-Cap Stocks: 1st -100th company in terms of full market capitalization
- Mid-Cap Stocks: 101st-250th company in terms of full market capitalization
- Small-Cap Stocks: 251st company onwards in terms of full market capitalization

RISKOMETER						
The Product is suitable for investors who are seeking*	Riskom	neter - Scheme	Fii	st Tier Ber	ichmark Name	Riskometer- First Tier Benchmar
<ul> <li>LIC MF Large Cap Fund</li> <li>Long Term Capital Appreciation</li> <li>A Fund that primarily invests in large-cap stock</li> <li>Risk - Very High</li> </ul>	Moderate Risk Low to Moderate Risk Low Risk	Moderately High Risk High Risk Very High Risk RISKOMETER the scheme is Very High		Nifty <sup>2</sup>	100 TRI	Moderate Risk Moderately High Risk Low to Moderate Risk Low Risk Low Risk Risk OMETER The risk of the benchmark is Very High
<ul> <li>LIC MF Large &amp; Mid Cap Fund</li> <li>Long Term Capital Appreciation</li> <li>A Fund that primarily invests in large and mid-cap stocks</li> <li>Risk - Very High</li> </ul>	Moderate Risk Low to Moderate Risk Low Risk	Moderately High Risk High Risk Very High Risk RISKOMETER the scheme is Very High			geMidcap ) TRI	Moderate Risk  Low to Moderate Risk  Low Risk  Low Risk  RISKOMETER  The risk of the benchmark is Very High
<ul> <li>LIC MF Flexi Cap Fund</li> <li>Long Term Capital Appreciation</li> <li>Investing across Large, Mid &amp; Small-cap stocks</li> <li>Risk - Very High</li> </ul>	Moderahii Low to Moderate Risk Low Risk	Moderately High Risk High Risk Vary High Risk RISKOMETER the scheme is Very High		Nifty !	500 TRI	Moderate Risk Low to Moderate Risk Low to Moderate Risk Low Risk Low Risk RiskOMETER The risk of the benchmark is Very High
<ul> <li>LIC MF ELSS Tax Saver</li> <li>Long Term Capital Growth</li> <li>Investing in equity and equity related securities.</li> <li>Risk - Very High</li> </ul>	Moderahin Low to Moderate Risk Low Risk The risk of	Moderately High Risk High Risk Very High Risk RISKOMETER the scheme is Very High		Nifty 5	)0 TRI	Moderate Risk Low to Moderate Risk Low to Moderate Risk Low Risk Tibe risk of the benchmark is Very High
LIC MF Multi Cap Fund  Long Term Capital Appreciation  Investing in equity and equity related intruments across Large, Mid & Small Cap stocks.  Risk - Very High	Moderate Risk Low to Moderate Risk The risk of	Moderately High Risk High Risk Very High Risk RISKOMETER the scheme is Very High		NIFTY 500 50:25::	) Multicap 25 TRI	Moderate Risk  Low to Moderate Risk  Low Moderate Risk  Low Risk  RISKOMETER  The risk of the benchmark is Very High
<ul> <li>LIC MF Infrastructure Fund</li> <li>Long Term Capital Growth</li> <li>Investment in equity and equity related instruments of companies engaged either directly or indirectly in infrastructure sector.</li> <li>Risk - Very High</li> </ul>	Moderate Risk Low to Moderate Risk The risk of	Moderately High Risk Nigh Risk Very High Risk RISKOMETER the scheme is Very High		lifty Infrast	ructure TRI	Moderate Risk Lew to Moderate Risk Lew Risk Lew Risk RiskOMETER The risk of the benchmark is Very High
<ul> <li>Capital appreciation over long term</li> <li>Investment predominantly in a portfolio of equity and equity related securities of companies engaged in banking and financial services.</li> <li>Risk - Very High</li> </ul>	Moderate Risk Low to Moderate Risk The risk of	Moderately High Risk  High Risk  Very High Risk  RISKOMETER  the scheme is Very High			nancial es TRI	Moderate Risk Low to Moderate Risk Low Risk Low Risk RISKOMETER The risk of the benchmark is Very High
<ul> <li>LIC MF Dividend Yield Fund</li> <li>Long term capital appreciation</li> <li>Investment predominantly in dividend yielding equity and equity related instruments.</li> <li>Risk - Very High</li> </ul>	Moderate Risk Low to Moderate Risk The risk of	Moderately High Risk High Risk Very High Risk RISKOMETER the scheme is Very High		Nifty 5	00 TRI	Moderate Risk Low to Moderate Risk Low to Moderate Risk Low Risk RISKOMETER The risk of the benchmark is Very High
LIC MF Focused Fund  Long term capital appreciation.  Investment in equity & equity related instruments of up to 30 companies across market capitalization.  Risk-Very High	Moderate Risk Low Risk The risk of	Moderately High Risk High Risk Very High Risk RISKOMETER the scheme is Very High		Nifty 5	00 TRI	Moderate Risk Low to Moderate Risk Not Moderate Risk High Risk High Risk Very High Risk The risk of the benchmark is Very High
LIC MF Midcap Fund  Long term capital appreciation  Investment predominantly in equity and equity related instruments of Midcap companies.  Risk - Very High	Moderate Risk Low Risk The risk of	Moderately High Risk High Risk Very High Risk RISKOMEYER the scheme is Very High		Nifty Midd	ap 150 TRI	Moderate Risk Lew to Mederate Risk Lew Risk Lew Risk RISKOMETER The risk of the benchmark is Very High
LIC MF Manufacturing Fund  Capital appreciation over long term  Investment predominantly in equity and equity related instruments of companies following manufacturing theme  Risk-Very High	Moderate Risk Low to Moderate Risk Low Risk	Moderately High Risk High Risk Very High Risk RISKOMETER the scheme is Very High	N		/lanufacturing ๙ (TRI)	Moderate Risk  Low to Moderate Risk  Low Risk  RISKOMETER  The risk of the benchmark is Very High

#### RISKOMETER The Product is suitable for investors Riskorneter - Scheme First Tier Benchmark Name Riskometer - First Tier Benchmark who are seeking\* LIC MF Healthcare Fund Long term capital appreciation Investment predominantly in equity and equity BSE related instruments of companies engaged in Health Care TRI Healthcare & Allied Sectors. Risk - Very High The risk of the benchmark is Very High the scheme is Very High LIC MF Small Cap Fund Long term capital appreciation Nifty Smallcap 250 TRI Investment predominantly in equity and equity related instruments of Smallcap companies. Risk - Very High The risk the scheme is Very High The risk of the benchmark is Very High LIC MF Value Fund Long term capital appreciation Investment in equity and equity related Nifty 500 TRI instruments by following value investment strategy. The risk of the benchmark is Very High Risk - Very High LIC MF Aggressive Hybrid Fund Long term capital appreciation with current income. CRISIL Hybrid 35+65 A fund that invests both in stocks and fixed income Aggressive Index instruments. Risk - Very High The risk of the benchmark is Very High The risk of the scheme is Very High LIC MF Balanced Advantage Fund Nifty 50 Hybrid Capital appreciation over a long period of time Composite Investments in a dynamically managed portfolio Debt 50:50 Index of equity and equity related instruments, debt and money market instruments. Risk - Very High the scheme is Very High The risk of the benchmark is High LIC MF Equity Savings Fund Regular Income & Capital appreciation over Medium to Long term. Investment in equity and equity related Nifty Equity Savings instruments including equity derivatives, Index arbitrage and debt and money market instruments. Risk - Moderately High LIC MF Conservative Hybrid Fund Medium term capital appreciation with current CRISIL Hybrid 85+15 income Conservative Index A fund that invests predominantly in debt instruments with marginal equity exposure. Risk - Moderately High The risk of the scheme is Moderately High The risk of the benchmark is Moderately High LIC MF Arbitrage Fund Income over a short term investment horizon. Income through arbitrage opportunities between NIFTY 50 Arbitrage Index cash and derivative market and arbitrage opportunities within the derivative segment of the equity market. of the scheme is Low The risk of the benchmark is I ow Risk-Low LIC MF Multi Asset Allocation Fund · Capital appreciation over a long period of time. 65% N fty 500 TRI + 25% · Investments in a diversified portfolio of equity & equity related instruments, Debt & Money Market Nifty Composite Debt ndex + 10% Price of Instruments and Units of Gold ETFs as per asset Domestic Gold. allocation pattern The risk f the scheme is Very High The risk of the benchmark is Very High · Risk - Very High **LIC MF Unit Linked Insurance Scheme** Long term capital appreciation and current CRISIL Hybrid 35+65 Investment in equity and equity related securiries, Aggressive Index fixed income securities (debt and money market securities). Risk - Very High The risk f the scheme is Very High The risk of the benchmark is Very High **LIC MF Overnight Fund** Income with high levels of safety and liquidity over Investment in debt and money market NIFTY 1D Rate Index instruments with overnight maturity. Risk - Low The risk of the scheme is Low The risk of the benchmark is Low

## **RISKOMETER**

The Product is suitable for investors who are seeking*	Risko	neter - Scheme	Fire	st Tier Ber	ichmark Name	Riskometer - First Tier Benchmark
LIC MF Nifty 50 ETF  Long Term Investment Investment in securities covered by NIFTY 50 Index, subject to tracking errors. Risk - Very High	Moderate Risk Low Risk The risk	Moderately High Risk Nigh Risk Very High Risk RISKOMETER  If the scheme is Very High		NIFT	/ 50 TRI	Moderate Risk Low to Moderate Risk Moderately High Risk High Risk Wary High Risk RISKOMETER The risk of the benchmark is Very High
LIC MF Nifty 100 ETF  Long Term Investment  Investment in equity and equity related securities and portfolios replicating the composition of NIFTY 100 Index, subject to tracking errors.  Risk - Very High	Moderate Risk Low to Moderate Risk The risk	Moderately High Risk High Risk Very High Risk RISKOMETER  f the scheme is Very High		NIFTY	100 TRI	Moderate Risk Low to Moderate Risk Low To Moderate Risk Nery High Risk Nery High Risk RISKOMETER The risk of the benchmark is Very High
LIC MF Nifty Midcap 100 ETF  Long term investment.  Investment in equity and equity related securities and portfolios replicating the composition of Nifty Midcap 100 Total Return Index, subject to tracking errors.  Risk - Very High	Moderate Risk  Low Risk  The risk	Moderately High Risk  Negh Risk  Very High Risk  RESKOMETER  f the scheme is Very High		Nifty Mido	ap 100 TRI	Moderate Risk Low to Moderate Risk Moderate Risk High Risk Low Risk  RISKOMETER  The risk of the benchmark is Very High
<ul> <li>LIC MF Nifty 8-13 yr G-Sec ETF</li> <li>Medium to long term income</li> <li>Investment in securities in line with Nifty 8-13 yr G-Sec Index to generate comparable returns subject to tracking error.</li> <li>Risk - Moderate</li> </ul>	Moderate Risk Low to Moderate Risk Low Risk	Moderately High Risk  High Risk  Very High Risk  RISKOMETER  If the scheme is Moderate		Nifty 8-1:	3 yr G-Sec	Moderate Risk Low to Moderate Risk Low Roberste Risk Low Risk RiskOMETER The risk of the benchmark is Moderate
LIC MF BSE Sensex Index Fund  Long Term Capital Growth  Investment in equity instrument of BSE Sensex index stocks subject to tracking error.  Risk - Very High	Moderate Risk Low Risk The risk	Moderately High Risk  Nigh Risk  Very High Risk  RISKOMETER  If the scheme is Very High		BSE Se	ensex TRI	Moderate Risk  Low to Moderate Risk  Low Risk  Moderate Risk  Moderately Righ Risk  High Risk  Very High Risk  RISKOMATER  The risk of the benchmark is Very High
LIC MF Nifty 50 Index Fund  Long Term Capital Growth  Investment in equity instrument of respective index stocks subject to tracking error.  Risk - Very High	Moderate Risk Low Its Moderate Risk The risk	Moderately High Risk High Risk Very High Risk RISKOMETER  ### Commonwealth of the Scheme is Very High		NIFT	/ 50 TRI	Moderate Risk  Low to Moderate Risk  Low Risk  Low Risk  RISKOMATER  The risk of the benchmark is Very High
LIC MF Nifty Next 50 Index Fund  Long Term growth in a passively managed scheme tracking NIFTY Next 50 Index(TRI)  Investments only in and all stocks comprising Nifty Next 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY Next 50 Index(TRI)  Risk-Very High	Moderate Low to Moderate Risk Low Risk The risk	Moderately High Risk  Negh Risk  Very High Risk  RISKOMETER  If the scheme is Very High		Nifty Ne	ext 50 TRI	Moderate Risk Low to Moderate Risk Moderately High Risk High Risk High Risk Very High Risk RISKOMETER The risk of the benchmark is Very High
LIC MF Gold Exchange Traded Fund  To replicate the performance of gold in domestic prices with at least medium term horizon.  Investments in physical gold and gold related instruments / debt & money market instruments  Risk - High	Moderate Risk Low to Moderate Risk The ris	Moderately High Risk  Nigh Risk  Very High Risk  RISKOMETER  K of the scheme is High		omestic F	Price of Gold	Moderate Risk Low to Moderate Risk Moderate Migh Risk High Risk Very High Risk RISKOMETER The risk of the benchmark is High
LIC MF Gold ETF Fund of Fund  To replicate returns of LICMF Gold Exchange Traded Fund with at least medium term horizon  Investments in units of LICMF Gold Exchange Traded Fund/ Money Market Instruments/ LICMF Liquid Fund Scheme.  Risk - High		Moderately High Risk  Migh Risk  Very High Risk  RISKOMETER  k of the scheme is High			Price of Gold	Moderate Risk  Low to Moderate Risk  Low Risk  Notice Risk  Midderately High Risk  High Risk  Vary High Risk  Vary High Risk  On evaluation of risk level of Scheme's

<sup>\*</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Risk-o-meter is based on evaluation of risk level of Scheme's portfolio as on 31st March 2025 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

RISKOMETER						
The Product is suitable for investors who are seeking*	Risko	neter - Scheme	Fii	st Tier Ber	nchmark Name	Riskometer - First Tier Benchmark
LIC MF Liquid Fund  Income for short term Investment in debt / money market instruments with maturity of upto 91 days.  Risk - Low to Moderate	Low to Moderate Risk Low Risk The risk of th	Moderately High Risk  Migh Risk  Very High Risk  RISKOMETER  Scheme is Low to Moderate			iquid Debt Index	Moderate Rick  Low to Moderate Rick  Low Rick  Rick  Rick  RickOMETER  The risk of the benchmark is Low to Moderate
LIC MF Ultra Short Duration Fund  Income over short term.  Investment in Debt & Money Market Instruments such that the Macaulay Duration of the portfolio is between 3 months - 6 months.  Risk - Moderate	Low to Moderate Risk Low Risk The risk	Moderately High Risk  Figh Risk  Very High Risk  Of the scheme is Moderate			Jltra Short ebt A-I Index	Moderate Rick  Low to Moderate Rick  High Rick  High Rick  Way High Rick  RISKOMETER  The risk of the benchmark is Low to Moderate
LIC MF Money Market Fund  Income over short term.  Investment in money market instruments with maturity up to one year  Risk - Moderate	Low to Moderate Risk Low Risk	Moderately High Risk  Nigh Risk  Very High Risk  RISKOMETER  of the scheme is Moderate			oney Market ex A-I	Moderate Risk Lew to Moderate Risk Lew to Moderate Risk Lew Risk RISKOMETER The risk of the benchmark is Low to Moderate
<ul> <li>LIC MF Low Duration Fund</li> <li>Income for short term</li> <li>A fund that focuses on low duration securities.</li> <li>Risk - Moderate</li> </ul>	Moderate Risk Low to Moderate Risk Low Risk	Moderately High Risk  Nigh Risk  Very High Risk  RISKOMETER  of the scheme is Moderate			ow Duration -I Index	Moderate Risk Low to Moderate Risk Low Risk Moderate Risk Wey High Risk Very High Risk RISKOMETER The risk of the benchmark is Low to Moderate
LIC MF Short Duration Fund  Generation of reasonable returns over short to medium term.  Investment in Debt securities and money market instruments.  Risk-Moderate	Moderate Risk Low to Moderate Risk Low Risk	Moderately High Risk  Migh Risk  Very High Risk  RISKOMETER  of the scheme is Moderate			ort Duration -II Index	Moderate Risk  Low to Moderate Risk  Low Risk  Nory High Risk  Nory High Risk  RISKOMETER  The risk of the benchmark is Low to Moderate
LIC MF Banking & PSU Fund  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	Low to Moderate Risk Low Risk The risk (	Moderately High Risk Nigh Risk Very High Risk RISKOMETER If the scheme is Moderate			nking & PSU ndex A-II	Moderate Risk Low to Moderate Risk  Negh Risk  Negh Risk  Negh Risk  RISKOMETER  The risk of the benchmark is Low to Moderate
LIC MF Medium to Long Duration Fund  Income over medium to long term  To generate income/capital appreciation through investments in Debt and Money market instruments.  Risk - Moderate	Moderate Low to Moderate Risk Low Risk	Moderately High Risk  Migh Risk  Very High Risk  Of the scheme is Moderate			dium to Long bt A-III Index	Moderate Risk  Low to Moderate Risk  New Moderate Risk  New Migh Risk  New Migh Risk  RISKOMETER  The risk of the benchmark is Moderate
LIC MF Gilt Fund  Long term capital appreciation and current income  Investment in sovereign securities issued by Central/ State Government.  Risk - Moderate	Low to Moderate Risk Low Tisk	Moderately High Risk Neigh Risk Very High Risk RISKOMETER of the scheme is Moderate			Duration c Index	Moderate Risk  Low to Moderate Risk  High Risk  Low Risk  RISKOMETER  The risk of the benchmark is Moderate
LIC MF Children's Fund  Long term capital appreciation and current income  A fund that invests both in stocks and fixed income instruments.  Risk-Very High	Moderate Risk Low to Moderate Risk Low Risk	Misk Moderately High Risk High Risk Very High Risk RISKOMETER Of the scheme is Very High	(		brid 35+65 ive Index	Moderate Risk Low to Moderate Risk Low Risk Negli Risk Negli Risk Negli Risk New Nisk NiskOMETER The risk of the benchmark is Very High
LIC MF BSE Sensex ETF  Long Term Investment Investment in securities covered by BSE SENSEX, subject to tracking errors.  Risk - Very High	Moderate Risk Low to Mederate Risk Low Risk	Moderately High Risk  Migh Risk  Very High Risk  RISKOMETER  of the scheme is Very High		BSE Se	ensex TRI	Moderate Risk Lew to Moderate Risk Lew Risk Lew Risk RISKOMETER The risk of the benchmark is Very High

# PRC Matrix of Debt Schemes of LIC Mutual Fund

In accordance with paragraph 17.5 of SEBI Master Circular for Mutual Funds, pertaining to Potential Risk Class (PRC) Matrix and related disclosure requirement, the PRC Matrix for debt schemes of LIC Mutual Fund are as follows:

SCHEME NAME		POTENTIAL FISK CLASS									
	Credit Risk	<b>→</b>	Rela	Relatively Lov		Moderate Moderate	Relatively High				
	Interest Rate	Risk ↓		Class A)		(Class B)	(Class C)				
	Relatively Lo	w (Class I)									
LIC MF Banking & PSU Fund	Moderate (Cl	ass II)									
	Relatively Hi	gh (Class III)		A-III							
	Relatively Lo	w (Class I)									
LIC MF Medium to Long Duration Fund	Moderate (Cl	ass II)									
Tunu	Relatively High	gh (Class III)				B-III					
	Relatively Lo	w (Class I)				B-I					
LIC MF Low Duration Fund	Moderate (Cl	ass II)									
	Relatively High	gh (Class III)									
	Relatively Lo	w (Class I)									
LIC MF Short Duration Fund	Moderate (Cl	ass II)				B-II					
	Relatively High	gh (Class III)									
	Relatively Lo	w (Class I)				B-I					
LIC MF Ultra Short Duration Fund	Moderate (Cl	ass II)									
	Relatively High	gh (Class III)									
	Relatively Lo	w (Class I)		A-I							
LIC MF Overnight Fund	Moderate (Cl	ass II)									
	Relatively High	gh (Class III)									
	Relatively Lo	w (Class I)				B-I					
LIC MF Liquid Fund	Moderate (Cl	ass II)									
	Relatively High	gh (Class III)									
	Relatively Lo	w (Class I)									
LIC MF Gilt Fund	Moderate (Cl	ass II)									
	Relatively Hi	gh (Class III)		A-III							
	Relatively Lo	w (Class I)									
LIC MF Nifty 8-13 yr G-Sec ETF	Moderate (Cl	ass II)									
	Relatively Hi	gh (Class III)		A-III							
	Relatively Lo					B-I					
LIC MF Money Market Fund	Moderate (Cl	ass II)									
	Relatively High	gh (Class III)									
		, , , , , ,									

#### • Application Amount for Fresh Subscription:

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

#### Asset allocation:

Investment of certain proportions of a portfolio in different assets classes like Equity, Debt, Gold etc..

#### Asset allocation for Equity:

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

#### O 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.

#### 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.

#### 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.

#### Entry Load:

A mutual fund may have a sales charge or load at the time of entry and/dr 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.

**Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assestment of various factors including the service rendered by the distributor.

#### 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.

#### Expense ratio:

The expense ratio is the annual fee that funds or ETFs charge their unit holders. It expresses the percentage of assets deducted each fiscal year for fund expenses.

#### 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.

#### 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.

#### Maturity profile:

Maturity is a term defined with respect to Debt Instruments which have fixed maturities after which they cease to exist on payment of the principal and the stipulated interest. A fund's profile consisting of the allocation of the value of assets in terms of percentage and their time left to maturity respectively is called a maturity profile. It gives a summary of the breakup of the value of assets with different specified maturities.

#### Minimum Additional Amount:

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

#### Macaulay Duration:

Macaulay Duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

#### Modified Duration:

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

#### 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 subcategories.

#### O 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.

#### Portfolio turnover ratio:

Portfolio turnover is a measure of how frequently assets within a fund are bought and sold by the managers. This ratio measures the fund's trading activity, which is computed by taking the lesser of purchases or sales and dividing by average monthly net assets. Number of securities bought or sold (whichever is lesser)/Average AUM of the Fund.

#### • Portfolio Yield:

Disclosure only required for Debt Funds.

#### Rating Profile:

Mutual funds invest in 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 dept funds.

#### Risk Free Returns:

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

#### Sector allocation:

Sector allocation may be defined as an allocation of funds in a certain percentage of the portfolio in different sectors of the economy.

#### Sharpe Ratio:

The Sharpe Ratio, names 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.

#### O SIP:

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

#### 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.

#### 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, its means its range of performance is wide, implying greater volatility.

#### Tracking error:

Tracking error is the difference between the return fluctuations of an investment portfolio and the return fluctuations of a chosen benchmark. The return fluctuations are primarily measured by standard deviations.

#### 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.

# Branch Offices

Area Office	Area Office Address		Area Ma	ınager Details
AGRA	507B, 5th Floor, Business Square, Sanj Pradesh - 282002	ay Place, Agra, Uttar	+91 931981	aliwal - Area Manager  3130,  67 br.agra@licmf.com
AHMEDABAD	B-208 & 209, Shivanta One Complex, Op Hare Krishna Complex, Ashram Road, Ahme	I .	+91 99798 9	odi - Area Manager - Retail Sales 92737 568, br.ahmedabad@licmf.com
BENGALURU	N112, 113, 114, Manipal Centre North Blo Road, Bangalore - 560042	ck No. 47, Dickenson	Mr. Visha K	Kumar K Area Manager, Bangalore 69698 , 080-42296491, br.bangalore@licmf.com
BHUBANESWAR	Plot No-2B & 2C, Ground Floor, Behind Kharavel Nagar, Bhubaneswar-751001, Od		+91 73810	Kumar Maharathi - Area Manager, Bhubhaneshwar 68161 522, br. bhubaneswar@licmf.com
BORIVALI	Shop no. 10, Harismruti Premises Co-ope Limited, SVP Road, Opp HDFC Bank, N Mumbai - 400092		+91 9819 <mark>5</mark> 8	nth Chowdhury - Area Manager - Retail Sales 35907 3069, br.borivali@licmf.com
CHANDIGARH	Sco No. 2475-76, Second Floor Sector 22-C	Chandigarh - 160022	HP and J&k	nwar Lal - Area Manager - Retail Sales, Haryana, K, +919815748368 16100, br.chandigarh@licmf.com
CHHATRAPATI SAMBHAJINAGAR (AURANGABAD)	Office No. 02, Anant Darshan Apartment, Nagar, Chhatrapati Sambhajinagar (Aurang		+91 7720 <mark>0</mark> :	nt Ronghe - Area Manager - Retail Sales 34552, +91 76202 37325 bad@licmf.com
CHENNAI	LIC Of India, New No. 153, Old No. 102, I Ground Floor, Anna Salai, Chennai - 600002	_	Ms. Rathi R +91 81139 (	Raj K C - Customer Service Executive
COIMBATORE	C/O LIC Divsional Office, India Life Building Coimbatore - 641018	1543/44, Trichy Road,	Mr. Manikar +91 95432	ndan M - Area Manager, Coimbatore
DELHI	911-912, Prakash Deep Building 07, Tols 110001	toy Marg New Delhi -	+91 7065 <mark>5</mark>	umar - Chief Area Manager - Sales 51661 9190 / 23314396, br.delhi@licmf.com
DURGAPUR	B 209, Kalpataru Building, Bengal Shristi Durgapur: 713216, West Bengal	Complex, City Center,	Mr. Ritabrat	ta Pan - Area Manager, Durgapur 30300, r.pan@licmf.com
DALTONGANJ (JHARKHAND)	Chaturbhuj Singh Building, First Floor, Nea Daltonganj adjacent Chhedi Lal HP Pet District Palamau, Jharkhand – 822101.			Kumar - Area Manager, Daltonganj 80200, r2.kumar@licmf.com
ERNAKULAM	11th Floor, Jeevan Prakash, LIC Division Ernakulam -682011	al Office, M.G Road,	+91 9995 <mark>8</mark> 0484-236 <b>7</b> 6	643, br.ernakulam@licmf.com
GOA	Jeevan Vishwas Building, EDC Complex, P Goa - 403001	ot No. 2, Patto, Panaji,	+91 97429	i - Customer Executive 57778 100, br.goa@licmf.com
GURUGRAM	Unit No - 208, 2Nd Floor, Building Vipul Ag Mg Road, Gurugram, Haryana -122002	ora, Near Sahara Mall,	Faridabad,	f Prajapati - Area Manager - Gurgaon & +91 95999 59850 908, br.gurugram@licmf.com
GUWAHATI	Jeevan Prakash Building, Ground Floor, S. Guwahati - 781001	S. Road, Fancy Bazar,	North East I	ath Das - Regional Head - Retail Sales, Region, East Zone +91 90514 82997 460, br.guwahati@licmf.com
HYDERABAD	6th Floor, VV Vintage Boulevard Buildin Bhavan Road, Hyderabad - 500082	ig, Somajhiguda, Raj	+91 40 - 49	s Chittimala - Area Manager 9521135 / 23244445, ad@licmf.com
HUBBALLI	Shop No 17 & 18, Second floor, Eureka Ju Hubballi, Karnataka - 580029	nction, TB Road,		ep Kumar V - Area Manager 523, br.hubli@licmf.com
INDORE	U.V House, 1St Floor, 9/1-A South Tukoganj	Indore - 452001	+91 9406 <mark>5</mark> 0731-406 <mark>9</mark> 1	162, br.indore@licmf.com
JAIPUR	LIC Do-1 Premises, Jeevan Nidhi-2, Ground Road, Ambedkar Circle, Jaipur - 302005	floor, Bhawani Singh	Retail Sales 0141-274	ra Singh Ratnu - Area Manager - s, +91 77929 73302 620, br.jaipur@licmf.com
JAMSHEDPUR	Jeevan Prakash Building, 3rd Floor, Be Bistupur, Jamshedpur - 831001	side Kamani Centre,	+91 9955 <mark>18</mark> br.Jamshed	dpur@licmf.com
KANPUR	16/275 Jeevan Vikas Building, Ground Floo M. G. Road, Kanpur - 208001	r, Besides Canara Bank,	+91 9616 <mark>7</mark> 8	h Kapoor - Area Manager 88816 240 / 3244949, br.kanpur@licmf.com
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# Branch Offices

Area Office	Area Office Address		Area Manager Details
KOLKATA	Hindustan Building, Gr. Fl. 4, Chittaranjan 072	Avenue, Kolkata - 700	Mr. Diptinan Sarkar - Area Manager - Retail Sales +91 99336 06347
	072		0332-2129455, br.kolkata@licmf.com
KOZHIKODE	Near Branch No:3, 1st Floor, LIC Divisional C Mananchira, Kozhikode - 673001	ffice, Jeevan Prakash,	Mr. Ratheesh Krishnan - Area Manager - Calicut +91 9539500777 0495-2723030, br.kozhikode@licmf.com
LUCKNOW	Office No. 4, 1st Floor, Centre Court Buildi Lucknow, Uttar Pradesh - 226001	ng, 3/C, 5, Park Road,	Mr. Abhay Prakash Srivastava - Area Manager +91 91981 71761; 0522-2231186, br.lucknow@licmf.com
LUDHIANA	Sco-15, 103, 1st Floor, Sanplaza Building, I Ludhiana -141001	eroze Gandhi Market,	Mr. Pardeep Soni - Area Manager - Retail Sales +917087203334; 0161- 4507033 br.ludhiana@licmf.com
MANGALORE	No 6, Ground Floor, Popular Building, K S F 575001	ao Road, Mangalore -	Mr. Kiran Kumar - Area Manager, Mangalore +91 96866 55735 0824-2411482, br.mangalore@licmf.com
MUMBAI	Ground Floor, Industrial Assurance Build Station, Mumbai - 400020	ing, Opp. Churchgate	Mr. Kedar P Natani - Area Manager - Retail Sales +91 98332 43789 0226-6016178, br.mumbai@licmf.com
MYSURU	245, "Sadashiva", 12th Main Road, 5th Cro Landmark: Opposite Jawaregowda Park, N Karnataka- 570009		Mr. Rajesh Babu H S - Area Manager, 0821-2413800, br.mysore@licmf.com
NAGPUR	NO 245, "Sadashiva", 12th main Road, Saraswathipuram, Mysore - 570009	5th cross, 2nd floor	Mr. Rajat Vinod Parashar - Area Manager - Retail Sales, +91 77578 06567 br.nagpur@licmf.com
NASHIK	Bedmutha'S Navkar Heights Office No 03, Colony, Sharanpurroad, Nasik - 422002	3rd Floor, New Pandit	Mr. Vaibhav Nanoti - Area Manager, Nasik +91 94228 62120 0253-2579507, br.nasik@licmf.com
NOIDA	Office No. 525, 5th Floor, Super Area Wave S 18, Noida, Uttar Pradesh – 201301	lver Tower, Sector	Mr. Amit Kumar Srivastava - Area Office Incharge +91 99118 35381, +91 120 3121855 a3.srivastava@licmf.com
NANDED	Shope no 12, First floor, Sanman Prestige E road, Near J P, Nanded - 431601.	uilding Railway station	Mr. Deepak Warwante - Area Manager +91 95037 36144, +91 92844 35651 d.warwante@licmf.com
PATNA	Office no - 511/512 Ashiana Hariniwas, 5th flo Patna, Bihar - 800001	or Dakbunglow road,	Mr. Amit Vishal - Area Manager - Muzaffarpur +91 943 10 23274 br.patna@licmf.com
PUNE	C/O LIC Of India, 1St Floor, Jeevan Praka Near All India Radio, Shivaji Nagar Universit		Mr. Ashok Tiwari - Area Manager - Retail Sales +91 9503119778 02025537301, br.pune@licmf.com
RAIPUR	1st Floor, Phase 1, Investment Building, LIC Marg, Pandri, Raipur, Chhattisgarh - 492004	1	Mr. Sandeep Chandra - Chief Area Manager +91 99938 82255 0771-2236780, br.raipur@licmf.com
RAJKOT	Jeevan Prakash, LIC Of India Building Ca Chowk, Tagore Marg, Rajkot - 360001	mpus, Mahila College	Mr. Parekh Dhairya Manishbhai - Area Manager - Rajkot +91 95128 01110 0281-2461522, br.rajkot@licmf.com
RANCHI	2nd Floor, Narasaria Tower, Opposite L Ranchi - 834001	alpur Police Station,	Mr. Vikash Kumar Verma - Area Manager - Ranchi +91 98351 97681 0651-2206372, br.ranchi@licmf.com
SURAT	Office No – 122/B, International Trade Ce Crossing, Ring Road - Surat - 395002.	ntre (ITC), Majuragate	Mr. Sumeet Kumar - Area Manager - Retail Sales +91 9377920151; 02614862626, br.surat@licmf.com
THANE	Shop no.4, Vagad Jainam Villa, Vishnu Deshpande Marg, Near Thane Bharat Sah Thane, Maharashtra - 400602.		Mr. Brijesh Upadhyaya - Regioal Head - Retail Sales, Mumbai and Head - VRM , West Zone, +91 98928 00936 022 - 6255 6011, br.thane@licmf.com
UDAIPUR	Amrit Shree Building, Office No. 412 A, 4th F Road, Udaipur - 313001	bor, Ashok Nagar Main	Mr. Love Vyas - Area Manager - Udaipur +91 9587775881 br.udaipur@licmf.com
VASHI	Shop 18, Plot 83, Devavrata Premises CHS HDFC Bank Ltd., Vashi, Navi Mumbai, Maha	1	Mr. Kalpesh Somanth Rathi - Area Manager +91 81085 48786, 022-46731454, k.rathi@licmf.com
VARANASI	2nd Floor, Main Building LIC Of India, Divis ,Bhelupur, Varanasi - 221001	onal Office, Gauriganj	Mr. Shashank Kumar Gupta - Area Manager +91 84100 10025 0542-2450015, br.varanasi@licmf.com
VIJAYAWADA	D. No. 40-9-62/A, 3rd Floor, Ram Mohan Road, Benz Circle, Vijayawada - 520010	l Building, Kala Nagar	Mr. Mohammed Azaruddin - Area Manager +91 9000171858 0866-4058692, br.vijayawada@licmf.com

Factsheet March, 2025

### KFin Technologies Limited Offices

Agartala: Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001, Tripura, 0381-2388519; Agra: 507 B,5th Floor, Business Square, Sanjay Place, Agra, Uttar Pradesh -282002; Ahmedabad: Office No. 401 On 4Th Floor Abc Off. C.G. Road - Ahmedabad 380009, Gujarat, 9081903021/9824327979; Ahmednagar: Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001, Maharashthra, 9890003215; Ajmer: 3023Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001, Rajasthan, 0145-5120725; Akola: Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No-6 Opp Radhakrishna Talkies Akola 444001 Maharashthra, Maharashthra, 0724-2451874; Aligarh: 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001, Uttar Pradesh, 7518801802; Allahabad: Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chaural Payagraj Allahabad 211001, Uttar Pradesh, 7518801803; Alwar: Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001, Rajasthan, 0144-4901131; Amaravathi: \$hop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601, Maharashthra, 0721 2569198; Ambala: 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala (133001, Haryana, 7518801804; Amritsar: Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001, Punjab, 0183-5053802; Anand: B-42 Vaibhav commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001, Gujarat, 9081903038; Ananthapur:. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001., Andhra Pradesh, 9063314379; Asansol: 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303, West Bengal, 0341-2220077; Aurangabad: Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001, Maharashthra, 0240-2343414; Azamgarh: Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001, Uttar Pradesh, 7518801805; Andheri: Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M.V Road, Andheri East, Opp Andheri Court, Mumbai – 400069 022 – 46733669; Balasore: 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001, Orissa, 04782-260503; Bangalore: Np 35 Puttanna Road Basavanagudi Bangalore 560004, Karnataka, 080-26602852; Bankura: Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101, West Bengal, 9434480586; Bareilly: 1St Floorrear Sidea - Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001, Uttar Pradesh, 75188 18106; Baroda: 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007, Gujarat, 0265-2353506; Begusarai: Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101, Bihar, 7518801807/9693344717; Belgaum: Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 5 0011, Karnataka, 0831 4213717; Bellary: Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583 103, Karnataka, 8392294649 Berhampur (Or): Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001, Orissa, 0680-2228106; Bhagalpur: 2Nd Floor Chandralpk Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001, Bihar, 7518801808; Bharuch: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch: 123 Nexus Bharuch: 124 Nexus 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Ct owk Bhatinda 151001, Punjab, 0164- 50 6725; Bhavnagar: 303 Sterling Point Waghawadi Road -Bhavnagar 364001, Gujarat, 278-3003149; Bhilai: Office No. 2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020, Chatisgarh, 7884901014; Bhilwara: Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001, Rajasthan, 01482-246362 / 246364; Bhopal: Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011, Madhya Pradesh, 0755 4077948/3512936; Bhupaneswar: A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007, Orissa, 0674-2548981; Bikaner: H.No. 10, Himtasar House, Museum circle, ¢ivil line, Bikaner, Rajasthan 🕴 334001, Rajasthan, 0151-2943850; Bilaspur: Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001, Chatisgarh, 07752-443680; Bokaro: City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004, Jharkhand, 7542979444; Borivali: Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092, Maharashtra, 022-28916319; Burdwan: Saluja Complex; 846 Laxmipur GTRoad Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 71310 , West Bengal, 0342-266514 Calicut: Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001, Kerala, 0495-4022480; Chandigarh: First Floor Sco 2469-7 Sec. 22-C - Chandigarh 1 0022, Unior Territory, 1725101342; Chennai: 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai – 600 034, Tamil Na🛊u, 044-2830 9147, 044-2830 🛮 100; Chinsura: No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101, West Bengal, 033-26810164; Cochin: Door No:61/2784 Second floor Sreelaks hmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015, Kerala, 0484 - 4025059; Coimbatore: 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018, Tamil Nadu, 0422 - 4388011; Cuttack: Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001, Orissa, 0671-2956816; Chandrapur: C/o Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442402; Darbhanga: H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846004, Bihar, 7739299967; Davangere: D.No 162/6 1St Floor 3Rd Main PJ Extension Davangere Taluk Davangere Manda Davangere 577002, Karnataka, 8192296741; Dehradun: Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001, Uttaranchal, 7518 01810; Deoria: K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001, Uttar pradesh, 7518801811; Dhanbad: 208 New Market 2Nd Floor Bank More - Dhanbad 826001, Jharkhand, 9264445981; Dhule: Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001, Maharashthra, 02562-282823 Durgapur: Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216, West Bengal, 0343-6512111; Euru: Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002, Andhra Pradesh, 08812-227851/52/53/54; Erode: Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003, Tamil Nadu, 0424-4021212; Faridabad: A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001, Haryana, 7518801 12; Ferozpur: The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002, Punjab, 01632-241814 Gandhidham: Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfc Bank Gandhidham 370201, Gujarat, 9081903027; Gandhinagar: 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Gandhinagar-382421 Gujarat, Gujarat, 079 49237915; Gaya: Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001, Bihar, 0631 2220065; Ghatkopar: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077, Maharashthra, 9004089306; Ghaziabad: Ff-31 Konark Building Rajnagar - Ghaziabad 201001, Uttar Pradesh, 7518801813; Ghazipur: House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001, Uttar Pradesh, 7518801814; Gonda: H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001, Uttar Pradesh, 7518801815; Gorakhpur: Shop No 8 & 9 4Th Floor Cross Road The Mall | Bank Road Gorakhpur - 273 01, Uttar Pradesh, 7518801816; Gulbarga: H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation OfficeJagat Station Main Road Kalaburagi Gulbarga 585105, Karnataka, 08472 252503; Guntur: 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002, Andhra Pradesh, 0863-2339094; Gurgaon: No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001, Haryana, 7518801817; Guwahati: Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007, Assam, 0361-3501536/37; Gwalior: City Centre Near Axis Bank - Gwalior 474011, Madhya Pradesh, 7518801818; Haldwani: Shoop No 5 Kmvn Shoping Complex - Haldwani 263 39, Uttaranchal, 7518801819; Haridwar: Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410, Uttaranchal, 7518801820; Hassan: Sas No: 490 Hemadri Arcate 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201, Karnataka, 08172 262065; Hissar: Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001, Haryana, 7518801821; Hoshiarpur: Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001, Punjab, 01882-500143; Hubli: RR Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029, Karnataka, 0836-2950643; Hyderabad(Gachibo wli): Selenium Plot No: 31 & 32 Tower B survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilimgampally Mandal Hyderabad 500032, Telangana, 040-79615122; Hyderabad: Nd:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016, Telangana, 040-44857874 / 75 / 76; Indore: 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore , Madhya Pradesh, 0731-4266828/4218902; Jabalpur: 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001, Madhya Pradesh, 0761-4923301; Jaipur: Office No 101, 1St Floor ,Okay Plus Tower, Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaiput 302001, Rajasthan, 014141 7715/17; Jalandhar: Office No 7, 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001, Punjab, 0181-50944 10; Jalgaon: 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001, Maharashthra, 9421521406; Jalpaiguri: DBC Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735 101, West Bengal, 03561-222136; Jammu: 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K, Jammu & Kashmir, 191-2951822; Jamnagar: 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008, Gujarat, 0288 3065810; Jamshedpur: Madhukunj 3Rd Floor Q Road Sakohi Bistupur East Singhbhur Jamshedpur 831001, Jharkhand, 6572912170; Jhansi: 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001, Uttar Pradesh, 7518 01823; Jodhpur: Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003, Rajasthan, 7737014590; Junagadh: Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001, Gujarat, 0285-2652220; Kalyani: Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235, West Bergal, 9883018948; "Kannur: 2Nd Floor Global Village Bank Road Kannur 670001, Kerala, 0497-2764190; Kanpur: 15/46 B Ground Floor Opp: Muir Mills Civil Lines Kanpur 208001, Uttar Pradesh, 7518801824; Karimnagar: 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001, Telangana, 0878-224773; Karnal: 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001, Haryana, 0184-2252524; Karur: No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002, Tamil Nadu, 04324-241755; Khammam: 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002, Telangana, 8008865802; Kharagpur: Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304, West Bengal, 3222253380; Kolhapur: 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001, Maharashthra, 0231 2653656; Kolkata: 2/1 Russel Street 4Thfloor Kankara Centre Kolkata 70001 Wb, West Bengal, 033 66285900; Kollam: Sree Vigneswara Bhavan Shastri Junction Kollam - 691001, Kerala, 474-2747055; Korba: Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677, Chatisgarh,

Road Collectorate PO Kottayam 686002, Kerala, 9496700884; Kurnool: Shop No: 47 2Nd Floor S Komda Shoping Mall Kurnool 518001, Andhra Pradesh, 08518-228550; Lucknow: Ist Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001, Uttar Pradesh, 0522-4061893; Kalyan: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombiyali Mahanagar Corporation) Kalyan, Maharashthra - 421301; Ludhiana; Scd 122 Second Floor Above Hdlc Mutual Fun Feroze Gandhi Market Ludhiana 141001, Puniab, 0161-4670278; Madurai: No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001, Tamil Nadu, 0452-2605856; Malda: Ram Krishna Pally; Ground Floor English Bazar - Malda 732101, West Bengal, 03512-223763; Mandi: House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001, Himachal Pradesh 7518801833; Mangalore: Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka, Karnataka, 0824-2951645;Mal<mark>goa: Shop N</mark>o 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601, Goa, 0832-2957253 ; Mathura: Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001, Uttar Pradesh, 7518801834; Meerut: Shop No:-111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India, Uttar Pradesh, 7518801835; Mehsana: Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002, Gujarat, 02762-242950; Mirzapur: Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001, Uttar Pradesh, 7518801836; Moga: 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001, Punjab, 01636 - 230792; Moracabad: Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001, Uttar Pradesh, 7518801837; Morena: House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001, Madhya Pradesh, 7518801838; Mumbai: 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange) Next Union Bank Fort Mumbai - 400 001, Maharashthra, 022-46052082; Muzaffarpur: First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001, Bihar, 7518801839; Mysore: No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009, Karnataka, 8213510066; Nadiad: 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001, Gujarat, 0268-2563245; Nagerkoil: Hno 45 1St Floor East Car Street Nagercoil 629001, Tamil Nadu, 04652 - 233552; Nagpur: Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010, Mahadashthra, 0712-3513750; Nanded: Shop No. 4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601, Maharashthra, 02462-237885; Nasik: S-9 Second Floor Suyojit Sankul Sharan our Road Nasik 422002, Maharashthra, 0253-6608999; Navsari: 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445, Gujarat, 9081903040; New Delhi: 305 New Delhi House 27 Barakhamba Road - New Delhi 110001, New Delhi , 011- 43681700 ; Noida: F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301, Uttar Pradesh 7518801840 Nellore: 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore, Andhra Pradesh- 52403; Palghat: No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001, Kerala, 9895968533; Panipat: Shop No. 20 1St Floor Bmk Market Behind Hive Hotel GT.Road Panipat-132103 Harvana, Haryana, 7518801841; Panjim: H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001, Goa, 0832 2996032; Pathankot: 2Nd Floor Sahni Arcade ComplexAd Indra Colony Gate Railway Road Pathankot Pathankot Pathankot 145001, Punjab, 0186-5074362; Patiala: B-17/423 Lower Mall Patiala Opp Modi College Patiala 147001, Punjab, 0175-5004349; Patna:, Flat No.-102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001, Bihar, 06124149382; Pondicherry: No 122(10B) Muthumariamman Koil Street - Pondicherry 605001, Pondicher y, 0413-430 710; Pune: Office #207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005, Maharashthra, 020-460\$3615 / 020-66210449; Raipur Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001, Chatisgarh, 0771-4912611; Rajahmundry: No. 46-23-10/A Tirumala Ardade 2Nd Floor Ganuga Veedhi Danavaibeta Rajahmundry East Godavari Dist Ap - 533103 , Andhra Pradesh, 0883-2434468/70; Rajkot: 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001, Gujarat, 908190 025; Ranchi: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001, Jharkhand, 0651-2330160; "Renukoot: C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217, Uttar Pradesh, 7518801842; Rewa: Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001, Madhya Pradesh, 7518801843; Rohtak: Office No:-61 First Floor Ashoka Plaza Delhi Road Rohtak 124001., Haryana, 7518801844; Roorkee: Near Shri Dyarkadhish Dharm Shala, Rampagar, Roorkee-247667, Uttaranchal, 7518801845; Rourkela: 2Nd Floor, Main Road Udit Nagar Sundargarh Rourekla 769012, Orissa, 0661-2500005; Sagar: li Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002, Madhya Pradesh, 07582-402404; Saharanpur: Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001, Uttar Pradesh, 0132-2990945; Salem: No.6 Ns Complex Omalur Main Road Salem 636009, Tamil Nadu, 0427-4020300; Sambalpur: First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur Sambalpur 768001, Orissa, 0663-2533437; Satara: G7, 465 A, Govind Park Satar Bazaar, Satara - 415001, Maharashthra, 9890003215; Satna: 1St Floor Gopal Complex Near Bus Stand Re wa Roa Satna 485001, Madhya Pradesh, 7518801847; Shillong: Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001, Meghalaya, 0364 - 2506106; Shimla: 1St Floor Hills View Complex Near Tara Hall Shimla 171001, Himachal Pradesh, 7518801849; Shimoga: Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201, Karnataka, 08182-2 \$45491; Shiyo ri: A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551, Madhya Pradesh, 7518801850; Sikar: First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001, Rajasthan, 01572-250398; Silchar: N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001, Assam, 03842-261714; Siliguri: Nanak Complex 2Nd Floor Sevpke Road - Siliguri 734001, West Bengal, 0353-2522579; Sitapur: 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001, Uttar Pradesh, 7518801851; Solan: Disha Complex St Floor Above Axis Bank Rajgarh Road Solan 173212, Himachal Pradesh, 7518801852; Solapur: Shop No 106. Krishna Complex 477 Dakshin Kasaba Da<mark>t</mark>ta Chowk Solapur-413007, Maharashthra, 0217-2300021 / 2300318; Sonepat: Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001., Haryana, 7518801853; Sri 😉 Ganganagar: Address Shop 🖟 o. 5 Opposite Bihani Petrol PumpNh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001, Rajasthan, 0154-2470177; Srikakulam: D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, OB Road, Srikakulam Andhra Pradesh - 532001, Andhra Pradesh, 08942358563; Sultanpur: 1St Floor Ramashanker Market Civil Line - Sultanpur 228001, Uttar Pradesh, 75188 1854; Surat: Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002, Gujarat, 9081903041; Thane: Room No. 302 3Rd Floorganga Frasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602, Maharashtra, 022 25303013; Tirunelveli; 55/18 Jeney Building 2Nd Floor S N Road Near Arayind Eye Hospital Tirunelyeli 627d01, Tamil Nadu, 0462-4001416; Tirunelthi; Shop No;18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501, Andhra Pradesh, 9885995544 / \$877-2255797; Tiruvalla: 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107, Kerala, 0469-2740540; Tinsukia: 3rd Floor, Shanti Tower, Chirwapatty Road, Tinsukia - 7861 \$5, Assam; Trichur: 4Th Floor | Crown Tower | Shakthan Nagar Opp. Head Post Office Thrissur 680001, Kerala, 0487- 6999987; Trichy: No 23C/1 E V R Road Near Vekkaliamman Kalyana Mandapam Putthur - Trichy 62 017, Tamil Nadu, 0431-4020227; Trivandrum:, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001, Kerala, 0471-4618306; Tuticorin: 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003, Tamil Nadu, 0461-2334602; Udaipur: Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001, Rajasthan, 0294 2429370; Ujjain: Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Atlove Vishal Megha Mart Ujjain #56001, Madhuya Pradesh, 0734-4250007 / 08; Valsad: 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001, Gujarat, 02632-258481; Vapi: A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191, Gujarat, 9081903028; Varanasi: D.64/52, G – 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sigra, Near Petrol Pump Varanasi; -221010, Uttar Pradesh, 7518801856; Vellore: No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001, Tamil Nadu, 0416-4200381; Vijayawada: Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010, Andhra Pradesh, 0866-6604032/39/40; Visakhapatnam: Dno: 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Road Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016, Andhra Pradesh, 0891-2714125; Warangal: Shop No22 Ground Floor Warangal Cit∳ Center 15-1-237 Mulugu Road Junction Warangal 506002, Telangana, 0870-2441513; Yamuna Nagar: B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 1350 1, Haryana, 7518801857

7000544408;Kota: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007, Rajasthan, 0744-5100964; Kottayam: 1St Floor Csiascension Square Railway Station

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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#### Investment Manager:

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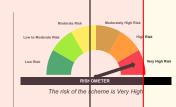
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