

FACT SHEET

31st December 2024



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FUNDS
Sahi Hai



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LIC MF LARGE CAP FUND

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

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This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A Fund that primarily invest in large-cap stock
- Risk - Very High

*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 December 2024 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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Investment Ki Unique Pehchaan

Teeno Flavours Ka Rakhe Dhyaan

Invest in

LIC MF MULTI CAP FUND

An open-ended equity scheme investing across large cap, mid cap and small cap stocks

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This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investing in equity and equity related instruments across Large, Mid & Small Cap stocks.
- Risk - Very High

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HOW TO READ A MUTUAL FUND FACTSHEET?

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.



Khushiyaan, Zindagi Ki...

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 basic 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, mid-cap, 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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CEO's write up

Dear Investor,

Wish you and your family a very Happy, Healthy and Prosperous New Year 2025!

The New Year brings a new zest and a varied range of opportunities to start afresh. For some of us, the New Year may be a time to initiate acts of kindness towards others. For others, it may be a time to focus on living a fit and healthy life. Whatever goal we may pursue our commitment, discipline and consistency matter the most. For everyone willing to take action, there is ample scope to create new opportunities and brighter future. For every new year resolution, there are hundreds of us who did not decide to do anything new as the year changed. They need not wait for the next year. Today is the day to begin the journey toward becoming financially better.

I am deliberately using these words – financially better.

Many aspire to achieve a taller objective FIRE – financial independence and retire early, which is easier said than done. It has many other non-financial implications that can be addressed separately. The reality is that few people actually reach the FIRE destination, especially when marketed with 'get rich quick' methods. Instead, aiming for a financially better situation can be a good start. In this case, an individual is competing with herself. For someone who has a large debt, being financially better means reducing and paying off debt. For someone with no savings, starting to save and building an emergency fund can be a better situation. And for someone who has spare money (savings), building a diversified portfolio across asset classes in the light of her financial goals can ensure better tomorrow. In this process, the individual concerned may gradually achieve all her financial goals, including FIRE. When an individual wants to be financially better ignoring all the noise around, no one can stop her from achieving her goals.

In one of my earlier communications, I had highlighted the importance of 'three Ds' in wealth creation process - Diversification, Discipline and Duration. Today I add fourth D i.e., Diligence to this as this virtue not only steadies the investment vehicle over the ups and downs of the market but also helps to build-up wealth in a resilient manner over a period of time.

Presently, we are all witnessing volatility in individual stocks. As an informed and matured investor it is important to ignore the noise. Staying the course with investments can open doors of opportunities for many investors. Soon Indian listed companies will be announcing their third quarter earnings. We may also get some clarity on the much-awaited cuts in monetary policy announcements. The Budget is also going to be announced on 1st Feb. 2025. The financial markets may take cues from this new set of information, adjusting the prices of securities across asset classes. Professional money managers with mutual funds are usually better positioned to assess such changes and realign their portfolios.

To benefit from these trends, investors should continue their systematic investment plans (SIPs) in diversified equity schemes. As corporate earnings growth strengthens, equity markets may see further upward movement. Investing with a long-term horizon should pave way for wealth creation in the long term.

An important lesson CY2024 taught us is the importance of each asset class in our portfolios. Debt funds posted healthy returns on the expectation of a decrease in interest rates. The precious metal duo - gold and silver did well. A diversified portfolio helped investors tide over the volatility in the stock markets, especially in the last three months of the year. This aspect reiterates the need of investing across various asset classes through mutual funds, which have undoubtedly emerged as one of the most cost-effective and tax-efficient means of investing. While equity schemes are ideal for building long-term corpus, such as for retirement, debt funds should be a go to investment vehicle for many to fund short term objectives such as arranging the downpayment for purchase of a car, etc.

In the past year, we have worked extensively to make life easier for each investor. Our investor app on mobile is a one-stop solution to invest in various schemes of LIC Mutual Fund from the comfort of the home. We have also reduced the minimum SIP amount to Rs 100 for select schemes of LIC MF.

Overall, there are plenty of reasons to work towards the goal for a brighter financially better future. So, everyone must start running the ongoing marathon of being financially better and fund all their financial goals in a timely manner.

Once again, I wish everyone happy investing in the New Year 2025.

So, Happy Investing!



Mr. Ravi K. Jha
Managing Director & CEO



Mr. Yogesh Patil
Chief Investment Officer - Equity

EQUITY

Market Outlook

- The Nifty Index declined by 2% in December but achieved an overall gain of 8.8% for CY2024. Midcap index registered growth of 0.8% in December but gained 26.1% in CY2024 and small-cap index was flat in December but gained 29.3% in CY2024. The subdued monthly performance was largely attributed to potential policy changes under the incoming US administration and fewer-than-anticipated rate cuts by the US Federal Reserve.
- Other key developments: 1) the RBI kept the repo rate unchanged at 6.5%, cut CRR by 50 bps, 2) the US Fed cut the interest rate by 25 bps and indicated fewer rate cuts next year, 3) Japan's cabinet approved a record budget of US\$732 bn for the next fiscal year, 4) the Asian Development Bank lowered India's FY2025 GDP forecast to 6.5% from 7%.
- On the domestic front, CPI inflation eased to 5.5% yoy in November, following a sharp rise to 6.2% yoy in October, driven by a decline in vegetable prices. This downward trend is expected to persist with the arrival of Kharif crops. WPI inflation climbed to 1.89% in November 2024, primarily fuelled by higher prices of food articles, food products, other manufactured goods, textiles, and machinery & equipment.
- On the sectoral indices front, Healthcare (3.7%), Realty (3.4%), Consumer Durables (3.1%), IT (0.9%), outperformed the indices while FMCG (-2.1%), Auto (-2.3%), Bankex (-2.6%), Oil&Gas (-2.8%), Cap Goods (-4.1%), Metal (-5.4%), and Power (-7.0%) underperformed the key indices during the month.

Capital Flows:

In December 2024, domestic institutional investors were net buyers, investing ₹34,195 crore. Over the past 12 months, DIIs have recorded cumulative net purchases of ₹527,438 crore. Foreign institutional investors (FIIs) were also net buyers in December, with a total investment of ₹15,446 crore (approximately USD 1.8 billion). For the entire year, FIIs registered a net inflow of ₹429 crore (approximately USD 0.11 billion). (December 2024 Avg, 1 USD = INR 85.0).

Outlook

- In monetary policy developments, the US Federal Reserve lowered interest rates by 25 basis points during its final meeting of 2024. However, it signalled the likelihood of only two additional rate cuts in 2025, falling short of market expectations for three. In India, the Reserve Bank of India held the key repo rate steady at 6.5% while maintaining a neutral policy stance. Additionally, the RBI reduced the cash reserve ratio by 50 basis points to 4.0% during its December 2024 meeting, aiming to enhance market liquidity. The Fed rate movements will have a major impact on market sentiments in 2025.
- In CY2024, the DXY Index rose by 7%, driven by heightened demand for the dollar amid geopolitical tensions in the Middle East and the ongoing Russia-Ukraine conflict. The Indian Rupee depreciated by 2.8% during the year but remained one of the better-performing currencies among its peers. RBI continued with the forex intervention in order to address the weakness in the currency. Additionally, a stable current account deficit and lower oil prices provided support to the rupee.
- The Reserve Bank of India has revised its GDP growth projection for FY2025 to 6.6%, down from 7.2%, attributing the slowdown to growth falling short of earlier expectations. The revival is expected from Q4 FY25 with the increased government spending and capex.
- 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



Mr. Marzban Irani
Chief Investment Officer - Fixed Income

DEBT

Market Outlook

At the December meeting, the MPC decided to maintain the policy repo rate at 6.50% with 4:2 vote and retained the neutral policy stance. However, MPC lowered the CRR by 50 Basis points to address the liquidity problem. The December MPC meeting minutes revealed that three external MPC members had concerns about growth, and that the RBI MPC members had a particular focus on price stability. The growth-inflation balance has worsened because of the high headline inflation in October and the weak growth in the second quarter of FY2025.

The MPC revised the GDP growth and Inflation outlook. The real GDP for 2024-25 is projected at 6.6% with Q3 at 6.8%, Q4 at 7.2%. The real GDP growth for Q1 2025-26 is projected at 6.9% and Q2 at 7.3%. The CPI Inflation for 2024-25 is projected at 4.8% with Q3 at 5.7% and Q4 at 4.5%. The CPI Inflation for Q1 2025-26 is projected at 4.6% and Q2 at 4%.

Sanjay Malhotra was appointed as the 26th Governor of the Reserve Bank of India. RBI governor emphasized on the policy stability and continuity and refrained from providing any outlook on the monetary policy.

The Inflation data came at 5.48% for the month of November which was in line with the market expectation and was less than 6.2% that mainly led by fall in food prices. The food price inflation has moderated but remains high. The core inflation remained stable. IIP growth in October improved marginally to 3.5% from 3.1% in September. Rural inflation continues to be higher. India's current account deficit increased from USD 9.7 billion in Q1 FY2025 to USD 11.2 billion in Q2 FY2024 (July–September). The liquidity conditions have remained tight due to GST and advanced tax-related outflows. RBI cut the CRR by 50 bps in order to provide much needed liquidity to the system. The Indian market has been resilient despite the global economic volatilities.

The rupee fell to a record low of 85.70 levels on account of dollar's ongoing strength mainly due to Fed's hawkish comment in the December FOMC and continued outflow from the Indian markets.

Globally, the Fed announced a 25-basis point cut, however with the dot plot showing a 50-basis point cut in 2025 compared to a 100-basis point cut in the previous dot plot. The Fed's hawkish interest rate policy has established the "higher for longer" narrative. This hawkish tone and worries about the fiscal outlook caused the yield on the US 10-year benchmark bond to increase to 4.60%. The US CPI inflation figures were consistent with expectations. The US CPI inflation numbers were in line with the expectation.

Bank of England and Bank of Japan held the rates steady as expected given uncertainties around the economic outlook.

Outlook

The POTUS is expected to assume Office from 20th of Jan and markets globally will keep a close watch on the US government's trade policy which can create volatility across EMs and DMs. Evolving global and domestic fiscal and monetary policies' expectations will keep the INR on a weakening bias. Domestically, we will have the Union Budget and the Feb MPC. The Government is expected to continue its Fiscal Glide path. With headline inflation back within the RBI's target range, the new RBI MPC will be tracking (1) evolving domestic growth and disinflationary trend, (2) external sector risks including impact on INR from US trade policy and reaction of other economies and (3) geopolitical developments in the run-up to the February 2025 MPC. Although external sector uncertainties will weigh on rate cut decisions, the appointment of a new RBI governor has certainly increased market expectations of a rate cut in February MPC.

Source: Bloomberg



Mr. Nikhil Rungta
Co-Chief Investment Officer- Equity

The Power of Patience: Why Equity Investing Rewards Long-Term Discipline

In the fast-evolving world of investing, patience isn't just a virtue—it's the backbone of long-term success. Markets move in cycles, emotions run high, and news flows can shake even the most seasoned investors. But despite all this noise, one truth remains constant: equity markets reward those who stay invested and think long term.

Let's explore why patience is so critical and how it can be the game-changer in building wealth through equity investing.

The Nature of Markets: Short-Term Chaos, Long-Term Growth

Equity markets are anything but predictable in the short term. Prices rise and fall based on corporate earnings, global events, interest rate decisions, and even social media trends. It's easy to get caught up in this daily roller coaster and feel the urge to react.

But step back for a moment. Look at the bigger picture. Over decades, markets have consistently rewarded those who held their nerve through the ups and downs. Take the 2008 global financial crisis, for example. It was one of the worst market crashes in history, but investors who stayed invested saw their portfolios recover and grow significantly during the following decade.

The lesson here? Short-term fluctuations are a part of the game. The real rewards come to those who stick around for the long haul.

Compounding: The Silent Wealth Builder

Compounding is often referred to as the “eighth wonder of the world,” and for good reason. Patience in equity investing goes hand in hand with the power of compounding. Compounding is simple but immensely powerful: it's when the returns you earn start generating their own returns. Over time, this creates exponential growth in your wealth.

Here's a quick example: Let's say you invest Rs 1,00,000 at a 12% annual return.

- After 10 years, your investment grows to Rs 3,10,000.
- In 20 years, it becomes Rs 9,65,000.
- And in 30 years? A staggering Rs 29,95,000.

Notice how most of the growth happens in the later years. That's the magic of compounding—it needs time to work its wonders. Pulling your money out too soon disrupts this process and leaves significant wealth on the table.

The Pitfalls of Short-Term Thinking

One of the biggest challenges in equity investing is resisting the temptation to act on emotions. It's natural to feel panic when markets are falling or excitement when stocks are rallying. But reacting to these emotions often leads to poor decisions:

- **Panic Selling:** When markets crash, fear takes over. Investors sell to cut their losses, often at the worst possible time. But history shows that markets eventually recover. Those who sell during a crash miss out on the rebound.
- **Chasing Trends:** On the flip side, when markets are booming, greed kicks in. Investors buy at inflated prices, hoping to ride the wave, only to see the market correct.

The reality is that timing the market is nearly impossible, even for experts. The better strategy? Stay invested and let time smooth out the market's inevitable fluctuations.

Learning from Market Cycles

Markets go through phases - bull markets, bear markets, and periods of consolidation. Each phase tests investors in different ways, but patience is what carries you through.

Take the COVID-19 market crash in 2020. In just a few weeks, markets around the world plummeted. It was a time of fear and uncertainty. But within months, markets began recovering, and by the end of 2021, many indices had reached all-time highs. Investors who stayed invested not only recovered their losses but also saw their portfolios grow.

This cyclical nature of markets is why long-term discipline matters. Every bear market eventually gives way to a bull market, and every downturn sets the stage for future growth.

Equities: The Long-Term Wealth Creator

When compared to other asset classes, equities have consistently delivered superior returns over the long term. In India, the Sensex has delivered annualized returns of around 12-15% (BSE) over the last few decades. That's higher than fixed deposits, bonds, or even gold.

Yes, equities come with volatility, but they also offer unmatched growth potential. The key is to stay invested long enough to ride out the bumps and benefit from the market's upward trajectory.

Systematic Investment Plans (SIPs): Patience in Action

For those who find it challenging to remain disciplined, SIPs offer an excellent solution. With SIPs, you invest a fixed amount at regular intervals, regardless of market conditions. This approach has two major benefits:

- Rupee Cost Averaging:** SIPs ensure that you buy more units when prices are low and fewer when prices are high, reducing the overall cost of investment.
- Discipline:** By automating your investments, SIPs take emotions out of the equation, ensuring that you remain committed to your long-term goals.

SIPs are a great way to build wealth steadily and consistently, even in volatile markets.

How to Cultivate Patience as an Investor

1. Have Clear Goals:

- Whether it's saving for retirement, a child's education, or buying a home, having specific financial goals gives you a reason to stay invested.

2. Understand Market Behaviour:

- Educate yourself about market cycles and the historical performance of equities. Knowing that volatility is normal makes it easier to stay calm during market swings.

3. Diversify Your Portfolio:

- A diversified portfolio spreads risk across asset classes and sectors, reducing the impact of volatility and making it easier to remain patient.

4. Focus on Fundamentals:

- Invest in quality businesses with strong fundamentals. Over time, these companies tend to perform well, regardless of short-term market noise.

5. Tune Out the Noise:

- Avoid getting caught up in daily market news or speculation. Instead, focus on your long-term plan.

Conclusion: Patience Pays Off

Equity investing is not about getting rich overnight—it's about building wealth over time. It's about trusting the process, staying disciplined, and letting the market work in your favor. Patience, more than any other factor, determines success in the world of equities.

As the legendary investor Warren Buffett once said, "The stock market is designed to transfer money from the impatient to the patient." By choosing patience, you're not just investing in stocks—you're investing in your future.

So, the next time markets test your resolve, remember this: the power of equity investing lies not in timing the market, but in the time you spend in the market. Stay invested, stay patient, and let the rewards come to you.

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

Fund Manager Details

	Fund Manager 1	Managing Since	Fund Manager 2	Managing Since	Fund Manager 3	Managing Since	AUM
Equity Funds							
	Equity		Equity		Debt		
LIC MF Large Cap Fund	Nikhil Rungta	July 01, 2024	Sumit Bhatnagar	Oct 03, 2023			₹ 1,448.12 Cr
LIC MF Large & Mid Cap Fund	Yogesh Patil	Sept 18, 2020	Dikshit Mittal	June 1, 2023			₹ 3,141.81 Cr
LIC MF Flexi Cap Fund	Nikhil Rungta	July 01, 2024	Jaiprakash Toshniwal	July 31, 2023			₹ 1,062.01 Cr
LIC MF MultiCap Fund	Dikshit Mittal	Dec 01, 2022	Yogesh Patil	Oct 31, 2022			₹ 1,465.07 Cr
LIC MF Mid cap Fund	Karan Doshi	July 31, 2023	Dikshit Mittal	July 31, 2023			₹ 326.63 Cr
LIC MF Small Cap Fund	Nikhil Rungta	July 01, 2024	Mahesh Bendre	July 01, 2024			₹ 464.52 Cr
LIC MF Dividend Yield Fund	Dikshit Mittal	July 31, 2023	Karan Doshi	July 01, 2024			₹ 493.57 Cr
LIC MF Value Fund	Nikhil Rungta	July 01, 2024	Mahesh Bendre	July 01, 2024			₹ 154.02 Cr
LIC MF Focused Fund	Jaiprakash Toshniwal	July 31, 2023	Sumit Bhatnagar	July 01, 2024			₹ 137.42 Cr
LIC MF Infrastructure Fund	Yogesh Patil	Sept 18, 2020	Mahesh Bendre	July 01, 2024			₹ 927.50 Cr
LIC MF Manufacturing Fund	Yogesh Patil	Oct 11, 2024	Mahesh Bendre	Oct 11, 2024			₹ 907.21 Cr
LIC MF Banking & Financial Services Fund	Jaiprakash Toshniwal	Sept 06, 2021					₹ 256.08 Cr
LIC MF Healthcare Fund	Karan Doshi	July 31, 2023					₹ 86.26 Cr
LIC MF ELSS Tax Saver	Yogesh Patil	July 01, 2024	Dikshit Mittal	July 31, 2023			₹ 1,149.78 Cr
LIC MF Unit Linked Insurance Scheme	Dikshit Mittal	Sept 06, 2021	Karan Doshi	July 01, 2024	Pratik Shroff	Sep 26, 2023	₹ 489.97 Cr
Total							₹ 12,509.97 Cr
Hybrid Funds							
	Equity/Arbitrage		Debt		Equity		
LIC MF Aggressive Hybrid Fund	Karan Doshi	Sept 06, 2021	Pratik Shroff	Sep 26, 2023	Sumit Bhatnagar	July 01, 2024	₹ 528.91 Cr
LIC MF Balanced Advantage Fund	Jaiprakash Toshniwal	June 06, 2022	Rahul Singh	Nov 12, 2021	Yogesh Patil	Nov 12, 2021	₹ 792.35 Cr
LIC MF Equity Savings Fund	Sumit Bhatnagar	Oct 03, 2023	Pratik Shroff	Sep 26, 2023			₹ 19.81 Cr
LIC MF Conservative Hybrid Fund	Nikhil Rungta	July 01, 2024	Pratik Shroff	Sep 26, 2023			₹ 50.06 Cr
LIC MF Arbitrage Fund	Sumit Bhatnagar	Oct 03, 2023	Pratik Shroff	Sep 26, 2023			₹ 309.93 Cr
Total							₹ 1,701.06 Cr
Debt Funds							
	Debt		Debt				
LIC MF Overnight Fund	Rahul Singh	July 18, 2019					₹ 1,846.30 Cr
LIC MF Liquid Fund	Rahul Singh	Oct 05, 2015					₹ 9,444.15 Cr
LIC MF Ultra Short Duration Fund	Rahul Singh	Nov 27, 2019					₹ 215.37 Cr
LIC MF Money Market Fund	Rahul Singh	Aug 01, 2022					₹ 21.98 Cr
LIC MF Low Duration Fund	Rahul Singh	Sept 07, 2015					₹ 1,484.67 Cr
LIC MF Medium to Long Duration Fund	Marzban Irani	Aug 10, 2016	Pratik Shroff	Sep 26, 2023			₹ 181.32 Cr
LIC MF Banking & PSU Fund	Marzban Irani	Aug 10, 2016	Pratik Shroff	Sep 26, 2023			₹ 1,773.20 Cr
LIC MF Short Duration Fund	Marzban Irani	Feb 01, 2019	Pratik Shroff	Sep 26, 2023			₹ 113.13 Cr
LIC MF Gilt Fund	Marzban Irani	Aug 10, 2016	Pratik Shroff	Sep 26, 2023			₹ 101.44 Cr
Total							₹ 15,181.56 Cr

Fund Manager Details

Fund Managers' Experiences

- **Mr. Marzban 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.

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- Investment in debt and money market instruments with overnight maturity.
- Risk - Low to Moderate**

Potential Risk Class (PRC) Matrix

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

*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 December 2024 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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SCHEME FEATURES

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

Inception/Allotment Date: September 01, 1994

Fund Size:

AUM as on 31/12/2024: ₹ 1,448.12 Cr

Average AUM for December 2024: ₹ 1,481.11 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 54.1013	₹ 61.1185
IDCW Option	₹ 32.6738	₹ 38.4910

Expense Ratio:

Regular: 2.13% Direct: 1.01%

(for detailed bifurcation on TER, please see page no 64)

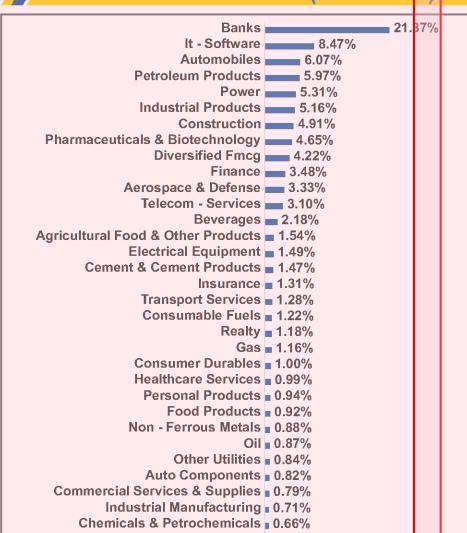
Annual Portfolio Turnover Ratio:

0.87 times

Risk Measures:

Standard Deviation	12.64%
Portfolio Beta	0.88
Sharpe Ratio	0.22
Risk Free Rate assumed to be	7.15% (MIBOR as of 31st December 2024)

SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

To achieve long term capital appreciation by investing in diversified portfolio 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 31/12/2024

Company	% of NAV
Equity Holdings	
Aerospace & Defense	3.33%
● Bharat Electronics Ltd.	2.56%
Hindustan Aeronautics Ltd.	0.77%
Agricultural Food & Other Products	1.54%
Tata Consumer Products Ltd.	0.96%
Triveni Engineering & Industries Ltd.	0.58%
Auto Components	0.82%
Bharat Forge Ltd.	0.82%
Automobiles	6.07%
● Maruti Suzuki India Ltd.	3.58%
Mahindra & Mahindra Ltd.	1.60%
Hero MotoCorp Ltd.	0.90%
Banks	21.37%
● HDFC Bank Ltd.	9.57%
● ICICI Bank Ltd.	6.64%
● State Bank of India	3.84%
Kotak Mahindra Bank Ltd.	1.31%
Beverages	2.18%
Allied Blenders And Distillers Ltd.	2.18%
Cement & Cement Products	1.47%
Grasim Industries Ltd.	1.47%
Chemicals & Petrochemicals	0.66%
Pidilite Industries Ltd.	0.66%
Commercial Services & Supplies	0.79%
Teamlease Services Ltd.	0.79%
Construction	4.91%
● Larsen & Toubro Ltd.	3.81%
NCC Ltd.	1.10%
Consumable Fuels	1.22%
Coal India Ltd.	1.22%
Consumer Durables	1.00%
Senco Gold Ltd.	1.00%
Diversified Fmcg	4.22%
Hindustan Unilever Ltd.	2.12%
ITC Ltd.	2.10%
Electrical Equipment	1.49%
ABB India Ltd.	0.88%
GE Vernova T&D India Limited	0.61%
Finance	3.48%
Power Finance Corporation Ltd.	1.35%
REC Ltd.	1.18%
Shriram Finance Ltd.	0.95%
Food Products	0.92%
Britannia Industries Ltd.	0.92%

- Top 10 holdings

Market Capitalisation, as prescribed by AMFI

Mcap Category	Percentage
Large Cap	81.90%
Mid Cap	2.14%
Small Cap	14.24%
Total Equity	98.28%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 71.

Company	% of NAV
Gas	1.16%
GAIL (India) Ltd.	1.16%
Healthcare Services	0.99%
Apollo Hospitals Enterprise Ltd.	0.99%
Industrial Manufacturing	0.71%
Texmaco Rail & Engineering Ltd.	0.71%
Industrial Products	5.16%
● Shakti Pumps (India) Ltd.	2.63%
JTL Industries Ltd.	1.97%
Godawari Power And Ispat Ltd.	0.57%
Insurance	1.31%
SBI Life Insurance Company Ltd.	1.31%
IT - Software	8.47%
● Infosys Ltd.	5.35%
Tata Consultancy Services Ltd.	2.54%
HCL Technologies Ltd.	0.57%
Non - Ferrous Metals	0.88%
Hindalco Industries Ltd.	0.88%
Oil	0.87%
Oil & Natural Gas Corporation Ltd.	0.87%
Other Utilities	0.84%
VA Tech Wabag Ltd.	0.84%
Personal Products	0.94%
Dabur India Ltd.	0.94%
Petroleum Products	5.97%
● Reliance Industries Ltd.	5.97%
Pharmaceuticals & Biotechnology	4.65%
Sun Pharmaceutical Industries Ltd.	1.67%
Alkem Laboratories Ltd.	1.32%
Cipla Ltd.	1.07%
Mankind Pharma Ltd.	0.59%
Power	5.31%
Tata Power Company Ltd.	2.45%
NTPC Green Energy Ltd.	2.03%
Power Grid Corporation of India Ltd.	0.83%
Realty	1.18%
Macrotech Developers Ltd.	0.81%
Suraj Estate Developers Ltd.	0.37%
Telecom - Services	3.10%
● Bharti Airtel Ltd.	3.10%
Transport Services	1.28%
Seamec Ltd.	0.90%
InterGlobe Aviation Ltd.	0.38%
Equity Holdings Total	98.28%
Cash & Other Receivables Total	1.72%
Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 100 TRI*	Nifty 50 TRI**	Scheme	Nifty 100 TRI*	Nifty 50 TRI**
1 Year	14.10	12.84	10.00	11,422	11,295	11,009
3 Years	10.77	12.83	12.16	13,596	14,370	14,114
5 Years	14.86	16.08	15.52	20,005	21,091	20,587
Since Inception (September 1, 1994)	5.93	NA	11.09	57,534	NA	2,43,240

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 100 TRI*	Nifty 50 TRI**	Scheme	Nifty 100 TRI*	Nifty 50 TRI**
1 Year	15.45	12.84	10.00	11,559	11,295	11,009
3 Years	11.39	12.83	12.16	13,824	14,370	14,114
5 Years	15.13	16.08	15.52	20,239	21,091	20,587
Since Inception (January 1, 2013)	13.86	13.98	13.54	47,495	48,097	45,951

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

Above returns are as on 31st December, 2024. 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 6. Also Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 and total no. of schemes managed by him are 14. 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 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. 64.

For product labelling please refer page no. 73

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 31/12/2024: ₹ 3,141.81 Cr

Average AUM for December 2024: ₹ 3,174.91 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 38.9343	₹ 44.4786
IDCW Option	₹ 31.5232	₹ 35.2917

Expense Ratio:

Regular: 1.90% Direct: 0.59%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

0.60 times

Risk Measures:

Standard Deviation 13.53%

Portfolio Beta 0.87

Sharpe Ratio 0.67

Risk Free Rate assumed to be 7.15%

(MIBOR as of 31st December 2024)

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 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings		Gujarat Gas Ltd.	0.85%
Aerospace & Defense		Healthcare Services	2.30%
Bharat Electronics Ltd.	1.68%	Syngene International Ltd.	1.23%
Agricultural Food & Other Products	0.84%	Global Health Ltd.	1.08%
Tata Consumer Products Ltd.	0.84%	Industrial Manufacturing	4.47%
Auto Components	6.29%	Honeywell Automation India Ltd.	1.42%
Bharat Forge Ltd.	1.74%	Kennametal India Ltd.	1.00%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	1.32%	Texmaco Rail & Engineering Ltd.	0.99%
Schaeffler India Ltd.	1.18%	JNK India Ltd.	0.54%
Motherson Sumi Wiring India Ltd.	1.05%	Dee Development Engineers Ltd.	0.53%
UNO Minda Ltd.	0.78%	Industrial Products	11.54%
Divgi Torgtransfer Systems Ltd.	0.22%	Shakti Pumps (India) Ltd.	4.46%
Automobiles	2.08%	Garware Hi-Tech Films Ltd.	3.12%
Hero MotoCorp Ltd.	1.06%	Cummins India Ltd.	1.60%
Maruti Suzuki India Ltd.	1.02%	APL Apollo Tubes Ltd.	1.20%
Banks	13.52%	KEI Industries Ltd.	1.15%
HDFC Bank Ltd.	4.77%	Insurance	1.33%
ICICI Bank Ltd.	4.68%	Max Financial Services Ltd.	1.27%
Kotak Mahindra Bank Ltd.	4.85%	Star Health & Allied Insurance Co Ltd.	0.06%
State Bank of India	1.32%	IT - Services	0.37%
Axis Bank Ltd.	0.91%	Tata Technologies Ltd.	0.37%
Cement & Cement Products	1.18%	IT - Software	4.91%
Grasim Industries Ltd.	1.18%	Tata Consultancy Services Ltd.	1.93%
Chemicals & Petrochemicals	1.57%	Infosys Ltd.	1.84%
Navin Fluorine International Ltd.	0.91%	LTIMindtree Ltd.	1.14%
SRF Ltd.	0.66%	Leisure Services	4.23%
Construction	1.51%	The Indian Hotels Company Ltd.	2.08%
Ispec Heavy Engineering Ltd.	0.98%	Jubilant Foodworks Ltd.	1.30%
Afcons Infrastructure Ltd.	0.52%	Indian Railway Catering & Tou. Corp. Ltd.	0.86%
Consumer Durables	2.48%	Other Utilities	0.43%
Volta's Ltd.	1.48%	Concord Enviro Systems Ltd.	0.43%
Titan Company Ltd.	1.00%	Petroleum Products	2.59%
Diversified	0.97%	Reliance Industries Ltd.	1.67%
3M India Ltd.	0.97%	Hindustan Petroleum Corporation Ltd.	0.92%
Diversified Fmcg	1.93%	Pharmaceuticals & Biotechnology	2.97%
ITC Ltd.	1.04%	Abbott India Ltd.	1.68%
Hindustan Unilever Ltd.	0.89%	Alkem Laboratories Ltd.	1.28%
Electrical Equipment	4.18%	Power	1.08%
Bharat Bijlee Ltd.	1.68%	Tata Power Company Ltd.	1.08%
TD Power Systems Ltd.	1.21%	Realty	1.13%
Schneider Electric Infrastructure Ltd	1.04%	Prestige Estates Projects Ltd.	1.13%
GE Vernova T&D India Limited	0.24%	Retailing	4.20%
Fertilizers & Agrochemicals	2.80%	Trent Ltd.	3.50%
Coromandel International Ltd.	1.87%	Arvind Fashions Ltd.	0.70%
EID Parry India Ltd.	0.93%	Telecom - Services	1.16%
Finance	8.05%	Bharti Hexacom Ltd.	1.16%
REC Ltd.	2.49%	Tata Communications Ltd.	0.01%
Shriram Finance Ltd.	1.91%	Textiles & Apparels	1.02%
Power Finance Corporation Ltd.	1.60%	Page Industries Ltd.	1.02%
Mahindra & Mahindra Financial Serv	1.01%	Transport Infrastructure	0.75%
Housing & Urban Development Corp	0.60%	JSW Infrastructure Ltd.	0.75%
Creditaccess Grameen Ltd.	0.44%	Transport Services	2.09%
Food Products	0.67%	Transport Corporation Of India Ltd.	1.07%
Manorama Industries Ltd.	0.67%	Container Corporation Of India Ltd.	1.02%
Gas	0.85%	Equity Holdings Total	97.20%
Top 10 holdings		Cash & Other Receivables Total	2.80%
		Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/-			
	Scheme	Nifty	LargeMidcap	250 TRI*	Nifty	LargeMidcap	250 TRI*	Nifty
1 Year	27.62		18.51		10.00	12,787	11,868	11,009
3 Years	16.52		18.03		12.16	15,828	16,450	14,114
5 Years	19.19		22.17		15.52	24,074	27,248	20,587
Since Inception (February 25, 2015)	14.79		15.48		11.96	38,934	41,316	30,449

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/-			
	Scheme	Nifty	LargeMidcap	250 TRI*	Nifty	LargeMidcap	250 TRI*	Nifty
1 Year	29.35		18.51		10.00	12,963	11,868	11,009
3 Years	18.11		18.03		12.16	16,485	16,450	14,114
5 Years	20.96		22.17		15.52	25,921	27,248	20,587
Since Inception (February 25, 2015)	16.35		15.48		11.96	44,479	41,316	30,449

Above returns are as on 31st December, 2024. 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. 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. 73

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 31/12/2024: ₹ 1,062.01 Cr

Average AUM for December 2024: ₹ 1,081.85 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 100.4329	₹ 110.0299
IDCW Option	₹ 31.6928	₹ 37.0342

Expense Ratio:

Regular: 2.25% Direct: 1.22%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

1.29 times

Risk Measures:

Standard Deviation	12.63%
Portfolio Beta	0.83
Sharpe Ratio	0.55
Risk Free Rate assumed to be (MIBOR as of 31st December 2024)	7.15%

INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/12/2024

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	2.32%
CCL Products (India) Ltd.	1.36%
Tata Consumer Products Ltd.	0.96%
Auto Components	3.11%
Bharat Forge Ltd.	1.08%
Alicon Castalloy Ltd.	0.78%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	0.68%
JK Tyre & Industries Ltd.	0.57%
Automobiles	5.77%
Maruti Suzuki India Ltd.	2.85%
Mahindra & Mahindra Ltd.	1.71%
Hero MotoCorp Ltd.	1.21%
Banks	11.93%
HDFC Bank Ltd.	4.98%
State Bank of India	3.43%
Kotak Mahindra Bank Ltd.	1.24%
CSB Bank Ltd.	1.13%
ICICI Bank Ltd.	0.73%
Axis Bank Ltd.	0.42%
Beverages	2.48%
Allied Blenders And Distillers Ltd.	2.48%
Chemicals & Petrochemicals	2.54%
Sudarshan Chemical Industries Ltd.	1.47%
Navin Fluorine International Ltd.	1.07%
Commercial Services & Supplies	0.57%
Teamlease Services Ltd.	0.57%
Construction	0.20%
Afcons Infrastructure Ltd.	0.20%
Consumer Durables	3.30%
Hindware Home Innovation Ltd.	1.54%
Senco Gold Ltd.	1.01%
Titan Company Ltd.	0.75%
Diversified Fmcg	2.14%
Hindustan Unilever Ltd.	2.14%
Diversified Metals	1.02%
Pondy Oxides & Chemical Ltd.	1.02%
Electrical Equipment	3.98%
Transrail Lighting Ltd.	1.77%
Bharat Heavy Electricals Ltd.	1.17%
Apar Industries Ltd.	1.04%
Ferrous Metals	0.51%
Steel Authority of India Ltd.	0.51%
Finance	8.60%
Aadhari Housing Finance Ltd.	1.65%
L&T Finance Ltd.	1.51%
Mahindra & Mahindra Financial Serv Ltd.	1.51%
Shriram Finance Ltd.	1.31%
Piramal Enterprises Ltd.	1.21%
Creditaccess Grameen Ltd.	1.05%
TVS Holdings Ltd.	0.36%
Gas	1.33%
IRM Energy Ltd.	0.69%
GAIL (India) Ltd.	0.65%
Healthcare Services	1.05%
Syngene International Ltd.	1.05%

● Top 10 holdings

Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	35.03%
Mid Cap	13.48%
Small Cap	49.22%
Total Equity	97.73%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 71.

Company	% of NAV
Household Products	0.91%
Jyothy Labs Ltd.	0.91%
Industrial Manufacturing	1.49%
Kilburn Engineering Ltd.	1.06%
Dee Development Engineers Ltd.	0.43%
Industrial Products	4.50%
JTL Industries Ltd.	2.97%
Wendt India Ltd.	0.79%
Ador Welding Ltd.	0.75%
Insurance	0.47%
SBI Life Insurance Company Ltd.	0.47%
IT - Services	1.26%
Tata Technologies Ltd.	1.26%
IT - Software	5.51%
Tech Mahindra Ltd.	2.06%
Infosys Ltd.	1.48%
Mphasis Ltd.	1.04%
Sonata Software Ltd.	0.93%
Leisure Services	1.94%
EIH Ltd.	1.94%
Media	1.31%
Praveg Ltd.	0.68%
R K Swamy Ltd.	0.63%
Non - Ferrous Metals	0.92%
Hindalco Industries Ltd.	0.92%
Oil	0.38%
Oil & Natural Gas Corporation Ltd.	0.38%
Other Utilities	5.11%
VA Tech Wabag Ltd.	3.11%
Enviro Infra Engineers Ltd.	2.00%
Personal Products	0.82%
Dabur India Ltd.	0.82%
Pharmaceuticals & Biotechnology	6.12%
Piramal Pharma Ltd.	3.68%
Torrent Pharmaceuticals Ltd.	0.94%
Alkem Laboratories Ltd.	0.78%
Biocon Ltd.	0.72%
Power	3.84%
Tata Power Company Ltd.	2.51%
CESC Ltd.	1.32%
Realty	3.06%
Suraj Estate Developers Ltd.	1.79%
Mahindra Lifespace Developers Ltd.	0.80%
Macrotech Developers Ltd.	0.47%
Retailing	1.43%
Arvind Fashions Ltd.	1.43%
Textiles & Apparels	3.02%
Page Industries Ltd.	2.32%
SP Apparels Ltd.	0.55%
Arvind Ltd.	0.15%
Transport Services	4.77%
Navkar Corporation Ltd.	1.84%
Seamec Ltd.	1.52%
InterGlobe Aviation Ltd.	1.41%
Equity Holdings Total	97.73%
Cash & Other Receivables Total	2.27%
Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	18.61	16.10	10.00	11,877	11,624	11,009
3 Years	13.66	15.41	12.16	14,690	15,379	14,114
5 Years	16.32	18.97	15.52	21,315	23,859	20,587
Since Inception (April 15, 1993)	8.07	NA^	13.11	1,17,549	NAA	4,98,517

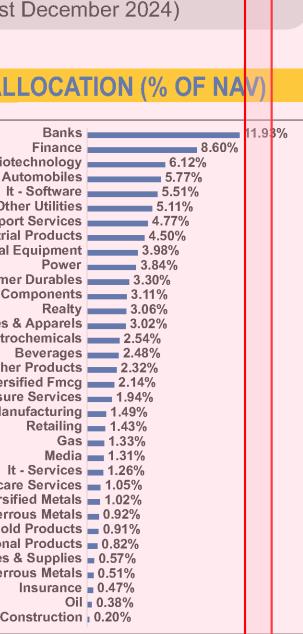
SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	19.71	16.10	10.00	11,989	11,624	11,009
3 Years	14.74	15.41	12.16	15,113	15,379	14,114
5 Years	17.18	18.97	15.52	22,113	23,859	20,587
Since Inception (January 1, 2013)	14.03	14.97	13.54	48,375	53,402	45,951

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 SEBI.

Above returns are as on 31st December, 2024. 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 6. Also, Mr. Jaiprakash Toshniwal is managing the above scheme from 3¹ July, 2023 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. 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. 64.

For product labelling please refer page no. 73



LIC MF MULTI CAP FUND

An open-ended equity scheme investing across large cap, mid cap and small cap stocks



SCHEME FEATURES

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

Inception/Allotment Date: October 31, 2022

Fund Size:

AUM as on 31/12/2024: ₹ 1,465.07 Cr

Average AUM for December 2024: ₹ 1,460.39 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 17.1132	₹ 17.7548
IDCW Option	₹ 17.1132	₹ 17.7548

Expense Ratio:

Regular: 2.05%; Direct: 0.55%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

0.40 times

Risk Measures:

Standard Deviation 12.24%

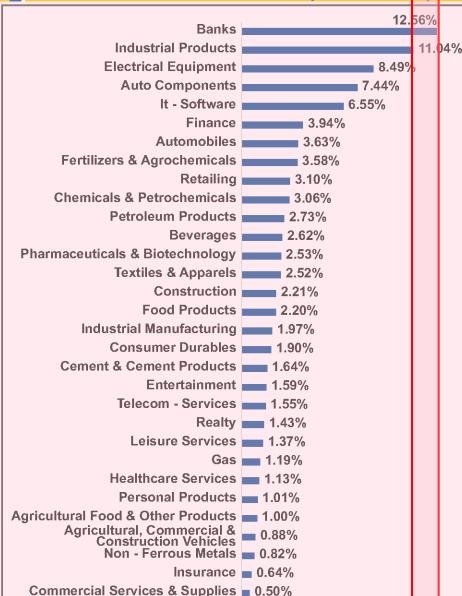
Portfolio Beta 0.82

Sharpe Ratio 1.55

Risk Free Rate assumed to be 7.15%

(MIBOR as of 31st December 2024)

SECTOR ALLOCATION (% OF NAV)



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 assurance that the investment objective of the Scheme will be achieved.

PORTFOLIO AS ON 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings		Fertilizers & Agrochemicals	3.58%
Agricultural Food & Other Products	1.00%	Coromandel International Ltd.	1.33%
CCL Products (India) Ltd.	1.00%	EID Parry India Ltd.	1.30%
Agricultural, Commercial & Construction Vehicles	0.88%	P I INDUSTRIES LIMITED	0.96%
Escorts Kubota Ltd.	0.88%	Finance	3.94%
Auto Components	7.44%	Power Finance Corporation Ltd.	2.07%
Bharat Forge Ltd.	1.62%	Mahindra & Mahindra Financial Serv Ltd.	1.29%
UNO Minda Ltd.	1.19%	SBI Cards & Payment Services Ltd.	0.58%
Samvardhan Motherson International Ltd.	1.04%	Food Products	2.20%
Schaeffler India Ltd.	0.91%	Bikaji Foods International Ltd.	1.20%
Balkrishna Industries Ltd.	0.83%	Manorama Industries Ltd.	1.00%
Carraro India Ltd.	0.79%	Gas	1.19%
Divgi Torqtransfer Systems Ltd.	0.60%	Gujarat Gas Ltd.	1.19%
ZF Commercial Vehicle Ctrl Sys Ind Ltd	0.46%	Healthcare Services	1.13%
Automobiles	3.63%	Syngene International Ltd.	1.13%
Mahindra & Mahindra Ltd.	1.31%	Industrial Manufacturing	1.97%
Maruti Suzuki India Ltd.	1.22%	Kennametal India Ltd.	1.08%
Hero MotoCorp Ltd.	1.11%	Dee Development Engineers Ltd.	0.89%
Banks	12.56%	Industrial Products	11.04%
● HDFC Bank Ltd.	3.47%	Shakti Pumps (India) Ltd.	4.19%
● ICICI Bank Ltd.	2.67%	Garware Hi-Tech Films Ltd.	3.94%
● State Bank of India	1.70%	KEI Industries Ltd.	1.28%
Kotak Mahindra Bank Ltd.	1.41%	Surya Roshni Ltd.	1.01%
Axis Bank Ltd.	1.21%	Ador Welding Ltd.	0.63%
The Federal Bank Ltd.	0.95%	Insurance	0.64%
DCB Bank Ltd.	0.65%	Star Health & Allied Insurance Co Ltd.	0.64%
Bank of India	0.50%	IT - Software	6.55%
Beverages	2.62%	Tata Consultancy Services Ltd.	2.16%
● Allied Blenders And Distillers Ltd.	1.67%	● LTIMindtree Ltd.	1.80%
VARUN BEVERAGES LIMITED	0.95%	Cofores Ltd.	1.30%
Cement & Cement Products	1.64%	Infosys Ltd.	1.30%
Grasim Industries Ltd.	1.64%	Leisure Services	1.37%
Chemicals & Petrochemicals	3.06%	EHIL Ltd.	1.37%
PCBL Ltd.	1.43%	Non - Ferrous Metals	0.82%
SRF Ltd.	0.93%	Hindalco Industries Ltd.	0.82%
Navin Fluorine International Ltd.	0.69%	Personal Products	1.01%
Commercial Services & Supplies	0.50%	Emami Ltd.	1.01%
International Gemmological Inst Ind Ltd.	0.50%	Petroleum Products	2.73%
Construction	2.21%	Reliance Industries Ltd.	1.20%
Techno Electric & Engineering Co. Ltd.	0.97%	Hindustan Petroleum Corporation Ltd.	0.94%
Isgec Heavy Engineering Ltd.	0.77%	Savita Oil Technologies Ltd.	0.60%
Afcons Infrastructure Ltd.	0.46%	Alkem Laboratories Ltd.	1.51%
Consumer Durables	1.90%	Sun Pharmaceutical Industries Ltd.	1.02%
Cello World Ltd.	0.70%	Realty	1.43%
Metro Brands Ltd.	0.46%	Prestige Estates Projects Ltd.	1.43%
Carysil Ltd.	0.42%	Retailing	3.10%
Hindware Home Innovation Ltd.	0.32%	Zomato Ltd.	1.48%
Electrical Equipment	8.49%	Arvind Fashions Ltd.	0.84%
● GE Vernova T&D India Limited	1.98%	Vedant Fashions Ltd.	0.78%
Avalon Technologies Ltd.	1.57%	Telecom - Services	1.55%
Bharat Bijlee Ltd.	1.28%	Bharti Hexacom Ltd.	1.55%
TD Power Systems Ltd.	1.24%	Textiles & Apparels	2.52%
Schneider Electric Infrastructure Ltd.	0.93%	Page Industries Ltd.	1.39%
Azad Engineering Ltd.	0.84%	K.P.R. Mill Ltd.	1.12%
Transrail Lighting Ltd.	0.65%	Equity Holdings Total	96.83%
Saregama India Ltd.	1.59%	Cash & Other Receivables Total	3.17%
● Top 10 holdings	1.59%	Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		NIFTY 500 Multicap 50:25:25 TRI*	Nifty 50 TRI**	Scheme	NIFTY 500 Multicap 50:25:25 TRI*	Nifty 50 TRI**
1 Year	31.97	19.17	10.00	13,227	11,934	11,009
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (October 31, 2022)	28.10	24.28	14.55	17,113	16,026	13,427

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		NIFTY 500 Multicap 50:25:25 TRI*	Nifty 50 TRI**	Scheme	NIFTY 500 Multicap 50:25:25 TRI*	Nifty 50 TRI**
1 Year	34.15	19.17	10.00	13,447	11,934	11,009
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (October 31, 2022)	30.29	24.28	14.55	17,755	16,026	13,427

Above returns are as on 31st December, 2024. Different plans shall have a different expense 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. 73

SCHEME FEATURES

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

Inception/Allotment Date: January 25, 2017

Fund Size:

AUM as on 31/12/2024: ₹ 326.63 Cr

Average AUM for December 2024: ₹ 327.30 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 29.5795	₹ 32.8655
IDCW Option	₹ 27.7610	₹ 30.8872

Expense Ratio:

Regular: 2.48% Direct: 1.33%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

0.62 times

Risk Measures:

Standard Deviation 15.80%

Portfolio Beta 0.92

Sharpe Ratio 0.73

Risk Free Rate assumed to be 7.15% (MIBOR as of 31st December 2024)

INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/12/2024

Company	% of NAV
Equity Holdings	2.28%
Aerospace & Defense	2.28%
● Bharat Electronics Ltd.	1.36%
Agricultural, Commercial & Construction Vehicles	1.36%
Escorts Kubota Ltd.	1.36%
Auto Components	13.12%
● UNO Minda Ltd.	3.41%
Balkrishna Industries Ltd.	1.75%
Schaeffler India Ltd.	1.69%
Bharat Forge Ltd.	1.54%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	1.48%
Endurance Technologies Ltd.	1.44%
Sansera Engineering Ltd.	1.03%
Motherson Sumi Wiring India Ltd.	0.78%
Automobiles	1.25%
Hero MotoCorp Ltd.	1.25%
Banks	2.65%
● The Federal Bank Ltd.	2.65%
Beverages	1.47%
Allied Blenders And Distillers Ltd.	1.47%
Capital Markets	1.25%
Nippon Life India Asset Management Ltd.	1.25%
Cement & Cement Products	0.65%
ACC Ltd.	0.65%
Chemicals & Petrochemicals	2.66%
SRF Ltd.	1.93%
Deepak Nitrite Ltd.	0.72%
Consumer Durables	5.57%
● Volta's Ltd.	2.34%
● P N Gadgil Jewellers Ltd.	2.12%
Metro Brands Ltd.	1.11%
Diversified	1.34%
3M India Ltd.	1.34%
Electrical Equipment	0.90%
Hitachi Energy India Ltd.	0.90%
Entertainment	1.03%
Saregama India Ltd.	1.03%
Fertilizers & Agrochemicals	3.34%
Coromandel International Ltd.	1.83%
P I INDUSTRIES LIMITED	1.51%
Finance	6.62%
Mahindra & Mahindra Financial Serv Ltd.	1.47%
Power Finance Corporation Ltd.	1.43%
Muthoot Finance Ltd.	1.23%
Creditaccess Grameen Ltd.	0.87%
SBI Cards & Payment Services Ltd.	0.84%
Cholamandalam Investment & Fin Co Ltd.	0.77%
Food Products	1.49%
Manorama Industries Ltd.	1.49%

- Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Midcap 150 TRI*	Nifty 50 TRI**	Scheme	Nifty Midcap 150 TRI*	Nifty 50 TRI**
1 Year	28.79	24.24	10.00	12,906	12,446	11,009
3 Years	18.90	23.18	12.16	16,816	18,703	14,114
5 Years	23.32	28.29	15.52	28,552	34,794	20,587
Since Inception (January 25, 2017)	14.64	20.60	14.99	29,579	44,236	30,296

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Midcap 150 TRI*	Nifty 50 TRI**	Scheme	Nifty Midcap 150 TRI*	Nifty 50 TRI**
1 Year	30.02	24.24	10.00	13,030	12,446	11,009
3 Years	19.96	23.18	12.16	17,270	18,703	14,114
5 Years	24.40	28.29	15.52	29,824	34,794	20,587
Since Inception (January 25, 2017)	16.17	20.60	14.99	32,865	44,236	30,296

Above returns are as on 31st December, 2024. 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 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. 73

LIC MF SMALL CAP FUND

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



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 31/12/2024: ₹ 464.52 Cr

Average AUM for December 2024: ₹ 443.66 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 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 33.9945	₹ 37.7466
IDCW Option	₹ 33.9944	₹ 37.7414

Expense Ratio:

Regular: 2.42% Direct: 0.97%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

0.97 times

Risk Measures:

Standard Deviation 14.94%

Portfolio Beta 0.73

Sharpe Ratio 1.05

Risk Free Rate assumed to be 7.15%
(MIBOR as of 31st December 2024)

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 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings			
Agricultural Food & Other Products	1.35%	Kilburn Engineering Ltd.	2.22%
Triveni Engineering & Industries Ltd.	1.35%	Kennametal India Ltd.	1.68%
Auto Components	4.21%	Texmaco Rail & Engineering Ltd.	1.47%
Kross Ltd.	1.68%		
JK Tyre & Industries Ltd.	1.37%		
Exide Industries Ltd.	0.50%		
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	0.37%		
NRB Bearing Ltd.	0.29%		
Beverages	2.26%		
Allied Blenders And Distillers Ltd.	2.26%		
Capital Markets	1.50%		
Aditya Birla Sun Life AMC Ltd.	1.50%		
Chemicals & Petrochemicals	2.91%		
NOCIL Ltd.	1.57%		
Navin Fluorine International Ltd.	1.34%		
Commercial Services & Supplies	3.51%		
International Gemmological Inst Ind Ltd.	3.51%		
Construction	2.83%		
Afcons Infrastructure Ltd.	1.93%		
PNC Infratech Ltd.	0.90%		
Consumer Durables	2.93%		
Blue Star Ltd.	1.97%		
Johnson Controls-Hitachi AC India Ltd.	0.96%		
Diversified Fmcg	0.64%		
Hindustan Foods Ltd.	0.64%		
Electrical Equipment	7.56%		
TD Power Systems Ltd.	2.18%		
Avalon Technologies Ltd.	1.76%		
Bharat Bijlee Ltd.	1.40%		
Hitachi Energy India Ltd.	1.01%		
Bharat Heavy Electricals Ltd.	0.74%		
GE Vervona T&D India Limited	0.47%		
Entertainment	0.76%		
Saregama India Ltd.	0.76%		
Fertilizers & Agrochemicals	1.03%		
EID Parry India Ltd.	1.03%		
Finance	3.34%		
Housing & Urban Development Corp Ltd.	1.66%		
Mahindra & Mahindra Financial Serv Ltd.	0.87%		
Aavas Financiers Ltd.	0.81%		
Food Products	3.18%		
Manorama Industries Ltd.	1.87%		
Bikaji Foods International Ltd.	1.30%		
Gas	2.02%		
Mahanagar Gas Ltd.	1.08%		
Gujarat State Petronet Ltd.	0.94%		
Healthcare Services	2.94%		
Artemis Medicare Services Ltd.	2.01%		
Global Health Ltd.	0.93%		
Industrial Manufacturing	5.37%		

- Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Smallcap 250 TRI*	Nifty 50 TRI**	Scheme	Nifty Smallcap 250 TRI*	Nifty 50 TRI**
1 Year	39.63	26.96	10.00	14,001	12,721	11,009
3 Years	24.11	22.66	12.16	19,130	18,467	14,114
5 Years	30.21	30.66	15.52	37,480	38,144	20,587
Since Inception (June 21, 2017)	17.63	16.22	14.03	33,995	31,029	26,892

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Smallcap 250 TRI*	Nifty 50 TRI**	Scheme	Nifty Smallcap 250 TRI*	Nifty 50 TRI**
1 Year	41.07	26.96	10.00	14,147	12,721	11,009
3 Years	25.33	22.66	12.16	19,701	18,467	14,114
5 Years	31.49	30.66	15.52	39,360	38,144	20,587
Since Inception (June 21, 2017)	19.28	16.22	14.03	37,747	31,029	26,892

Above returns are as on 31st December, 2024. 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 6. 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. 74



Discovering Opportunities,
Unlocking Potential

Invest in

LIC MF **SMALL CAP FUND**

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

To know more,
please consult your
Financial Adviser

OR

Call Toll Free
 1800-258-5678



This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments of Smallcap companies.
- **Risk - Very High**

*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 December 2024 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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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

LIC MF DIVIDEND YIELD FUND

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 31/12/2024: ₹ 493.57 Cr

Average AUM for December 2024: ₹ 490.05 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 30.2251	₹ 32.4614
IDCW Option	₹ 30.2246	₹ 32.4502

Expense Ratio:

Regular: 2.38% Direct: 0.69%

(for detailed bifurcation on TER, please see page no 64)

Annual Equity Portfolio Turnover Ratio:

0.65 times

Risk Measures:

Standard Deviation 14.45%

Portfolio Beta 0.96

Sharpe Ratio 0.84

Risk Free Rate assumed to be 7.15% (MIBOR as of 31st December 2024)

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 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings		Shriram Finance Ltd.	1.65%
Aerospace & Defense	1.64%	SBI Cards & Payment Services Ltd.	1.18%
Bharat Electronics Ltd.	1.64%	Mahindra & Mahindra Financial Serv Ltd.	0.92%
Agricultural Food & Other Products	1.39%	Food Products	1.38%
CCL Products (India) Ltd.	0.85%	MRS Bectors Food Specialities Ltd.	1.38%
Tata Consumer Products Ltd.	0.55%	Gas	1.58%
Auto Components	4.63%	Gujarat Gas Ltd.	1.58%
Bharat Forge Ltd.	1.37%	Industrial Manufacturing	1.33%
JK Tyre & Industries Ltd.	1.31%	Dee Development Engineers Ltd.	1.33%
Samvardhana Motherson International Ltd.	1.06%	Industrial Products	9.18%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	0.89%	● Garware Hi-Tech Films Ltd.	2.32%
Automobiles	3.85%	● Shakti Pumps (India) Ltd.	2.15%
Mahindra & Mahindra Ltd.	1.59%	Surya Roshni Ltd.	1.54%
Maruti Suzuki India Ltd.	1.42%	Polyplex Corporation Ltd.	0.98%
Hero MotoCorp Ltd.	0.84%	Ador Welding Ltd.	0.97%
Banks	17.01%	Yuken India Ltd.	0.66%
● HDFC Bank Ltd.	4.49%	Maharashtra Seamless Ltd.	0.56%
● Kotak Mahindra Bank Ltd.	3.26%	IT - Services	2.44%
● ICICI Bank Ltd.	2.66%	Protean eGov Technologies Ltd.	1.39%
● Axis Bank Ltd.	1.84%	Tata Technologies Ltd.	1.06%
Bank of Baroda	1.73%	IT - Software	7.19%
IndusInd Bank Ltd.	1.65%	● Tata Consultancy Services Ltd.	2.86%
State Bank of India	1.38%	● LTIMindtree Ltd.	2.06%
Beverages	3.52%	Sonata Software Ltd.	1.16%
● Allied Blenders And Distillers Ltd.	2.15%	Infosys Ltd.	1.10%
Radico Khaitan Ltd.	1.37%	Leisure Services	1.78%
Capital Markets	0.83%	EIH Ltd.	1.78%
DAM Capital Advisors Ltd.	0.83%	Non - Ferrous Metals	1.22%
Cement & Cement Products	1.60%	Hindalco Industries Ltd.	1.22%
Grasim Industries Ltd.	1.60%	Petroleum Products	2.01%
Chemicals & Petrochemicals	2.68%	Reliance Industries Ltd.	1.32%
SRF Ltd.	1.57%	Savita Oil Technologies Ltd.	0.69%
Vinati Organics Ltd.	1.11%	Pharmaceuticals & Biotechnology	1.54%
Cigarettes & Tobacco Products	1.14%	Alkem Laboratories Ltd.	1.54%
Godfrey Phillips India Ltd.	1.14%	Power	3.77%
Construction	3.15%	NTPC Ltd.	1.48%
Ispec Heavy Engineering Ltd.	1.73%	Tata Power Company Ltd.	1.47%
Techno Electric & Engineering Co. Ltd.	1.41%	Power Grid Corporation of India Ltd.	0.82%
Consumer Durables	0.75%	Realty	1.04%
Hindware Home Innovation Ltd.	0.75%	TARC Ltd.	1.04%
Diversified Fmcg	2.36%	Retailing	1.43%
Hindustan Unilever Ltd.	1.41%	Arvind Fashions Ltd.	1.43%
ITC Ltd.	0.95%	Telecom - Services	1.23%
Electrical Equipment	3.52%	Tata Communications Ltd.	1.23%
TD Power Systems Ltd.	1.48%	Textiles & Apparels	2.71%
Azad Engineering Ltd.	1.05%	Himatsingka Seide Ltd.	1.43%
Bharat Bijlee Ltd.	0.99%	Page Industries Ltd.	1.28%
Entertainment	1.64%	Transport Services	1.68%
Saregama India Ltd.	1.64%	InterGlobe Aviation Ltd.	1.68%
Finance	6.00%	Equity Holdings Total	97.23%
● Power Finance Corporation Ltd.	2.25%	Cash & Other Receivables Total	2.77%
● Top 10 holdings		Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	31.50	16.10	10.00	13,180	11,624	11,009
3 Years	19.91	15.41	12.16	17,252	15,379	14,114
5 Years	22.83	18.97	15.52	27,986	23,859	20,587
Since Inception (December 21, 2018)	20.12	17.35	15.30	30,225	26,256	23,603

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	32.98	16.10	10.00	13,329	11,624	11,009
3 Years	21.14	15.41	12.16	17,787	15,379	14,114
5 Years	24.13	18.97	15.52	29,510	23,859	20,587
Since Inception (December 21, 2018)	21.55	17.35	15.30	32,461	26,256	23,603

Above returns are as on 31st December, 2024. 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 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 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. 73

SCHEME FEATURES

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

Inception/Allotment Date: August 20, 2018

Fund Size:

AUM as on 31/12/2024: ₹ 154.02 Cr

Average AUM for December 2024: ₹ 149.90 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 26.2707	₹ 28.0487
IDCW Option	₹ 26.2709	₹ 28.0283

Expense Ratio:

Regular: 2.41% Direct: 0.96%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

1.37 times

Risk Measures:

Standard Deviation 13.12%

Portfolio Beta 0.88

Sharpe Ratio 0.82

Risk Free Rate assumed to be 7.15%
(MIBOR as of 31st December 2024)

INVESTMENT OBJECTIVE

The Investment Objective of the Scheme is to generate long-term 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 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings		Industrial Products	10.18%
Agricultural Food & Other Products	1.23%	JTL Industries Ltd.	2.96%
Triveni Engineering & Industries Ltd.	1.23%	Hi-Tech Pipes Ltd.	2.56%
Auto Components	4.52%	Godawari Power And Ispat Ltd.	1.85%
Exide Industries Ltd.	2.30%	KSB Ltd.	1.72%
Kross Ltd.	1.74%	Yukon India Ltd.	1.08%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	0.48%	IT - Services	1.89%
Automobiles	4.64%	Tata Technologies Ltd.	0.99%
Maruti Suzuki India Ltd.	2.95%	Protean eGov Technologies Ltd.	0.90%
Mahindra & Mahindra Ltd.	1.70%	IT - Software	3.67%
Banks	8.77%	Infosys Ltd.	1.67%
State Bank of India	3.56%	Coforge Ltd.	1.24%
HDFC Bank Ltd.	3.55%	Sonata Software Ltd.	0.75%
ICICI Bank Ltd.	1.67%	Media	0.78%
Beverages	2.28%	R K Swamy Ltd.	0.78%
Allied Blenders And Distillers Ltd.	2.28%	Oil	1.51%
Capital Markets	1.40%	Oil India Ltd.	1.51%
DAM Capital Advisors Ltd.	1.40%	Other Utilities	7.29%
Chemicals & Petrochemicals	2.69%	Enviro Infra Engineers Ltd	5.13%
PCBL Ltd.	1.41%	VA Tech Wabag Ltd.	1.54%
NOCIL Ltd.	1.29%	ION Exchange India Ltd.	0.62%
Commercial Services & Supplies	4.61%	Personal Products	0.63%
International Gemmological Inst Ind Ltd.	3.44%	Dabur India Ltd.	0.63%
Teamlease Services Ltd.	1.16%	Petroleum Products	3.39%
Consumer Durables	1.28%	Reliance Industries Ltd.	1.77%
Sheela Foam Ltd.	1.28%	Savita Oil Technologies Ltd.	1.11%
Diversified Metals	2.55%	Chennai Petroleum Corporation Ltd.	0.50%
Pondy Oxides & Chemical Ltd.	2.55%	Pharmaceuticals & Biotechnology	2.92%
Electrical Equipment	2.31%	Piramal Pharma Ltd.	2.08%
TD Power Systems Ltd.	1.04%	Sun Pharmaceutical Industries Ltd.	0.85%
Schneider Electric Infrastructure Ltd.	0.78%	Power	4.63%
GE Vernova T&D India Limited	0.49%	Tata Power Company Ltd.	2.83%
Entertainment	1.30%	CESC Ltd.	1.79%
Saregama India Ltd.	1.30%	Realty	1.55%
Ferrous Metals	0.78%	Suraj Estate Developers Ltd.	1.55%
Steel Authority of India Ltd.	0.78%	Retailing	2.69%
Finance	3.11%	Arvind Fashions Ltd.	1.45%
Piramal Enterprises Ltd.	1.55%	Vedant Fashions Ltd.	0.82%
Mahindra & Mahindra Financial Serv Ltd.	0.86%	Vishal Mega Mart Ltd	0.42%
Power Finance Corporation Ltd.	0.70%	Textiles & Apparels	4.92%
Food Products	1.04%	Himatsingka Seide Ltd.	3.22%
Manorama Industries Ltd.	1.04%	SP Apparels Ltd.	0.96%
Gas	0.47%	Arvind Ltd.	0.74%
Mahanagar Gas Ltd.	0.47%	Transport Services	4.39%
Healthcare Services	2.48%	Navkar Corporation Ltd.	2.24%
Artemis Medicare Services Ltd.	2.48%	Seamec Ltd.	1.17%
Industrial Manufacturing	2.34%	VRL Logistics Ltd.	0.98%
Kilburn Engineering Ltd.	2.34%	Equity Holdings Total	98.23%
		Cash & Other Receivables Total	1.77%
		Grand Total	100.00%

- Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	BSE Sensex TRI**	Scheme	Nifty 500 TRI*	BSE Sensex TRI**
1 Year	28.89	16.10	9.41	12,916	11,624	10,949
3 Years	18.50	15.41	11.69	16,648	15,379	13,939
5 Years	20.41	18.97	14.99	25,333	23,859	20,123
Since Inception (August 20, 2018)	16.37	14.96	13.18	26,271	24,298	22,001

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	BSE Sensex TRI**	Scheme	Nifty 500 TRI*	BSE Sensex TRI**
1 Year	30.10	16.10	9.41	13,038	11,624	10,949
3 Years	19.54	15.41	11.69	17,092	15,379	13,939
5 Years	21.39	18.97	14.99	26,386	23,859	20,123
Since Inception (August 20, 2018)	17.58	14.96	13.18	28,049	24,298	22,001

Above returns are as on 31st December, 2024. 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 6. 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. 74

Above returns are as on 31st December, 2024. 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 6. 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. 74

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 31/12/2024: ₹ 137.42 Cr

Average AUM for December 2024: ₹ 142.23 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 20.6553	₹ 22.5777
IDCW Option	₹ 20.6551	₹ 22.5645

Expense Ratio:

Regular: 2.52% Direct: 1.61%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

1.59 times

Risk Measures:

Standard Deviation 13.06%

Portfolio Beta 0.85

Sharpe Ratio 0.27

Risk Free Rate assumed to be 7.15% (MIBOR as of 31st December 2024)

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long term capital appreciation by investing in a concentrated portfolio of equity and equity related instruments of up to 30 companies across market capitalisation. The Scheme may also invest in debt and money market securities in line with the asset allocation pattern.

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

PORTFOLIO AS ON 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings			
Agricultural Food & Other Products	4.97%	SBI Cards & Payment Services Ltd.	1.68%
● Tata Consumer Products Ltd.	4.97%	Healthcare Services	4.41%
Auto Components	1.12%	● Artemis Medicare Services Ltd.	4.41%
Tube Investments Of India Ltd.	1.12%	Industrial Manufacturing	3.07%
Banks	17.83%	Cyient DLM Ltd.	3.07%
● Kotak Mahindra Bank Ltd.	8.49%	Industrial Products	1.79%
● HDFC Bank Ltd.	5.73%	Kirloskar Oil Engines Ltd.	1.79%
IndusInd Bank Ltd.	3.61%	Insurance	5.43%
Chemicals & Petrochemicals	5.13%	SBI Life Insurance Company Ltd.	3.81%
S H Kelkar and Company Ltd.	2.70%	ICICI Lombard General Insurance Co. Ltd.	1.62%
Foseco India Ltd.	2.43%	IT - Software	8.36%
Commercial Services & Supplies	2.82%	● Tata Consultancy Services Ltd.	4.34%
Quess Corp Ltd.	2.82%	● Tech Mahindra Ltd.	4.03%
Construction	10.89%	Leisure Services	3.54%
● Techno Electric & Engineering Co. Ltd.	4.06%	EIH Ltd.	3.54%
● NCC Ltd.	3.90%	Pharmaceuticals & Biotechnology	2.22%
Isgec Heavy Engineering Ltd.	2.94%	Biocon Ltd.	2.22%
Consumer Durables	1.43%	Realty	7.76%
Hindware Home Innovation Ltd.	1.43%	● TARC Ltd.	3.91%
Finance	12.54%	Macrotech Developers Ltd.	3.85%
● Shriram Finance Ltd.	4.89%	Retailing	2.93%
Mahindra & Mahindra Financial Serv Ltd.	3.79%	Sai Silk (Kalamandir) Ltd.	2.93%
Creditaccess Grameen Ltd.	2.19%	Equity Holdings Total	96.25%
● Top 10 holdings		Cash & Other Receivables Total	3.75%
		Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

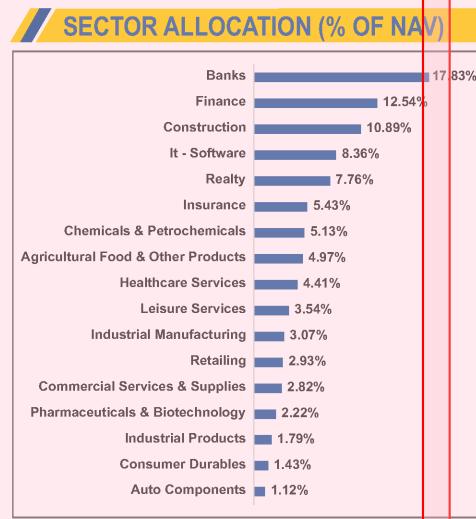
Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	12.26	16.10	10.00	11,237	11,624	11,009
3 Years	10.32	15.41	12.16	13,430	15,379	14,114
5 Years	15.16	18.97	15.52	20,270	23,859	20,587
Since Inception (November 17, 2017)	10.72	14.61	13.74	20,655	26,430	25,032

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	13.33	16.10	10.00	11,344	11,624	11,009
3 Years	11.32	15.41	12.16	13,801	15,379	14,114
5 Years	16.20	18.97	15.52	21,200	23,859	20,587
Since Inception (November 17, 2017)	12.11	14.61	13.74	22,578	26,430	25,032

Above returns are as on 31st December, 2024. 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 Bhatnagar is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 14. 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 scheme investing in infrastructure sector.

Inception/Allotment Date: March 24, 2008

Fund Size:

AUM as on 31/12/2024: ₹ 927.50 Cr

Average AUM for December 2024: ₹ 909.02 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 51.1993	₹ 57.9860
IDCW Option	₹ 51.2007	₹ 56.9385

Expense Ratio:

Regular: 2.20% Direct: 0.56%

(for detailed bifurcation on TER, please see page no 64)

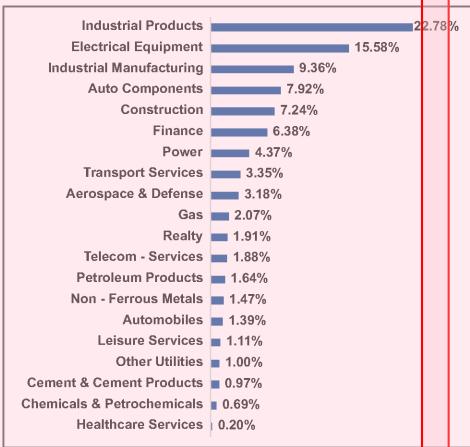
Annual Portfolio Turnover Ratio:

0.36 times

Risk Measures:

Standard Deviation	14.27%
Portfolio Beta	0.69
Sharpe Ratio	1.54
Risk Free Rate assumed to be (MIBOR as of 31st December 2024)	7.15%

SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

The investment objective 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 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings	3.18%	Honeywell Automation India Ltd.	1.13%
Aerospace & Defense	1.09%	Kennametal India Ltd.	1.12%
Hindustan Aeronautics Ltd.	1.06%	Forbes Precision Tools and Mach Pts Ltd.	0.33%
Bharat Dynamics Ltd.	1.03%	Industrial Products	22.78%
Bharat Electronics Ltd.		● Garware Hi-Tech Films Ltd.	4.67%
Auto Components	7.92%	● Shakti Pumps (India) Ltd.	4.50%
● Bharat Forge Ltd.	2.22%	● Cummins India Ltd.	2.33%
Carraro India Ltd.	2.13%	Kalyani Steels Ltd.	1.51%
Schaeffler India Ltd.	1.35%	Kirloskar Pneumatic Co.Ltd.	1.47%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	1.23%	Kirloskar Oil Engines Ltd.	1.42%
Divgi Torqrtransfer Systems Ltd.	0.59%	KEI Industries Ltd.	1.14%
Kross Ltd.	0.40%	KSB Ltd.	1.10%
Automobiles	1.39%	Ador Welding Ltd.	1.09%
Mahindra & Mahindra Ltd.	0.98%	APL Apollo Tubes Ltd.	1.09%
Maruti Suzuki India Ltd.	0.41%	Yukon India Ltd.	0.70%
Cement & Cement Products	0.97%	SKF India Ltd.	0.68%
Ultratech Cement Ltd.	0.97%	Swaraj Engines Ltd.	0.53%
Chemicals & Petrochemicals	0.69%	Surya Roshni Ltd.	0.28%
Foseco India Ltd.	0.69%	Ingersoll Rand (India) Ltd.	0.15%
Construction	7.24%	Kirloskar Industries Ltd.	0.12%
● Isgec Heavy Engineering Ltd.	2.33%	Leisure Services	1.11%
Afcons Infrastructure Ltd.	2.10%	Indian Railway Catering & Tou. Corp. Ltd.	1.11%
Larsen & Toubro Ltd.	1.41%	Non - Ferrous Metals	1.47%
Techno Electric & Engineering Co. Ltd.	1.40%	Hindalco Industries Ltd.	1.47%
Electrical Equipment	15.58%	Other Utilities	1.00%
● Schneider Electric Infrastructure Ltd.	2.71%	Concord Enviro Systems Ltd.	1.00%
● GE Vernova T&D India Limited	2.69%	Petroleum Products	1.64%
● Bharat Bijlee Ltd.	2.40%	Reliance Industries Ltd.	0.50%
Bharat Heavy Electricals Ltd.	2.07%	Hindustan Petroleum Corporation Ltd.	0.40%
TD Power Systems Ltd.	1.89%	Bharat Petroleum Corporation Ltd.	0.39%
Hitachi Energy India Ltd.	1.66%	Savita Oil Technologies Ltd.	0.34%
Avalon Technologies Ltd.	1.11%	Power	4.37%
Transrail Lighting Ltd.	1.05%	● Tata Power Company Ltd.	2.35%
Finance	6.38%	NLC India Ltd.	0.89%
● REC Ltd.	2.84%	CESC Ltd.	0.62%
Power Finance Corporation Ltd.	2.12%	NTPC Ltd.	0.51%
Housing & Urban Development Corp Ltd.	1.42%	Realty	1.91%
Gas	2.07%	TARC Ltd.	0.94%
Gujarat State Petronet Ltd.	0.95%	Mahindra Lifespace Developers Ltd.	0.81%
Indraprastha Gas Ltd.	0.94%	Prestige Estates Projects Ltd.	0.16%
Gujarat Gas Ltd.	0.18%	Telecom - Services	1.88%
Healthcare Services	0.20%	Bharti Hexacom Ltd.	1.54%
Yatharth Hospital&Trauma Care Serv Ltd.	0.20%	Bharti Airtel Ltd.	0.33%
Industrial Manufacturing	9.36%	Transport Services	3.35%
Dee Development Engineers Ltd.	2.14%	Container Corporation Of India Ltd.	1.93%
Texmaco Rail & Engineering Ltd.	1.97%	Transport Corporation Of India Ltd.	1.42%
JNK India Ltd.	1.51%	Equity Holdings Total	94.48%
Cyient DLM Ltd.	1.16%	Cash & Other Receivables Total	5.52%
● Top 10 holdings		Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**
1 Year	47.32	16.65	10.00	14,779	11,679	11,009
3 Years	32.03	20.68	12.16	23,035	17,585	14,114
5 Years	27.49	22.58	15.52	33,727	27,702	20,587
Since Inception (March 24, 2008)	10.22	5.82	11.55	51,200	25,850	62,653

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**
1 Year	49.01	16.65	10.00	14,949	11,679	11,009
3 Years	33.51	20.68	12.16	23,820	17,585	14,114
5 Years	28.99	22.58	15.52	35,762	27,702	20,587
Since Inception (January 1, 2013)	17.43	11.84	13.54	68,817	38,302	45,951

Above returns are as on 31st December, 2024. 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. 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. 73

SCHEME FEATURES

Scheme Type: An open ended equity scheme following manufacturing theme

Inception/Allotment Date: October 11, 2024

Fund Size:

AUM as on 31/12/2024: ₹ 907.21Cr

Average AUM for December 2024: ₹ 926.39 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 levied.

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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 9.6833	₹ 9.7213
IDCW Option	₹ 9.6833	₹ 9.7213

Expense Ratio:

Regular: 2.18% Direct: 0.43%

(for detailed bifurcation on TER, please see page no 64)

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 theme.

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

PORTFOLIO AS ON 31/12/2024

Company % of NAV

Company	% of NAV
Equity Holdings	
Aerospace & Defense	2.65%
Bharat Electronics Ltd.	1.46%
Hindustan Aeronautics Ltd.	1.19%
Agricultural Food & Other Products	2.70%
Tata Consumer Products Ltd.	2.22%
Triveni Engineering & Industries Ltd.	0.48%
Auto Components	12.22%
Bharat Forge Ltd.	4.35%
Carraro India Ltd.	3.23%
Schaeffler India Ltd.	2.38%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	1.44%
Motherson Sumi Wiring India Ltd.	0.82%
Automobiles	11.55%
Mahindra & Mahindra Ltd.	3.73%
Maruti Suzuki India Ltd.	2.75%
Hero MotoCorp Ltd.	2.04%
TVS Motor Company Ltd.	1.52%
Hyundai Motor India Ltd.	1.51%
Beverages	1.32%
Allied Blenders And Distillers Ltd.	1.32%
Chemicals & Petrochemicals	4.80%
SRF Ltd.	1.27%
Navin Fluorine International Ltd.	1.12%
S H Kelkar and Company Ltd.	1.03%
Vinati Organics Ltd.	0.63%
Foseco India Ltd.	0.49%
Atul Ltd.	0.26%
Construction	3.15%
Afcons Infrastructure Ltd.	1.81%
Ispec Heavy Engineering Ltd.	1.34%
Consumer Durables	1.51%
Hindware Home Innovation Ltd.	0.80%
Bata India Ltd.	0.70%
Diversified	1.07%
3M India Ltd.	1.07%
Diversified Fmcg	1.90%
Hindustan Unilever Ltd.	1.90%
Electrical Equipment	8.82%
TD Power Systems Ltd.	1.95%
Bharat Heavy Electricals Ltd.	1.92%
Bharat Bijlee Ltd.	1.84%
Schneider Electric Infrastructure Ltd.	1.49%
GE Verna T&D India Limited	0.91%
Hitachi Energy India Ltd.	0.70%
Fertilizers & Agrochemicals	0.29%
EID Parry India Ltd.	0.29%
Food Products	3.08%

- Top 10 holdings

Market Capitalisation, as prescribed by AMFI

Mcap Category	Percentage
Large Cap	26.89%
Mid Cap	23.34%
Small Cap	45.19%
Total Equity	95.43%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 71.

Company	% of NAV
Manorama Industries Ltd.	2.40%
Britannia Industries Ltd.	0.69%
Gas	0.93%
Gujarat Gas Ltd.	0.93%
Healthcare Services	1.07%
Syngene International Ltd.	1.07%
Industrial Manufacturing	6.99%
Honeywell Automation India Ltd.	2.00%
Cyient DLM Ltd.	1.66%
Texmacs Rail & Engineering Ltd.	1.18%
JNK India Ltd.	1.06%
Kennametal India Ltd.	0.90%
Dee Development Engineers Ltd.	0.17%
Industrial Products	20.22%
Cummins India Ltd.	3.56%
Shakti Pumps (India) Ltd.	3.34%
Grindwell Norton Ltd.	2.08%
Garware Hi-Tech Films Ltd.	1.91%
Ingersoll Rand (India) Ltd.	1.62%
KEI Industries Ltd.	1.43%
Roto Pumps Ltd.	1.19%
KSB Ltd.	1.01%
Kirloskar Oil Engines Ltd.	0.99%
INOX INDIA LIMITED	0.84%
Timken India Ltd.	0.81%
SKF India Ltd.	0.80%
Ador Welding Ltd.	0.52%
Surya Roshni Ltd.	0.07%
Swaraj Engines Ltd.	0.04%
Non - Ferrous Metals	0.74%
Hindalco Industries Ltd.	0.74%
Personal Products	1.69%
Dabur India Ltd.	1.03%
Colgate Palmolive (India) Ltd.	0.66%
Petroleum Products	0.86%
Hindustan Petroleum Corporation Ltd.	0.44%
Savita Oil Technologies Ltd.	0.43%
Pharmaceuticals & Biotechnology	5.21%
Torrent Pharmaceuticals Ltd.	1.29%
Abbott India Ltd.	1.22%
Sun Pharmaceutical Industries Ltd.	1.18%
Piramal Pharma Ltd.	1.02%
JB Chemicals & Pharmaceuticals Ltd.	0.50%
Power	1.72%
Tata Power Company Ltd.	1.72%
Textiles & Apparels	0.94%
Arvind Ltd.	0.94%
Equity Holdings Total	95.42%
Cash & Other Receivables Total	4.58%
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. 73



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 31/12/2024: ₹ 86.26 Cr

Average AUM for December 2024: ₹ 84.94 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 30.4512	₹ 33.0159
IDCW Option	₹ 30.4517	₹ 33.0099

Expense Ratio:

Regular: 2.45% Direct: 1.22%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

0.37 times

Risk Measures:

Standard Deviation 15.25%

Portfolio Beta 0.87

Sharpe Ratio 0.62

Risk Free Rate assumed to be 7.15%
(MIBOR as of 31st December 2024)

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 31/12/2024

Company

% of NAV

Equity Holdings

Chemicals & Petrochemicals

Navin Fluorine International Ltd.

Vinati Organics Ltd.

Healthcare Services

Artemis Medicare Services Ltd.

Syngene International Ltd.

Global Health Ltd.

Apollo Hospitals Enterprise Ltd.

Metropolis Healthcare Ltd.

Pharmaceuticals & Biotechnology

Sun Pharmaceutical Industries Ltd.

Piramal Pharma Ltd.

Torrent Pharmaceuticals Ltd.

Glenmark Pharmaceuticals Ltd.

Mankind Pharma Ltd.

Cipla Ltd.

IPCA Laboratories Ltd.

JB Chemicals & Pharmaceuticals Ltd.

Abbott India Ltd.

Divi's Laboratories Ltd.

Alkem Laboratories Ltd.

Suven Pharmaceuticals Ltd.

Laurus Labs Ltd.

Neuland Laboratories Ltd.

Concord Biotech Ltd.

Zydus Lifesciences Ltd.

Dr. Reddy's Laboratories Ltd.

Equity Holdings Total

Cash & Other Receivables Total

Grand Total

Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	BSE Healthcare TRI*	Nifty 50 TRI**	Scheme	BSE Healthcare TRI*	Nifty 50 TRI**
1 Year	41.72	43.87	10.00	14,213	14,430	11,009
3 Years	16.60	20.76	12.16	15,860	17,621	14,114
5 Years	23.47	28.31	15.52	28,728	34,825	20,587
Since Inception (February 28, 2019)	20.99	23.44	15.72	30,451	34,231	23,469

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	BSE Healthcare TRI*	Nifty 50 TRI**	Scheme	BSE Healthcare TRI*	Nifty 50 TRI**
1 Year	43.47	43.87	10.00	14,390	14,430	11,009
3 Years	18.03	20.76	12.16	16,450	17,621	14,114
5 Years	25.11	28.31	15.52	30,684	34,825	20,587
Since Inception (February 28, 2019)	22.68	23.44	15.72	33,016	34,231	23,469

Above returns are as on 31st December, 2024. 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.

For product labelling please refer page no. 74

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

Fund Size:

AUM as on 31/12/2024: ₹ 1,149.78 Cr

Average AUM for December 2024: ₹ 1,165.25 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 152.9179	₹ 173.4532
IDCW Option	₹ 32.0122	₹ 38.3100

Expense Ratio:

Regular: 2.13% Direct: 0.96%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

0.15 times

Risk Measures:

Standard Deviation 12.73%

Portfolio Beta 0.80

Sharpe Ratio 0.61

Risk Free Rate assumed to be 7.15% (MIBOR as of 31st December 2024)

INVESTMENT OBJECTIVE

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

An open-ended equity linked tax saving Scheme which offers investors the opportunity to seek Tax rebate u/s 80C of the Income Tax Act 1961.

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

PORTFOLIO AS ON 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings			
Agricultural Food & Other Products	1.17%	Thermax Ltd.	1.18%
CCL Products (India) Ltd.	1.17%	Fertilizers & Agrochemicals	2.82%
Auto Components	4.77%	P I INDUSTRIES LIMITED	1.73%
Bharat Forge Ltd.	1.51%	Coromandel International Ltd.	1.09%
Craftsman Automation Ltd.	0.92%	Finance	5.28%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	0.91%	Cholamandalam Investment & Fin Co Ltd.	2.17%
Schaeffler India Ltd.	0.79%	Power Finance Corporation Ltd.	1.97%
JK Tyre & Industries Ltd.	0.65%	Bajaj Finserv Ltd.	1.13%
Automobiles	4.63%	Food Products	2.17%
Mahindra & Mahindra Ltd.	1.79%	MRS Bectors Food Specialities Ltd.	1.20%
Maruti Suzuki India Ltd.	1.42%	Nestle India Ltd.	0.95%
Eicher Motors Ltd.	1.41%	Industrial Products	8.48%
Banks	20.84%	Shakti Pumps (India) Ltd.	6.90%
● ICICI Bank Ltd.	7.59%	Kirloskar Oil Engines Ltd.	1.57%
● HDFC Bank Ltd.	7.07%	IT - Services	1.24%
● State Bank of India	3.18%	Afle (India) Ltd.	1.24%
● Axis Bank Ltd.	2.32%	IT - Software	8.30%
Kotak Mahindra Bank Ltd.	0.67%	Infosys Ltd.	3.36%
Beverages	1.80%	HCL Technologies Ltd.	1.67%
VARUN BEVERAGES LIMITED	1.80%	Tata Consultancy Services Ltd.	1.51%
Cement & Cement Products	2.52%	LTI Mindtree Ltd.	1.01%
Grasim Industries Ltd.	1.71%	Tata Elxsi Ltd.	0.76%
Ultratech Cement Ltd.	0.81%	Leisure Services	1.41%
Chemicals & Petrochemicals	2.47%	EIH Ltd.	1.41%
SRF Ltd.	1.53%	Petroleum Products	1.63%
Navin Fluorine International Ltd.	0.94%	Reliance Industries Ltd.	1.63%
Construction	2.16%	Pharmaceuticals & Biotechnology	3.70%
● Larsen & Toubro Ltd.	2.16%	Mankind Pharma Ltd.	1.21%
Consumer Durables	6.82%	Zydus Lifesciences Ltd.	0.91%
● Blue Star Ltd.	2.44%	Piramal Pharma Ltd.	0.81%
Titan Company Ltd.	1.83%	Abbott India Ltd.	0.77%
Eureka Forbes Ltd.	1.44%	Retailing	7.04%
Metro Brands Ltd.	1.11%	Trent Ltd.	4.28%
Diversified Fmcg	2.97%	Zomato Ltd.	2.04%
ITC Ltd.	1.72%	Avenue Supermarkets Ltd.	0.71%
Hindustan Unilever Ltd.	1.25%	Transport Services	0.40%
Electrical Equipment	2.83%	Blue Dart Express Ltd.	0.40%
ABB India Ltd.	1.65%	Equity Holdings Total	95.45%
● Top 10 holdings		Cash & Other Receivables Total	4.55%
		Grand Total	100.00%

● Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	22.43	16.10	10.00	12,263	11,624	11,009
3 Years	15.55	15.41	12.16	15,436	15,379	14,114
5 Years	16.16	18.97	15.52	21,167	23,859	20,587
Since Inception (March 31, 1997)	10.73	15.43	13.58	1,69,371	5,38,015	3,43,217

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	23.99	16.10	10.00	12,420	11,624	11,009
3 Years	16.86	15.41	12.16	15,966	15,379	14,114
5 Years	17.56	18.97	15.52	22,472	23,859	20,587
Since Inception (January 1, 2013)	16.76	14.97	13.54	64,250	53,402	45,951

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.

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

Above returns are as on 31st December, 2024. 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. 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 detailed disclaimer, please refer page no. 64.

For product labelling please refer page no. 73

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 31/12/2024: ₹ 528.91 Cr

Average AUM for December 2024: ₹ 539.27 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 December 31, 2024:

NAV **Regular Plan** **Direct Plan**

Growth Option ₹ 190.5139 ₹ 215.0099

IDCW Option ₹ 16.3444 ₹ 20.9474

Expense Ratio:

Regular: 2.48%; Direct: 1.40%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

0.51 times

Risk Measures:

Standard Deviation 9.41%

Portfolio Beta 0.95

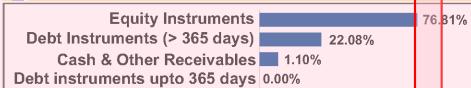
Sharpe Ratio 0.39

Risk Free Rate assumed to be 7.15% (MIBOR as of 31st December 2024)

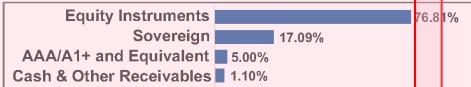
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% OF NAV)



RATING PROFILE (% OF NAV)



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 be achieved.

PORTFOLIO AS ON 31/12/2024

Company	% of NAV
Equity Holdings	1.38%
Aerospace & Defense	1.38%
Bharat Electronics Ltd.	1.38%
Auto Components	4.91%
Sansera Engineering Ltd.	2.28%
Bharat Forge Ltd.	1.67%
Craftsman Automation Ltd.	0.96%
Automobiles	3.51%
Maruti Suzuki India Ltd.	1.93%
Hero MotoCorp Ltd.	1.58%
Banks	11.95%
HDFC Bank Ltd.	6.05%
ICICI Bank Ltd.	4.68%
Bank of Baroda	1.22%
Beverages	1.29%
VARUN BEVERAGES LIMITED	1.29%
Chemicals & Petrochemicals	1.17%
SRF Ltd.	1.17%
Construction	3.18%
Larsen & Toubro Ltd.	1.99%
NCC Ltd.	1.19%
Consumer Durables	2.24%
Titan Company Ltd.	1.32%
Orient Electric Ltd.	0.93%
Diversified Fmcg	3.39%
ITC Ltd.	2.24%
Hindustan Unilever Ltd.	1.15%
Electrical Equipment	5.84%
Azad Engineering Ltd.	1.96%
GE Vernova T&D India Limited	1.87%
TD Power Systems Ltd.	1.38%
Siemens Ltd.	0.63%
Entertainment	0.94%
Saregama India Ltd.	0.94%
Finance	3.21%
Shriram Finance Ltd.	1.06%
Power Finance Corporation Ltd.	1.05%
Five Star Business Finance Ltd.	0.79%
SBI Cards & Payment Services Ltd.	0.31%
Food Products	2.36%
Manorama Industries Ltd.	1.29%
MRS Bectors Food Specialities Ltd.	1.07%
Healthcare Services	1.02%
Global Health Ltd.	1.02%
Industrial Manufacturing	1.31%
Dee Development Engineers Ltd.	1.31%
Industrial Products	4.01%
APL Apollo Tubes Ltd.	1.48%
KEI Industries Ltd.	1.43%
Yuken India Ltd.	0.60%
Surya Roshni Ltd.	0.51%
IT - Services	0.60%
AXISCADES Engineering Technologies Ltd.	0.60%
IT - Software	8.76%

Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	45.27%
Mid Cap	8.94%
Small Cap	22.60%
Total Equity	76.81%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 71.

Company	% of NAV
Infosys Ltd.	3.67%
Tata Consultancy Services Ltd.	2.03%
Mphasis Ltd.	1.28%
Latent View Analytics Ltd.	0.89%
LTIMindtree Ltd.	0.88%
Non - Ferrous Metals	0.73%
Hindalco Industries Ltd.	0.73%
Petroleum Products	3.18%
Reliance Industries Ltd.	3.18%
Pharmaceuticals & Biotechnology	3.65%
Piramal Pharma Ltd.	2.14%
Mankind Pharma Ltd.	1.51%
Power	0.91%
Tata Power Company Ltd.	0.91%
Realty	1.43%
TARC Ltd.	0.85%
Prestige Estates Projects Ltd.	0.58%
Retailing	4.72%
Trent Ltd.	2.63%
Arvind Fashions Ltd.	1.05%
Zomato Ltd.	1.03%
Telecom - Services	1.11%
Bharti Airtel Ltd.	1.11%
Equity Holdings Total	76.81%
Corporate Debt	5.00%
Non-convertible Debentures	2.03%
NLC India Ltd.	2.03%
National Bd for Agriculture & Rural Dev.	1.01%
Larsen & Toubro Ltd.	1.00%
Jamnagar Utilities & Power Pvt. Ltd.	0.96%
NTPC Ltd.	0.00%
Non-convertible Debentures Total	5.00%
Corporate Debt Total	5.00%
Government Bond And Treasury Bill	7.72%
Government Bond	2.99%
7.18% GOVT OF INDIA RED 24-07-2037	2.99%
7.34% GOVT OF INDIA RED 22-04-2064	1.19%
7.10% GOVT OF INDIA RED 08-04-2034	1.18%
7.41% GOVT OF INDIA RED 19-12-2036	0.99%
7.30% GOVT OF INDIA RED 19-06-2053	0.49%
7.25% GOVT OF INDIA RED 12-06-2063	0.49%
7.38% GOVT OF INDIA RED 20-06-2027	0.29%
7.26% GOVT OF INDIA RED 22-08-2032	0.10%
Government Bond Total	7.72%
State Government Bond	2.97%
7.7% KARNATAKA SDL RED 08-11-2033	2.97%
7.73% KARNATAKA SDL RED 29-11-2034	1.98%
7.45% MAHARASHTRA SDL RED 20-03-2037	1.98%
7.63% MAHARASHTRA SDL RED 31-01-2036	1.34%
7.7% MAHARASHTRA SDL RED 15-11-2034	0.99%
8.03% KARNATAKA SDL RED 31-01-2028	0.10%
State Government Bond Total	9.37%
Government Bond And Treasury Bill Total	17.09%
Cash & Other Receivables Total	1.10%
Grand Total	100.00%

● Top 10 holdings

SCHEME PERFORMANCE (Regular Plan - Growth Option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	16.84	12.69	10.00	11,699	11,280	11,009
3 Years	10.90	11.85	12.16	13,642	13,996	14,114
5 Years	12.77	14.59	15.52	18,248	19,773	20,587
Since Inception (January 1, 1991)	9.09	NA	14.50	1,93,000	NA	10,04,474

SCHEME PERFORMANCE (Direct Plan - Growth Option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	18.11	12.69	10.00	11,827	11,280	11,009
3 Years	12.13	11.85	12.16	14,102	13,996	14,114
5 Years	13.01	14.59	15.52	18,442	19,773	20,587
Since Inception (January 1, 2013)	11.49	12.64	13.46	36,891	41,719	45,502

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 31st December, 2024. Different plans shall have a different expense structure. Mr. Karan Doshi (Equity Portfolio) is managing the above scheme from 6th September, 2021 Mr. Pratik Shroff (debt portfolio) is managing the above scheme from 26th September 2023 & 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 11 and by Mr. Sumit Bhatnagar is 14. 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 of 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. * Benchmark, ** Additional Benchmark. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. For complete disclaimers, please refer page no. 64.

INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) HISTORY

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Regular	October 25, 2024	10.0000	16.4244	0.1000
	November 27, 2024	10.0000	16.6438	0.1000
	December 26, 2024	10.0000	16.4153	0.1000
Direct	Sept 21, 2023	10.0000	16.4808	0.1000
	Oct 26, 2023	10.0000	15.9639	0.1000
	Nov 24, 2023	10.0000	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. 74

SCHEME FEATURES

Scheme Type: An open ended Dynamic Asset Allocation Fund.

Inception/Allotment Date: November 12, 2021

Fund Size:

AUM as on 31/12/2024: ₹ 792.35 Cr

Average AUM for December 2024: ₹ 801.58 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 13.2771	₹ 14.0118
IDCW Option	₹ 12.5411	₹ 13.0425

Expense Ratio:

Regular: 2.28%; **Direct:** 0.78%

(for detailed bifurcation on TER, please see page no. 64)

Annual Equity Portfolio Turnover Ratio:

0.54 times

Portfolio Metrics:

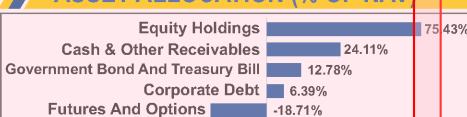
Average Maturity 6.92 years

Macaulay Duration 5.21 years

Modified Duration 4.97 years

Yield to Maturity (YTM) 6.99%

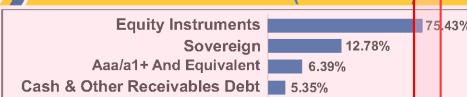
ASSET ALLOCATION (% OF NAV)



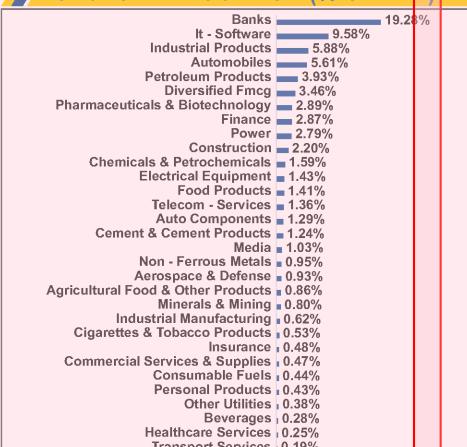
MATURITY PROFILE (% OF NAV)



ASSET ALLOCATION (% OF NAV)



SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide capital appreciation/income to the investors from a dynamic mix 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 will be achieved.

PORTFOLIO AS ON 31/12/2024

Company	% of NAV	% of NAV (hedged)	Company	% of NAV	% of NAV (hedged)
Equity Holdings	0.93%	-0.47%	Shakti Pumps (India) Ltd.	2.20%	
Aerospace & Defense	0.93%	-0.47%	Garware Hi-Tech Films Ltd.	1.99%	
Bharat Electronics Ltd.	0.93%	-0.47%	Cummins India Ltd.	0.60%	
Agricultural Food & Other Products	0.86%		APL Apollo Tubes Ltd.	0.38%	
Tata Consumer Products Ltd.	0.86%		Ador Welding Ltd.	0.36%	
Auto Components	1.29%		Surya Roshni Ltd.	0.35%	
Bharat Forge Ltd.	0.71%		Kirloskar Oil Engines Ltd.	0.00%	
Endurance Technologies Ltd.	0.33%		Insurance	0.48%	
JK Tyre & Industries Ltd.	0.25%		ICICI Lombard General Insurance Co. Ltd.	0.49%	
Automobiles	5.61%	-4.55%	IT - Software	9.58%	-2.89%
Mahindra & Mahindra Ltd.	3.56%	-3.59%	Tata Consultancy Services Ltd.	4.18%	-1.77%
Maruti Suzuki India Ltd.	0.81%		Infosys Ltd.	2.97%	-0.48%
Eicher Motors Ltd.	0.59%	-0.59%	Mphasis Ltd.	0.75%	
TVS Motor Company Ltd.	0.37%	-0.37%	Tech Mahindra Ltd.	0.69%	-0.49%
Bajaj Auto Ltd.	0.28%		Sonata Software Ltd.	0.56%	
Banks	19.38%	-4.18%	LTMindtree Ltd.	0.28%	
HDFC Bank Ltd.	8.62%	-1.98%	HCL Technologies Ltd.	0.15%	-0.15%
CIBIL Bank Ltd.	2.94%	-0.23%	Media	1.03%	
Kotak Mahindra Bank Ltd.	2.76%		R K Swamy Ltd.	1.03%	
State Bank of India	2.66%	-1.45%	Minerals & Mining	0.80%	
Axis Bank Ltd.	1.92%	-0.52%	MOIL Ltd.	0.55%	
IndusInd Bank Ltd.	0.37%		NMDC Ltd.	0.25%	
Beverages	0.28%		Non - Ferrous Metals	0.95%	
Allied Blenders And Distillers Ltd.	0.28%		Hindalco Industries Ltd.	0.95%	
Cement & Cement Products	1.24%	-0.76%	Other Utilities	0.38%	
Ultratech Cement Ltd.	0.76%	-0.76%	Concord Enviro Systems Ltd.	0.38%	
Grasim Industries Ltd.	0.48%		Personal Products	0.43%	-0.43%
Chemicals & Petrochemicals	1.59%	-0.15%	Godrej Consumer Products Ltd.	0.43%	-0.43%
SRF Ltd.	0.75%	-0.15%	Petroleum Products	3.93%	-0.73%
Tata Chemicals Ltd.	0.37%		Reliance Industries Ltd.	3.93%	-0.73%
S H Kelkar and Company Ltd.	0.32%		Pharmaceuticals & Biotechnology	2.89%	
Vinati Organics Ltd.	0.13%		Abbott India Ltd.	0.84%	
Foseco India Ltd.	0.04%		IPCA Laboratories Ltd.	0.83%	
Cigarettes & Tobacco Products	0.53%		JB Chemicals & Pharmaceuticals Ltd.	0.74%	
Godfrey Phillips India Ltd.	0.53%		Sun Pharmaceutical Industries Ltd.	0.28%	
Commercial Services & Supplies	0.47%		Alkem Laboratories Ltd.	0.20%	
International Gemmological Inst Ind Ltd.	0.47%		Power	2.79%	-0.49%
Construction	2.20%		NTPC Ltd.	1.30%	-0.49%
Larsen & Toubro Ltd.	0.71%		Tata Power Company Ltd.	0.92%	
Afcons Infrastructure Ltd.	0.58%		NHPC Ltd.	0.57%	
Techno Electric & Engineering Co. Ltd.	0.55%		Telecom - Services	1.36%	
Ispec Heavy Engineering Ltd.	0.36%		Bharti Airtel Ltd.	0.82%	
Consumable Fuels	0.44%		Tata Communications Ltd.	0.54%	
Coal India Ltd.	0.44%		Transport Services	0.19%	
Diversified Fmcg	3.46%	-2.93%	Container Corporation Of India Ltd.	0.19%	
ITC Ltd.	3.10%	-2.57%	Equity Holdings Total	75.43%	-18.71%
Hindustan Unilever Ltd.	0.36%	-0.36%	Futures And Options		
Electrical Equipment	1.43%		Options on Shares		
Bharat Heavy Electricals Ltd.	0.92%		Reliance Industries Ltd.	0.00%	
Bharat Bileee Ltd.	0.51%		Kotak Mahindra Bank Ltd.	0.00%	
Finance	2.87%	-0.95%	Options on Shares Total	0.00%	
Bajaj Finance Ltd.	0.95%	-0.95%	Futures And Options Total	0.00%	
Power Finance Corporation Ltd.	0.57%		Corporate Debt		
Mahindra & Mahindra Financial Serv Ltd.	0.49%		Non-convertible Debentures		
REC Ltd.	0.40%		Jamnagar Utilities & Power Pvt. Ltd.	6.39%	
SBI Cards & Payment Services Ltd.	0.26%		Non-convertible Debentures Total	6.39%	
Creditaccess Grameen Ltd.	0.19%		Corporate Debt Total	6.39%	
Food Products	1.41%	-0.18%	Government Bond And Treasury Bill		
Manorama Industries Ltd.	0.61%		Government Bond		
Godrej Agrovet Ltd.	0.61%		Government Bond Total	11.30%	
Nestle India Ltd.	0.18%	-0.18%	State Government Bond		
Healthcare Services	0.25%		7.68% KARNATAKA SDL RED 17-01-2039	1.48%	
Syngene International Ltd.	0.25%		State Government Bond Total	1.48%	
Industrial Manufacturing	0.62%		Government Bond And Treasury Bill Total	12.78%	
Texmaco Rail & Engineering Ltd.	0.62%		Cash & Other Receivables Total	5.40%	
Industrial Products	5.88%		Grand Total	100.00%	

Top 10 holdings

SCHEME PERFORMANCE (Regular Plan - Growth Option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-			
	Scheme	NIFTY 50 Debt	Hybrid Composite 50:50 Index*	Nifty 50 TRI**	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index*	Nifty 50 TRI*
1 Year	11.98		9.50	10.00	11,208	10,959	11,009
3 Years	10.17		9.37	12.16	13,376	13,086	14,114
5 Years	NA		NA	NA	NA	NA	NA
Since Inception (November 12, 2021)	9.46		8.30	10.14	13,277	12,842	13,538

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-			
	Scheme	NIFTY 50 Debt	Hybrid Composite 50:50 Index*	Nifty 50 TRI**	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index*	Nifty 50 TRI*
1 Year	13.80		9.50	10.00	11,392	10,959	11,009
3 Years	12.06		9.37	12.16	14,078	13,086	14,114
5 Years	NA		NA	NA	NA	NA	NA
Since Inception (November 12, 2021)	11.35		8.30	10.14	14,012	12,842	13,538

Above returns are as on 31st December, 2024. Different plans shall have a 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 managing 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. Rahul Singh is 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: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.

Portfolio Classification	Gross Equity	Derivatives (Hedged)	Net Equity
% of NAV	75.43%	18.71%	56.72%

For product labelling please refer page no. 74

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 31/12/2024: ₹ 19.81 Cr

Average AUM for December 2024: ₹ 20.17 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 26.1919	₹ 29.3888
Monthly IDCW Option	₹ 20.6358	₹ 19.8524
Quarterly IDCW Option	₹ 19.5102	₹ 16.3734

Expense Ratio:

Regular: 2.35% Direct: 1.32% (for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio: 0.70 times

Risk Measures:

Standard Deviation	5.43%
Portfolio Beta	1.08
Sharpe Ratio	0.11
Risk Free Rate assumed to be	7.15% (MIBOR as of 31st December 2024)

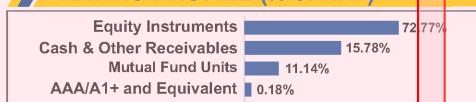
ASSET ALLOCATION (% OF NAV)



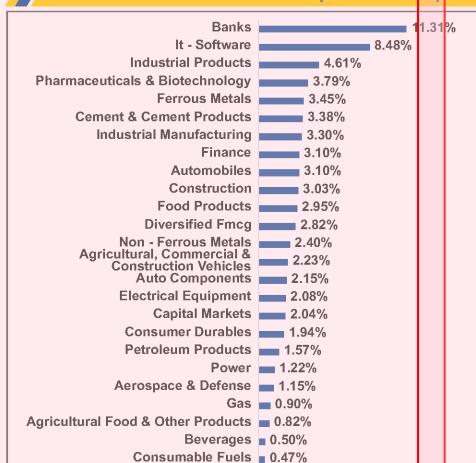
MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate 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 31/12/2024

Company	% of NAV	Company	% of NAV																																						
Equity Holdings	1.15%	Finance	3.10%																																						
Aerospace & Defense	0.58%	Power Finance Corporation Ltd.	1.13%																																						
Bharat Electronics Ltd.	0.57%	REC Ltd.	1.07%																																						
Bharat Dynamics Ltd.	0.57%	IIFL Finance Ltd.	0.90%																																						
Agricultural Food & Other Products	0.82%	Food Products	2.95%																																						
Tata Consumer Products Ltd.	0.82%	● Manorama Industries Ltd.	2.95%																																						
Agricultural, Commercial & Construction Vehicles	2.23%	Gas	0.90%																																						
Ashok Leyland Ltd.	2.23%	Gujarat Gas Ltd.	0.90%																																						
Auto Components	2.15%	Industrial Manufacturing	3.30%																																						
Bharat Forge Ltd.	1.66%	Titagarh Rail Systems Ltd.	1.16%																																						
ZF Commercial Vehicle Ctrl Sys Ind. Ltd.	0.49%	JNK India Ltd.	0.88%																																						
Automobiles	3.10%	Dee Development Engineers Ltd.	0.74%																																						
● Mahindra & Mahindra Ltd.	2.13%	Texmaco Rail & Engineering Ltd.	0.53%																																						
Maruti Suzuki India Ltd.	0.97%	Industrial Products	4.61%																																						
Banks	11.31%	JTL Industries Ltd.	1.76%																																						
● Bank of Baroda	3.55%	Shakti Pumps (India) Ltd.	1.34%																																						
HDFC Bank Ltd.	1.81%	Godawari Power And Ispat Ltd.	0.89%																																						
State Bank of India	1.71%	Timken India Ltd.	0.63%																																						
Kotak Mahindra Bank Ltd.	1.44%	IT - Software	8.48% -7.77%																																						
ICICI Bank Ltd.	1.44%	● Tata Consultancy Services Ltd.	4.34% -4.34%																																						
Axis Bank Ltd.	1.34%	● Infosys Ltd.	3.42% -3.43%																																						
Beverages	0.50%	Sonata Software Ltd.	0.73%																																						
Allied Blenders And Distillers Ltd.	0.50%	Non - Ferrous Metals	2.40% -2.42%																																						
Capital Markets	2.04%	● National Aluminium Company Ltd.	2.40% -2.42%																																						
DAM Capital Advisors Ltd.	2.04%	Petroleum Products	1.57%																																						
Cement & Cement Products	3.38% -2.90%	Reliance Industries Ltd.	1.16%																																						
● Ultratech Cement Ltd.	2.88%	Chennai Petroleum Corporation Ltd.	0.41%																																						
Grasim Industries Ltd.	0.49%	Pharmaceuticals & Biotechnology	3.79% -2.01%																																						
Construction	3.03%	Sun Pharmaceutical Industries Ltd.	2.00% -2.01%																																						
Larsen & Toubro Ltd.	1.66%	Piramal Pharma Ltd.	0.74%																																						
NCC Ltd.	1.37%	JB Chemicals & Pharmaceuticals Ltd.	0.53%																																						
Consumable Fuels	0.47%	Alkem Laboratories Ltd.	0.52%																																						
Coal India Ltd.	0.47%	Power	1.22%																																						
Consumer Durables	1.94%	Tata Power Company Ltd.	1.22%																																						
Somany Ceramics Ltd.	0.98%	Equity Holdings Total	72.77% -30.82%																																						
Senco Gold Ltd.	0.96%	Mutual Fund/Exchange Traded Funds																																							
Diversified Fmcg	2.82% -2.84%	Hindustan Unilever Ltd.	2.82%	Mutual Fund	11.14%	● Top 10 holdings		LIC MF LIQUID FUND-DR PLN-GR	11.14%	Electrical Equipment	2.08%	Mutual Fund Holding Total/ETF	11.14%	Bharat Bijlee Ltd.	1.00%	CORPORATE DEBT		GE Vernova T&D India Limited	0.61%	NON-CONVERTIBLE DEBENTURES		ABB India Ltd.	0.47%	NTPC Ltd.	0.18%	Ferrous Metals	3.45% -3.47%	NON-CONVERTIBLE DEBENTURES Total	0.18%	Tata Steel Ltd.	3.45%	CORPORATE DEBT Total	0.18%			Cash & Other Receivables Total	15.91%			Grand Total	100.00%
Hindustan Unilever Ltd.	2.82%	Mutual Fund	11.14%																																						
● Top 10 holdings		LIC MF LIQUID FUND-DR PLN-GR	11.14%																																						
Electrical Equipment	2.08%	Mutual Fund Holding Total/ETF	11.14%																																						
Bharat Bijlee Ltd.	1.00%	CORPORATE DEBT																																							
GE Vernova T&D India Limited	0.61%	NON-CONVERTIBLE DEBENTURES																																							
ABB India Ltd.	0.47%	NTPC Ltd.	0.18%																																						
Ferrous Metals	3.45% -3.47%	NON-CONVERTIBLE DEBENTURES Total	0.18%																																						
Tata Steel Ltd.	3.45%	CORPORATE DEBT Total	0.18%																																						
		Cash & Other Receivables Total	15.91%																																						
		Grand Total	100.00%																																						

● Top 10 holdings

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY Equity Savings Index*	CRISIL 10 Year Gilt Index**	Scheme	NIFTY Equity Savings Index*	CRISIL 10 Year Gilt Index**
1 Year	8.86	8.79	9.51	10,894	10,887	10,960
3 Years	7.84	8.66	5.87	12,545	12,832	11,868
5 Years	8.66	9.79	5.61	15,152	15,957	13,143
Since Inception (March 7, 2011)	7.21	9.30	6.54	26,192	34,204	24,026

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY Equity Savings Index*	CRISIL 10 Year Gilt Index**	Scheme	NIFTY Equity Savings Index*	CRISIL 10 Year Gilt Index**
1 Year	9.96	8.79	9.51	11,005	10,887	10,960
3 Years	8.90	8.66	5.87	12,918	12,832	11,868
5 Years	9.72	9.79	5.61	15,907	15,957	13,143
Since Inception (January 1, 2013)	8.08	9.51	6.56	25,406	29,757	21,453

Above returns are as on 31st December, 2024. 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 14. & Mr. Pratik Shroff (debt portfolio) is managing the scheme from 26th September 2023, and total no. of schemes managed by him are 11. 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 (Hedged)	Net Equity
% of NAV	72.77%	30.82%	41.94%

For product labelling please refer page no. 74

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 31/12/2024: ₹ 50.06 Cr

Average AUM for December 2024: ₹ 50.34 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 79.5094	₹ 87.6995
Monthly IDCW Option	₹ 13.1175	₹ 13.4444
Quarterly IDCW Option	₹ 13.9663	₹ 17.5754
Yearly IDCW Option	₹ 12.6578	₹ 14.8704

Expense Ratio:

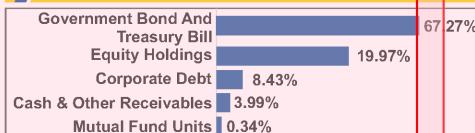
Regular: 2.25%; Direct: 1.22%

(for detailed bifurcation on TER, please see page no 64)

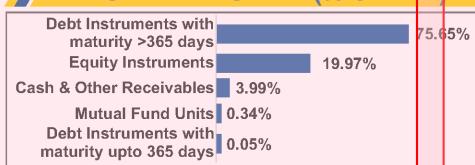
Portfolio Metrics:

Average Maturity	5.66 years
Macaulay Duration	4.59 years
Modified Duration	4.44 years
Yield to Maturity (YTM)	6.97%

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 regular income by investing mainly in a portfolio of quality debt securities and money market instruments. It also seeks to generate capital appreciation by investing some percentage in a mix of equity instruments.

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

PORTFOLIO AS ON 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings	2.00%	Non-convertible Debentures	
Automobiles	2.00%	Nuclear Power Corporation	8.38%
Mahindra & Mahindra Ltd.	2.00%	NTPC Ltd.	0.05%
Banks	9.02%	Non-convertible Debentures Total	8.43%
ICICI Bank Ltd.	5.58%	Corporate Debt Total	8.43%
HDFC Bank Ltd.	3.43%	Government Bond And Treasury Bill	
Diversified Fmcg	1.54%	Government Bond	
Hindustan Unilever Ltd.	1.54%	7.32% GOVT OF INDIA RED 13-11-2030	10.35%
Industrial Products	2.27%	7.17% GOVT OF INDIA RED 17-04-2030	10.31%
JTL Industries Ltd.	2.27%	6.79% GOVT OF INDIA SGRB RED 02-12-2034	10.05%
IT - Software	4.00%	7.26% GOVT OF INDIA RED 22-08-2032	9.46%
Infosys Ltd.	4.00%	7.38% GOVT OF INDIA RED 20-06-2027	4.06%
Petroleum Products	1.13%	Government Bond Total	44.23%
Reliance Industries Ltd.	1.13%	State Government Bond	
Equity Holdings Total	19.97%	7.65% TAMIL NADU SDL RED 18-10-2033	10.47%
Mutual Fund/Exchange Traded Funds		8.03% KARNATAKA SDL RED 31-01-2028	9.54%
Alf	0.34%	7.19% TAMILNADU SDL RED 27-11-2030	3.03%
SBI CDMDF--A2	0.34%	State Government Bond Total	23.05%
Mutual Fund Holding Total/ETF	0.34%	Government Bond And Treasury Bill Total	67.27%
Corporate Debt		Cash & Other Receivables Total	3.99%
Top 10 holdings		Grand Total	100.00%

Market Capitalisation, as prescribed by AMFI

Mcap Category	Percentage
Large Cap	17.70%
Mid Cap	0.00%
Small Cap	2.27%
Total Equity	19.97%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 71.

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Hybrid 85+15 -Conservative Index*	CRISIL 10 year Gilt Index**	Scheme	CRISIL Hybrid 85+15 -Conservative Index*	CRISIL 10 year Gilt Index**
1 Year	8.11	9.78	9.51	10,818	10,986	10,960
3 Years	5.41	7.55	5.87	11,714	12,443	11,868
5 Years	6.69	8.74	5.61	13,828	15,213	13,143
Since Inception (June 1, 1998)	8.11	NA^	NA^	79,510	NA^	NA^

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Hybrid 85+15 -Conservative Index*	CRISIL 10 year Gilt Index**	Scheme	CRISIL Hybrid 85+15 -Conservative Index*	CRISIL 10 year Gilt Index**
1 Year	9.21	9.78	9.51	10,929	10,986	10,960
3 Years	6.41	7.55	5.87	12,051	12,443	11,868
5 Years	7.69	8.74	5.61	14,486	15,213	13,143
Since Inception (January 1, 2013)	7.87	9.05	6.50	24,780	28,250	21,281

Above returns are as on 31st December, 2024. 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. Total no. of schemes managed by Mr. Pratik Shroff is 11 & by Mr. Nikhil Rungta is 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. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception 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.

INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) HISTORY

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Yearly	March 29, 2022	10.000	12.0757	0.7200
	March 28, 2023	10.000	11.5320	0.7200
	March 28, 2024	10.000	11.8400	0.7200
Yearly Direct	March 26, 2021	10.000	12.7622	0.7200
	March 29, 2022	10.000	12.9901	0.7200
	March 28, 2024	10.000	13.8352	0.7200
Monthly	October 28, 2024	10.000	13.1549	0.0600
	November 26, 2024	10.000	13.1679	0.0600
	December 27, 2024	10.000	13.1369	0.0600
Monthly Direct	October 28, 2024	10.000	13.4632	0.0600
	November 26, 2024	10.000	13.4855	0.0600
	December 27, 2024	10.000	13.4633	0.0600
Quarterly	December 28, 2021	10.000	12.2724	0.1800
	March 29, 2022	10.000	12.0064	0.1800
	January 24, 2022	10.000	11.5428	0.1800
Quarterly Direct	January 03, 2017	10.000	11.1330	0.1500
	March 21, 2017	10.000	11.0194	0.1500
	June 28, 2018	10.000	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 complete IDCW history please visit www.licmf.com.

For product labelling please refer page no. 74

SCHEME FEATURES

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

Inception/Allotment Date: January 25, 2019

Fund Size:

AUM as on 31/12/2024: ₹ 309.93 Cr

Average AUM for December 2024: ₹ 230.12 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 13.3738	₹ 13.9348
Weekly IDCW Option	₹ 12.9830	₹ 13.0944
Monthly IDCW Option	₹ 13.0663	₹ 12.6687

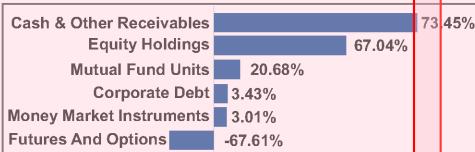
Expense Ratio:

Regular: 0.99%; Direct: 0.34%

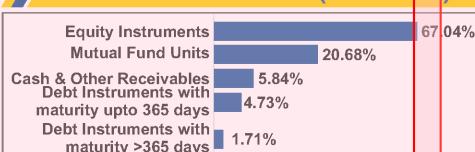
(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio: 2.60 times

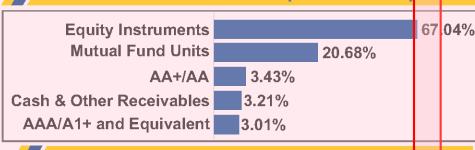
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate income by taking advantage of arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment 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 31/12/2024

Company	% of NAV	% of NAV (hedged)	Company	% of NAV	% of NAV (hedged)
Equity Holdings	2.16%	-2.17%	Cholamandalam Investment & Fin Co Ltd.	0.12%	-0.12%
Aerospace & Defense	2.16%	-2.17%	Bajaj Finserv Ltd.	0.08%	-0.08%
Bharat Electronics Ltd.	0.58%	-0.59%	Food Products	0.06%	-0.06%
Exide Industries Ltd.	0.44%	-0.44%	Britannia Industries Ltd.	0.06%	-0.06%
Bharat Forge Ltd.	0.15%	-0.15%	Healthcare Services	0.09%	-0.09%
Automobiles	3.18%	-3.20%	Apollo Hospitals Enterprise Ltd.	0.09%	-0.09%
Maruti Suzuki India Ltd.	1.56%	-1.57%	Industrial Products	0.29%	-0.29%
Tata Motors Ltd.	1.43%	-1.44%	Polycab India Ltd.	0.29%	-0.29%
TVS Motor Company Ltd.	0.19%	-0.19%	Insurance	0.94%	-0.95%
Banks	23.47%	-23.69%	HDFC Life Insurance Company Ltd.	0.92%	-0.93%
Punjab National Bank	3.45%	-3.50%	[ICICI] Prudential Life Insurance Co Ltd.	0.02%	-0.02%
ICICI Bank Ltd.	3.36%	-3.40%	It - Software	0.84%	-0.85%
IndusInd Bank Ltd.	3.21%	-3.22%	Infosys Ltd.	0.46%	-0.46%
Axis Bank Ltd.	3.05%	-3.08%	Birlasoft Ltd.	0.38%	-0.38%
Canara Bank	2.55%	-2.58%	Leisure Services	0.31%	-0.31%
Kotak Mahindra Bank Ltd.	2.51%	-2.54%	Indian Railway Catering & Tou. Corp. Ltd.	0.31%	-0.31%
State Bank of India	2.23%	-2.25%	Minerals & Mining	0.75%	-0.75%
Bank of Baroda	2.09%	-2.11%	NMDC Ltd.	0.75%	-0.75%
Indian Bank	0.32%	-0.33%	Non - Ferrous Metals	1.30%	-1.30%
HDFC Bank Ltd.	0.31%	-0.32%	Hindustan Copper Ltd.	1.19%	-1.19%
Bandhan Bank Ltd.	0.16%	-0.16%	Hindalco Industries Ltd.	0.11%	-0.11%
Yes Bank Ltd.	0.12%	-0.12%	Oil	0.12%	-0.12%
City Union Bank Ltd.	0.08%	-0.08%	Oil & Natural Gas Corporation Ltd.	0.12%	-0.12%
Capital Markets	3.88%	-3.92%	Petroleum Products	5.80%	-5.84%
HDFC Asset Management Company Ltd.	1.50%	-1.51%	Reliance Industries Ltd.	0.02%	-0.02%
Multi Commodity Exchange Of India Ltd.	1.31%	-1.33%	Pharmaceuticals & Biotechnology	1.51%	-1.52%
Indian Energy Exchange Ltd.	0.86%	-0.86%	Biocare Ltd.	0.80%	-0.80%
BSE Ltd.	0.21%	-0.22%	Cipla Ltd.	0.55%	-0.55%
Cement & Cement Products	0.45%	-0.45%	Glennmark Pharmaceuticals Ltd.	0.17%	-0.17%
ACC Ltd.	0.24%	-0.24%	Tata Power Company Ltd.	3.30%	-3.44%
Grasim Industries Ltd.	0.16%	-0.16%	JSW Energy Ltd.	0.12%	-0.12%
The Ramco Cements Ltd.	0.05%	-0.05%	Power Grid Corporation of India Ltd.	0.02%	-0.02%
Construction	0.35%	-0.35%	Realty	0.97%	-0.97%
Larsen & Toubro Ltd.	0.33%	-0.33%	DLF Ltd.	0.70%	-0.70%
NCC Ltd.	0.02%	-0.02%	Godrej Properties Ltd.	0.26%	-0.26%
Consumable Fuels	0.22%	-0.22%	Retailing	0.77%	-0.78%
Coal India Ltd.	0.22%	-0.22%	Aditya Birla Fashion and Retail Ltd.	0.61%	-0.61%
Consumer Durables	0.53%	-0.53%	Trent Ltd.	0.16%	-0.16%
Dixon Technologies (India) Ltd.	0.29%	-0.29%	Telecom - Services	1.19%	-1.20%
Titan Company Ltd.	0.24%	-0.24%	Bharti Airtel Ltd.	1.19%	-1.20%
Diversified Metals	0.46%	-0.46%	Transport Infrastructure	2.68%	-2.70%
Vedanta Ltd.	0.46%	-0.46%	GMR Airports Ltd.	2.68%	-2.70%
Electrical Equipment	2.89%	-2.91%	Transport Services	0.73%	-0.74%
Bharat Heavy Electricals Ltd.	2.86%	-2.88%	InterGlobe Aviation Ltd.	0.71%	-0.72%
Siemens Ltd.	0.03%	-0.03%	Container Corporation Of India Ltd.	0.03%	-0.03%
Ferrous Metals	1.79%	-1.80%	Equity Holdings Total	67.04%	-67.51%
Tata Steel Ltd.	1.25%	-1.26%	Mutual Fund/Exchange Traded Funds		
Steel Authority of India Ltd.	0.54%	-0.54%	Mutual Fund	20.68%	
Finance	5.28%	-5.34%	LIC MF LIQUID FUND-DR PLN-GR	16.27%	
Bajaj Finance Ltd.	3.83%	-3.87%	LIC MF LOW DURATION FUND-DR PLN-GR	4.41%	
Aditya Birla Capital Ltd.	0.40%	-0.41%	Mutual Fund Holding Total/ETF	20.68%	
Jio Financial Services Ltd.	0.40%	-0.40%	Corporate Debt		
REC Ltd.	0.18%	-0.18%	Non-convertible Debentures	3.43%	
Power Finance Corporation Ltd.	0.15%	-0.15%	Non-convertible Debentures Total	3.43%	
Muthoot Finance Ltd.	0.13%	-0.13%	Corporate Debt Total	3.43%	

Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		NIFTY 50 Arbitrage Index*	CRISIL 1 Year T-Bill Index**	Scheme	NIFTY 50 Arbitrage Index*	CRISIL 1 Year T-Bill Index**
1 Year	7.04	7.46	7.43	10,709	10,752	10,749
3 Years	5.94	6.54	6.16	11,891	12,094	11,967
5 Years	4.90	5.21	5.57	12,708	12,895	13,115
Since Inception (January 25, 2019)	5.02	5.43	5.86	13,374	13,687	14,022

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		NIFTY 50 Arbitrage Index*	CRISIL 1 Year T-Bill Index**	Scheme	NIFTY 50 Arbitrage Index*	CRISIL 1 Year T-Bill Index**
1 Year	7.74	7.46	7.43	10,781	10,752	10,749
3 Years	6.71	6.54	6.16	12,153	12,094	11,967
5 Years	5.64	5.21	5.57	13,161	12,895	13,115
Since Inception (January 25, 2019)	5.75	5.43	5.86	13,935	13,687	14,022

Above returns are as on 31st December, 2024. 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 14 and by Mr. Pratik Shroff is 11. 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.

INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) HISTORY

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Monthly	29 October 2019	10.0000	10.3368	0.0300
	30 December 2019	10.0000	10.3441	0.0600
	25 February 2020	10.0000	10.3583	0.0600
Monthly Direct	25 November 2020	10.0000	10.0982	0.0600
	29 December 2020	10.0000	10.0640	0.0600
	28 January 2021	10.0000	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.



Short term fund
for your short goals

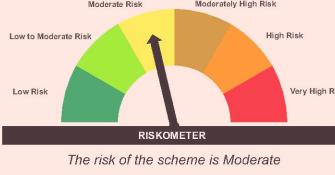
Invest in

LIC MF 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 interest rate risk and moderate Credit Risk

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

OR Call Toll Free **1800-258-5678**



This product is suitable for investors who are seeking*:

- Generation of reasonable returns over short to medium term.
- Investment in Debt securities and money market instruments.
- Risk - Moderate**

Potential Risk Class (PRC) Matrix

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

*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 December 2024 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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SCHEME FEATURES

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

Inception/Allotment Date: June 19, 1989

Fund Size:

AUM as on 31/12/2024: ₹ 489.97 Cr

Average AUM for December 2024: ₹ 499.25 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
IDCW Option	₹ 35.5149	₹ 39.2552

Expense Ratio:

Regular: 2.37%; **Direct:** 1.28%

(for detailed bifurcation on TER, please see page no 64)

Annual Equity Portfolio Turnover Ratio:

0.05 times

Risk Measures:

Standard Deviation 10.09%

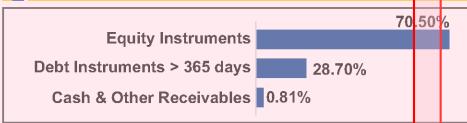
Portfolio Beta 0.99

Sharpe Ratio 0.23

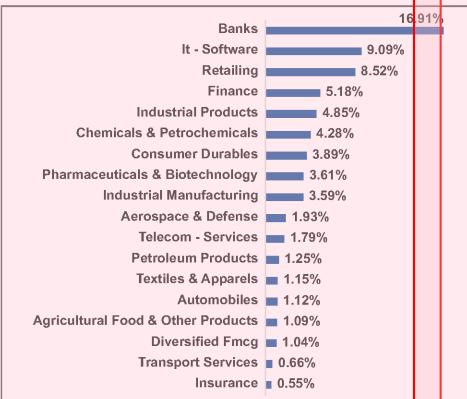
Risk Free Rate assumed to be 7.15%

(MIBOR as of 31st December 2024)

MATURITY PROFILE (% of NAV)



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/s 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 31/12/2024

Company	% of NAV
Equity Holdings	
Aerospace & Defense	1.93%
Bharat Electronics Ltd.	1.93%
Agricultural Food & Other Products	1.09%
Tata Consumer Products Ltd.	1.09%
Automobiles	1.12%
Maruti Suzuki India Ltd.	1.12%
Banks	16.91%
● ICICI Bank Ltd.	7.44%
● HDFC Bank Ltd.	4.63%
● Axis Bank Ltd.	1.94%
Kotak Mahindra Bank Ltd.	1.16%
State Bank of India	1.02%
The Federal Bank Ltd.	0.72%
Chemicals & Petrochemicals	4.28%
SRF Ltd.	1.67%
Vinati Organics Ltd.	1.09%
Pidilite Industries Ltd.	0.79%
Navin Fluorine International Ltd.	0.73%
Consumer Durables	3.89%
● Titan Company Ltd.	2.03%
Cera Sanitaryware Ltd.	1.11%
Bajaj Electricals Ltd.	0.76%
Diversified Fmcg	1.04%
Hindustan Unilever Ltd.	1.04%
Finance	5.18%
Bajaj Finance Ltd.	1.84%
Bajaj Finserv Ltd.	1.12%
L&T Finance Ltd.	0.72%
Creditaccess Grameen Ltd.	0.59%
SBI Cards & Payment Services Ltd.	0.46%
Five Star Business Finance Ltd.	0.45%
Industrial Manufacturing	3.59%
● Pitti Engineering Ltd.	3.59%
Industrial Products	4.85%
● KSB Ltd.	2.29%
Carborundum Universal Ltd.	1.51%
SKF India Ltd.	0.67%
RHI Magnesita India Ltd.	0.38%
Insurance	0.55%
Star Health & Allied Insurance Co Ltd.	0.55%
IT - Software	9.09%

● Top 10 holdings *PARTLY PAID UP FV 1.25

SCHEME PERFORMANCE

(Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	11.67		12.69	10.00	11,177	11,280
3 Years	9.34		11.85	12.16	13,076	13,996
5 Years	11.99		14.59	15.52	17,627	19,773
Since Inception (June 19, 1989)	9.90		NA	NA	2,87,423	NA

SCHEME PERFORMANCE

(Direct plan - Reinvestment of Income Distribution cum Capital Withdrawal option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	12.85		12.69	10.00	11,296	11,280
3 Years	10.39		11.85	12.16	13,455	13,996
5 Years	13.01		14.59	15.52	18,448	19,773
Since Inception (January 1, 2013)	12.23		13.17	14.12	39,230	43,310

Above returns are as on 31st December, 2024. 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. Karan 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 11 and by Mr. Karan Doshi is 5. Past performance may or may not 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 prevailing NAV. 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 product labelling please refer page no. 74

Market Capitalisation, as prescribed by AMFI

McCap Category	Percentage
Large Cap	48.07%
Mid Cap	6.51%
Small Cap	15.92%
Total Equity	70.50%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 71.

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 31/12/2024: ₹ 1,846.30 Cr

Average AUM for December 2024: ₹ 752.75 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹1293.6123	₹1302.8289
Daily IDCW Option	-	₹1044.7778
Weekly IDCW Option	₹1137.8216	₹1009.3423
IDCW Option	₹1143.7758	₹1302.5300

Expense Ratio:

Regular: 0.20%; Direct: 0.07%

(for detailed bifurcation on TER, please see page no 64)

Portfolio Metrics:

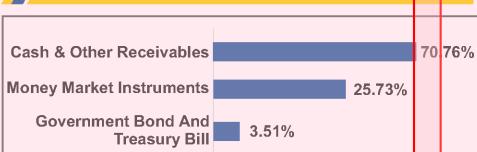
Average Maturity 1.62 day

Macaulay Duration 1.62 day

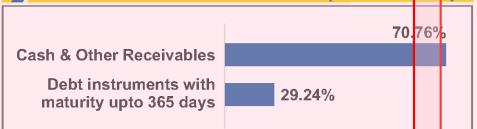
Modified Duration 1.62 day

Yield to Maturity (YTM) 6.42%

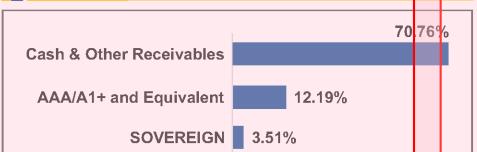
ASSET ALLOCATION (% OF NAV)



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 31/12/2024

Company	Rating	% of NAV
Money Market Instruments		
Certificate of Deposit		
Punjab National Bank	CRISIL A1+	6.77%
HDFC Bank Ltd.	CRISIL A1+	6.77%
Indian Bank	CRISIL A1+	5.42%
Certificate of Deposit Total		18.96%
Commercial Paper		
National Bk for Agriculture & Rural Dev.	CRISIL A1+	6.77%
Commercial Paper Total		6.77%
Money Market Instruments Total		25.73%
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 DAYS TBILL RED 23-01-2025	SOVEREIGN	1.89%
364 DAYS TBILL RED 09-01-2025	SOVEREIGN	0.54%
91 DAYS TBILL RED 09-01-2025	SOVEREIGN	0.54%
364 DAYS TBILL RED 23-01-2025	SOVEREIGN	0.54%
Treasury Bill Total		3.51%
GOVERNMENT BOND AND TREASURY BILL Total		3.51%
Cash & Other Receivables Total		70.76%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		NIFTY 1D Rate Index*	CRISIL 1 Year T-Bill Index**	Scheme	NIFTY 1D Rate Index*	CRISIL 1 Year T-Bill Index**
7 Days	6.52	6.67	6.27	10,013	10,013	10,012
15 Days	6.50	6.66	4.00	10,027	10,027	10,016
30 Days	6.43	6.61	5.76	10,051	10,053	10,046
1 Year	6.56	6.73	7.43	10,658	10,679	10,745
3 Years	5.90	6.08	6.16	11,877	11,940	11,967
5 Years	4.80	4.98	5.57	12,644	12,753	13,115
Since Inception (July 18, 2019)	4.83	5.00	5.68	12,936	13,051	13,519

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		NIFTY 1D Rate Index*	CRISIL 1 Year T-Bill Index**	Scheme	NIFTY 1D Rate Index*	CRISIL 1 Year T-Bill Index**
7 Days	6.65	6.67	6.27	10,013	10,013	10,012
15 Days	6.63	6.66	4.00	10,027	10,027	10,016
30 Days	6.56	6.61	5.76	10,052	10,053	10,046
1 Year	6.70	6.73	7.43	10,672	10,679	10,745
3 Years	6.03	6.08	6.16	11,924	11,940	11,967
5 Years	4.94	4.98	5.57	12,727	12,753	13,115
Since Inception (July 18, 2019)	4.96	5.00	5.68	13,028	13,051	13,519

Above returns are as on 31st December, 2024. 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 Benchmark, **Additional Benchmark.

For product labelling please refer page no. 74

For PRC Matrix please refer page no. 77

SCHEME FEATURES

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 31/12/2024: ₹ 9,444.15 Cr

Average AUM for December 2024: ₹ 10,618.03 Cr

The AUM and AAUM of the scheme include investments made by other Schemes of LIC Mutual Fund aggregating to Rs 52.62 Cr and Rs 39.69 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 Index

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

Fund Manager:

Name: Mr. Rahul Singh;

Total Experience: 20+ years

NAV as on December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 4563.2797	₹ 4624.7969
Daily IDCW Option	₹ 1000.1751	₹ 1033.4549
Weekly IDCW Option	₹ 1002.4106	₹ 1016.5943
Monthly IDCW Option	₹ 1105.5084	₹ 1122.6594

Expense Ratio:

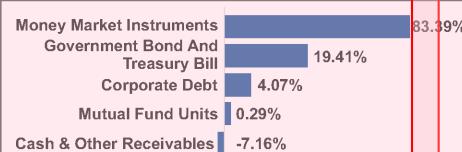
Regular: 0.30%; Direct: 0.16%

(for detailed bifurcation on TER, please see page no 64)

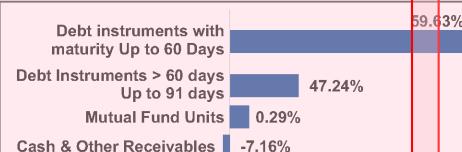
Portfolio Metrics:

Average Maturity	57 days
Macaulay Duration	57 days
Modified Duration	57 days
Yield to Maturity (YTM)	7.7%

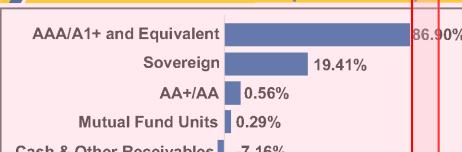
ASSET ALLOCATION (% OF NAV)



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 31/12/2024

Company	Rating	% of NAV	Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		0.29%	Birla Group Holdings Pvt Ltd.	CRISIL A1+	4.19%
Aif		0.29%	Motilal Oswal Financial Services Ltd.	CRISIL A1+	4.09%
SBI CDMDF--A2		0.29%	Network18 Media & Investments Ltd.	ICRA A1+	3.67%
Mutual Fund Holding Total/ETF		0.29%	Reliance Retail Ventures Ltd.	CRISIL A1+	3.15%
Corporate Debt			HDFC Securities Ltd.	CRISIL A1+	3.15%
Non-convertible Debentures			Small Industries Development Bk of India	CRISIL A1+	3.13%
Export Import Bank of India	CRISIL AAA	1.18%	LIC Housing Finance Ltd.	CRISIL A1+	2.10%
Small Industries Development Bk of India	CARE AAA	1.11%	Reliance Industries Ltd.	CRISIL A1+	2.10%
National Bk for Agriculture & Rural Dev.	ICRA AAA	0.67%	Tata Capital Housing Finance Ltd.	CRISIL A1+	2.10%
Can Fin Homes Ltd.	FITCH AA+	0.56%	Aditya Birla Housing Finance Ltd.	ICRA A1+	2.10%
REC Ltd.	CRISIL AAA	0.56%	TVS Credit Services Ltd.	CRISIL A1+	2.10%
Non-convertible Debentures Total		4.07%	Bajaj Financial Securities Ltd.	CRISIL A1+	2.09%
Corporate Debt Total		4.07%	Godrej Properties Ltd.	ICRA A1+	2.03%
Money Market Instruments			Nuvama Wealth Management Ltd.	CRISIL A1+	0.79%
Certificate of Deposit			360 One Prime Ltd.	CRISIL A1+	0.53%
Punjab National Bank	CRISIL A1+	11.00%	Commercial Paper Total		50.66%
HDFC Bank Ltd.	CRISIL A1+	5.22%	Money Market Instruments Total		83.39%
Small Industries Development Bk of India	CRISIL A1+	4.73%	Government Bond And Treasury Bill		
Bank of Baroda	FITCH A1+	4.19%	Treasury Bill		
Axis Bank Ltd.	CRISIL A1+	2.88%	91 DAYS TBILL RED 06-03-2025	SOVEREIGN	5.24%
National Bk for Agriculture & Rural Dev.	CRISIL A1+	2.61%	91 DAYS TBILL RED 27-02-2025	SOVEREIGN	4.19%
Bank of India	CRISIL A1+	1.05%	364 DAYS TBILL RED 23-01-2025	SOVEREIGN	3.16%
Canara Bank	CRISIL A1+	0.53%	91 DAYS TBILL RED 13-02-2025	SOVEREIGN	2.10%
ICICI Bank Ltd.	CRISIL A1+	0.52%	91 DAYS TBILL RED 20-03-2025	SOVEREIGN	2.09%
Certificate of Deposit Total		32.73%	182 DAYS TBILL RED 14-02-2025	SOVEREIGN	1.58%
Commercial Paper			182 DAYS TBILL RED 27-02-2025	SOVEREIGN	1.05%
Export Import Bank of India	CRISIL A1+	7.05%	Treasury Bill Total		19.41%
National Bk for Agriculture & Rural Dev.	CRISIL A1+	6.27%	Government Bond And Treasury Bill Total		19.41%
Cash & Other Receivables Total		-7.16%	Cash & Other Receivables Total		-7.16%
Grand Total		100.00%	Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		CRISIL Liquid Debt A-I Index *	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Liquid Debt A-I Index *	CRISIL 1 Year T-Bill Index **
7 Days	8.49	7.90	6.27	10,016	10,015	10,012
15 Days	6.81	6.92	4.00	10,028	10,028	10,016
30 Days	6.78	6.76	5.76	10,054	10,054	10,046
1 Year	7.36	7.28	7.43	10,738	10,730	10,745
3 Years	6.35	6.46	6.16	12,032	12,068	11,967
5 Years	5.33	5.41	5.57	12,966	13,019	13,115
Since Inception (March 18, 2002)	6.91	NA^	5.98	45,933	NA^	37,625

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		CRISIL Liquid Debt A-I Index *	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Liquid Debt A-I Index *	CRISIL 1 Year T-Bill Index **
7 Days	8.63	7.90	6.27	10,017	10,015	10,012
15 Days	6.95	6.92	4.00	10,029	10,028	10,016
30 Days	6.90	6.76	5.76	10,055	10,054	10,046
1 Year	7.42	7.28	7.43	10,744	10,730	10,745
3 Years	6.46	6.46	6.16	12,067	12,068	11,967
5 Years	5.43	5.41	5.57	13,031	13,019	13,115
Since Inception (January 1, 2013)	6.86	6.75	6.49	22,184	21,917	21,282

On 29th July 2023, IDBI Liquid Fund got merged with LIC MF Liquid 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 December, 2024. Different plans shall have a different expense structure. Mr. Rahul Singh is managing the above scheme from 5th October, 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. ^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.

LIC MF ULTRA SHORT DURATION FUND

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.



SCHEME FEATURES

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 31/12/2024: ₹ 215.37 Cr

Average AUM for December 2024: ₹ 297.35 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 1276.5345	₹ 1299.8547
Daily IDCW Option	₹ 1093.4116	₹ 1102.1317
Weekly IDCW Option	₹ 1031.6978	₹ 1103.5564
Monthly IDCW Option	₹ 1276.7361	₹ 1299.7152

Expense Ratio:

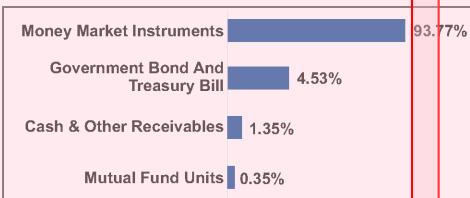
Regular: 0.95%; Direct: 0.25%

(for detailed bifurcation on TER, please see page no 64)

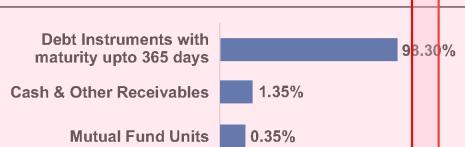
Portfolio Metrics:

Average Maturity	6.12 Months
Macaulay Duration	6.12 Months
Modified Duration	6.12 Months
Yield to Maturity (YTM)	7.53%

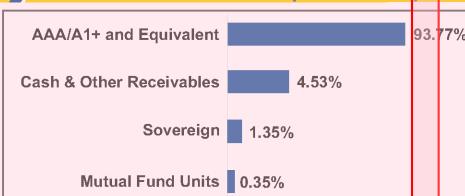
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate 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 31/12/2024

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif	CRISIL A1+	0.35%
SBI CDMDF--A2	CRISIL A1+	0.35%
Mutual Fund Holding Total/Exchange Traded Funds		
Money Market Instruments		
Certificate of Deposit		
Kotak Mahindra Bank Ltd.	CRISIL A1+	11.34%
Bank of Baroda	FITCH A1+	11.30%
Canara Bank	CRISIL A1+	11.27%
Small Industries Development Bk of India	CRISIL A1+	11.24%
ICICI Bank Ltd.	CRISIL A1+	11.20%
HDFC Bank Ltd.	CRISIL A1+	10.85%
AU Small Finance Bank Ltd.	CRISIL A1+	6.57%
Certificate of Deposit Total		
73.76%		
Commercial Paper		
Export Import Bank of India	CRISIL A1+	10.89%
Motilal Oswal Financial Services Ltd.	CRISIL A1+	4.59%
Time Technoplast Ltd.	ICRA A1+	4.54%
Commercial Paper Total		
20.02%		
Money Market Instruments Total		
93.77%		
Government Bond And Treasury Bill		
Treasury Bill		
182 DAYS TBILL RED 15-05-2025	SOVEREIGN	2.27%
182 DAYS TBILL RED 23-05-2025	SOVEREIGN	2.26%
Treasury Bill Total		
4.53%		
Government Bond And Treasury Bill Total		
4.53%		
Cash & Other Receivables Total		
1.35%		
Grand Total		
100.00%		

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		CRISIL Ultra Short Duration Debt A-I Index*	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Ultra Short Duration Debt A-I Index*	CRISIL 1 Year T-Bill Index**
1 Year	6.85	7.59	7.43	10,691	10,766	10,749
3 Years	5.88	6.66	6.16	11,870	12,137	11,967
5 Years	5.27	5.91	5.57	12,934	13,329	13,115
Since Inception (November 27, 2019)	5.28	5.90	5.54	13,001	13,395	13,162

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		CRISIL Ultra Short Duration Debt A-I Index*	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Ultra Short Duration Debt A-I Index*	CRISIL 1 Year T-Bill Index**
1 Year	7.62	7.59	7.43	10,768	10,766	10,749
3 Years	6.31	6.66	6.16	12,019	12,137	11,967
5 Years	5.61	5.91	5.57	13,144	13,329	13,115
Since Inception (November 27, 2019)	5.62	5.90	5.54	13,215	13,395	13,162

On 29th July 2023, IDBI Ultra Short Term Debt Fund 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 31st December, 2024. 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. Since respective schemes have not completed 5 years after allotment or units were not available throughout the respective period, no returns are available. *First Tier Benchmark, **Additional Benchmark. NA: Not Available.

SCHEME FEATURES

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 31/12/2024: ₹ 21.98 Cr

Average AUM for December 2024: ₹ 22.75 Cr

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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 1149.0819	₹ 1161.1616
IDCW Option	₹ 1149.0819	₹ 1161.1617

Expense Ratio:

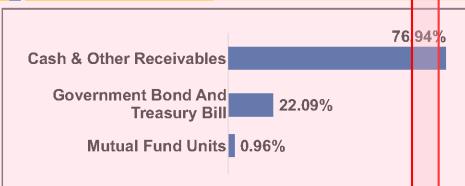
Regular: 1.02%; Direct: 0.59%

(for detailed bifurcation on TER, please see page no 64)

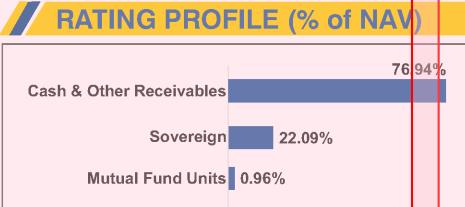
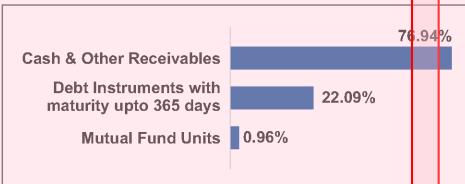
Portfolio Metrics:

Average Maturity	37 days
Macaulay Duration	37 days
Modified Duration	37 days
Yield to Maturity (YTM)	6.5%

ASSET ALLOCATION (% OF NAV)



MATURITY 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 31/12/2024

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif	0.96%	
SBI CDMDF--A2	0.96%	
Mutual Fund Holding Total/Exchange Traded Funds		
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 DAYS TBILL RED 12-06-2025	SOVEREIGN	22.09%
Treasury Bill Total		
GOVERNMENT BOND AND TREASURY BILL Total		
Cash & Other Receivables Total		
Grand Total		
		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		NIFTY Money Market Index A-I *	CRISIL 1 Year T-Bill Index**	Scheme	NIFTY Money Market Index A-I *	CRISIL 1 Year T-Bill Index**
7 Days	5.56	8.46	6.27	10,011	10,016	10,012
15 Days	5.38	6.80	4.00	10,022	10,028	10,016
30 Days	5.76	6.82	5.79	10,049	10,058	10,049
1 Year	6.01	7.56	7.43	10,607	10,763	10,749
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (August 1, 2022)	5.91	7.17	6.88	11,491	11,824	11,748

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		NIFTY Money Market Index A-I *	CRISIL 1 Year T-Bill Index**	Scheme	NIFTY Money Market Index A-I *	CRISIL 1 Year T-Bill Index**
7 Days	5.99	8.46	6.27	10,011	10,016	10,012
15 Days	5.81	6.80	4.00	10,024	10,028	10,016
30 Days	6.20	6.82	5.79	10,053	10,058	10,049
1 Year	6.47	7.56	7.43	10,653	10,763	10,749
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (August 1, 2022)	6.37	7.17	6.88	11,612	11,824	11,748

Above returns are as on 31st December, 2024. 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 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. Since respective schemes have not completed relevant period (3 years or 5 years) after allotment or units were not available throughout the respective period, no returns are available. *First Tier Benchmark, **Additional Benchmark. NA: Not Available.

For product labelling please refer page no. 75

For PRC Matrix please refer page no. 77

LIC MF 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)



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 31/12/2024: ₹ 1,484.67 Cr

Average AUM for December 2024: ₹ 1,846.83 Cr

The AUM and AAUM of the scheme include investments made by other Schemes of LIC Mutual Fund aggregating to Rs 13.67 Cr and Rs 13.63 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 38.0917	₹ 41.1584
Daily IDCW Option	₹ 10.6756	₹ 10.0500
Weekly IDCW Option	₹ 13.0788	₹ 14.3375
Monthly IDCW Option	₹ 13.1349	₹ 21.4959

Expense Ratio:

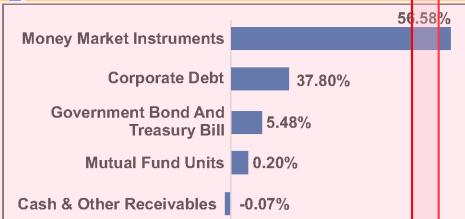
Regular: 0.96%; **Direct:** 0.25%

(for detailed bifurcation on TER, please see page no 64)

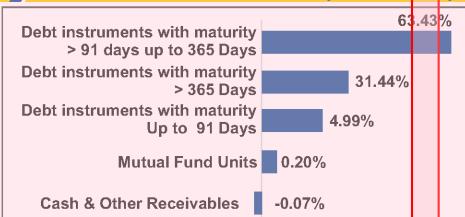
Portfolio Metrics:

Average Maturity	360 days
Macaulay Duration	349 days
Modified Duration	334 days
Yield to Maturity (YTM)	7.71%

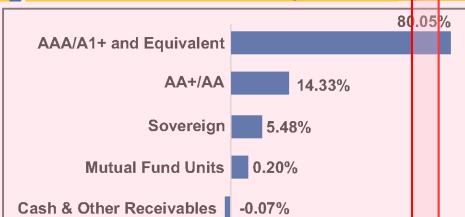
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



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 31/12/2024

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif	0.20%	
SBI CDMDF--A2	0.20%	
Mutual Fund Holding Total/Exchange Traded Funds	0.20%	
Corporate Debt		
Non-convertible Debentures		
National Bk for Agriculture & Rural Dev.	CRISIL AAA	6.85%
Shriram Finance Ltd.	CRISIL AA+	5.37%
REC Ltd.	CRISIL AAA	5.05%
National Bk for Agriculture & Rural Dev.	ICRA AAA	3.59%
Godrej Industries Ltd.	CRISIL AA+	3.51%
Power Finance Corporation Ltd.	CRISIL AAA	3.46%
GIC Housing Finance Ltd.	CRISIL AA+	3.41%
National Housing Bank	CRISIL AAA	2.83%
Aditya Birla Housing Finance Ltd.	ICRA AAA	1.69%
Non-convertible Debentures Total		35.76%
Zero Coupon Bond		
Tata Motors Finance Ltd.	ICRA AAA+	2.04%
Zero Coupon Bond Total		2.04%
CORPORATE DEBT Total		37.80%
Money Market Instruments		
Certificate of Deposit		
HDFC Bank Ltd.	CRISIL A1+	8.09%
ICICI Bank Ltd.	CRISIL A1+	6.39%
Small Industries Development Bk of India	CRISIL A1+	6.38%
Kotak Mahindra Bank Ltd.	CRISIL A1+	4.88%
Punjab National Bank	CRISIL A1+	3.24%
Axis Bank Ltd.	CRISIL A1+	3.21%
AU Small Finance Bank Ltd.	CRISIL A1+	2.22%
Certificate of Deposit Total		34.42%
Commercial Paper		
Time Technoplast Ltd.	ICRAA1+	5.84%
Aditya Birla Finance Ltd.	ICRAA1+	4.87%
ICICI Securities Ltd.	CRISIL A1+	3.32%
Sundaram Finance Ltd.	CRISIL A1+	3.29%
Small Industries Development Bk of India	CRISIL A1+	3.26%
Export Import Bank of India	CRISIL A1+	1.58%
Commercial Paper Total		22.16%
Money Market Instruments Total		56.58%
Government Bond And Treasury Bill		
Treasury Bill		
182 DAYS TBILL RED 08-05-2025	SOVEREIGN	1.65%
Treasury Bill Total		1.65%
State Government Bond		
7.61% MAHARASHTRA SDL RED 11-05-2029	SOVEREIGN	2.08%
7.18% GUJARAT SDL RED 01-01-2030	SOVEREIGN	1.75%
State Government Bond Total		3.84%
Government Bond And Treasury Bill Total		5.48%
Cash & Other Receivables Total		-0.07%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Low Duration Debt A-I Index *	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Low Duration Debt A-I Index *	CRISIL 1 Year T-Bill Index**
1 Year	7.08	7.60	7.43	10,714	10,767	10,749
3 Years	5.82	6.50	6.16	11,852	12,080	11,967
5 Years	5.63	6.06	5.57	13,153	13,425	13,115
Since Inception (June 9, 2003)	6.39	7.05	5.96	38,092	43,511	34,851

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Low Duration Debt A-I Index *	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Low Duration Debt A-I Index *	CRISIL 1 Year T-Bill Index**
1 Year	7.82	7.60	7.43	10,789	10,767	10,749
3 Years	6.48	6.50	6.16	12,074	12,080	11,967
5 Years	6.25	6.06	5.57	13,546	13,425	13,115
Since Inception (January 1, 2013)	7.19	7.49	6.49	23,012	23,795	21,282

Above returns are as on 31st December, 2024. 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.

INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) HISTORY

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Monthly	27 August, 2020	10.0000	10.6351	0.0600
	29 September, 2020	10.0000	10.6050	0.0600
	25 March, 2022	10.0000	11.1694	0.0600
Monthly Direct	24 July, 2013	10.0000	10.0500	0.0025
	27 August, 2013	10.0000	10.1434	0.0913
	24 September, 2013	10.0000	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 rate/quantum of neither IDCW nor that the IDCWs will be paid regularly. For complete IDCW history please visit www.licmf.com.

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 31/12/2024: ₹ 181.32 Cr

Average AUM for December 2024: ₹ 182.14 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 69.1588	₹ 74.1545
IDCW Option	₹ 15.1593	₹ 17.9164
Quarterly IDCW Option	₹ 15.1592	₹ 17.9165
Annual IDCW Option	₹ 15.1593	₹ 17.9164

Expense Ratio:

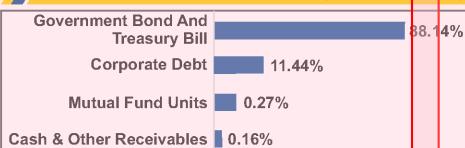
Regular: 1.22%; Direct: 0.21%

(for detailed bifurcation on TER, please see page no 64)

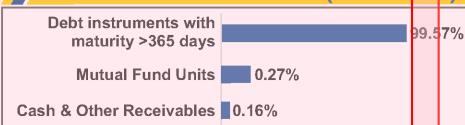
Portfolio Metrics:

Average Maturity	8.19 years
Macaulay Duration	6.32 years
Modified Duration	6.08 years
Yield to Maturity (YTM)	7.14%

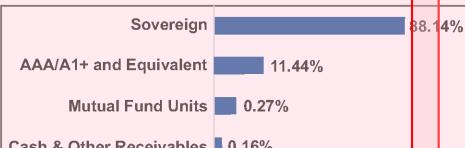
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



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 31/12/2024

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.27%
SBI CDMDF--A2		0.27%
Mutual Fund Holding Total/Exchange Traded Funds		
Corporate Debt		
Non-convertible Debentures		
HDFC Bank Ltd.	CRISIL AAA	5.85%
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	5.58%
Non-convertible Debentures Total		
Corporate Debt Total		
Government Bond And Treasury Bill		
Government Bond		
7.10% GOVT OF INDIA RED 08-04-2034	SOVEREIGN	21.17%
7.18% GOVT OF INDIA RED 14-08-2033	SOVEREIGN	7.24%
6.79% GOVT OF INDIA RED 07-10-2034	SOVEREIGN	3.93%
Government Bond Total		
State Government Bond		
7.7% MAHARASHTRA SDL RED 08-03-2033	SOVEREIGN	23.35%
7.8% GUJARAT SDL RED 20-07-2032	SOVEREIGN	14.81%
7.64% MAHARASHTRA SDL RED 28-09-2032	SOVEREIGN	8.69%
7.71% MAHARASHTRA SDL RED 08-11-2033	SOVEREIGN	7.23%
7.72% MAHARASHTRA SDL RED 25-05-2034	SOVEREIGN	1.73%
State Government Bond Total		
Government Bond And Treasury Bill Total		
Cash & Other Receivables Total		
Grand Total		
100.00%		

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		CRISIL Medium to Long Duration Debt A-III Index *	CRISIL 10 year Gilt Index **	Scheme	CRISIL Medium to Long Duration Debt A-III Index *	CRISIL 10 year Gilt Index **
1 Year	8.93	8.62	9.51	10,900	10,869	10,960
3 Years	6.08	5.94	5.87	11,938	11,893	11,868
5 Years	5.63	6.87	5.61	13,157	13,943	13,143
Since Inception (June 23, 1999)	7.87	9.07	NA^	69,159	91,783	NA^

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	Scheme	CAGR (%)		Value of lumpsum investment of ₹ 10,000/-		
		CRISIL Medium to Long Duration Debt A-III Index *	CRISIL 10 year Gilt Index **	Scheme	CRISIL Medium to Long Duration Debt A-III Index *	CRISIL 10 year Gilt Index **
1 Year	10.03	8.62	9.51	11,012	10,869	10,960
3 Years	6.87	5.94	5.87	12,209	11,893	11,868
5 Years	6.34	6.87	5.61	13,601	13,943	13,143
Since Inception (January 1, 2013)	7.18	7.91	6.56	22,993	24,938	21,453

Above returns are as on 31st December, 2024. 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 11. 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 Tier Benchmark, **Additional Benchmark. NA: Not Available.

Please note that IDBI Credit Risk Fund has been merged in to LIC MF Medium to Long Duration 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 to merger is available on request of the Investor.

For product labelling please refer page no. 75

For PRC Matrix please refer page no. 77

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 31/12/2024: ₹ 1,773.20 Cr

Average AUM for December 2024: ₹ 1,867.53 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 33.2572	₹ 35.7781
Daily IDCW Option	₹ 11.1361	₹ 14.8147
Weekly IDCW Option	₹ 10.2332	₹ 10.0652
Monthly IDCW Option	₹ 12.4469	₹ 13.4745

Expense Ratio:

Regular: 0.78%; Direct: 0.28%

(for detailed bifurcation on TER, please see page no 64)

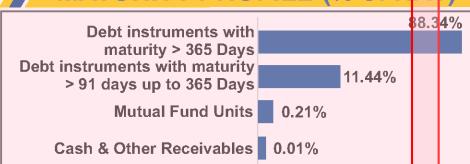
Portfolio Metrics:

Average Maturity	4.63 years
Macaulay Duration	3.87 years
Modified Duration	3.65 years
Yield to Maturity (YTM)	7.33%

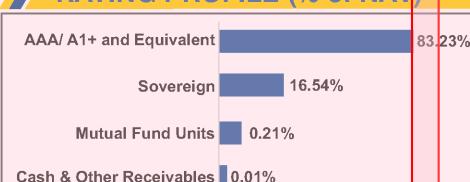
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



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 31/12/2024

Company	Rating % of NAV	Company	Rating % of NAV
Mutual Fund/Exchange Traded Funds		Punjab National Bank	CRISIL AAA 0.85%
Aif	0.21%	NON-CONVERTIBLE DEBENTURES Total	75.23%
SBI CDMDF--A2	0.21%	CORPORATE DEBT Total	75.23%
Mutual Fund Holding Total/Exchange Traded Funds	0.21%	Money Market Instruments	
CORPORATE DEBT		Certificate of Deposit	
NON-CONVERTIBLE DEBENTURES		Axis Bank Ltd.	CRISIL A1+ 4.01%
Indian Railway Finance Corporation Ltd	CRISIL AAA	HDFC Bank Ltd.	CRISIL A1+ 3.99%
Power Finance Corporation Ltd.	CRISIL AAA	Certificate of Deposit Total	8.00%
Export Import Bank of India	CRISIL AAA	Money Market Instruments Total	8.00%
REC Ltd.	CRISIL AAA	GOVERNMENT BOND AND TREASURY BILL	
Small Industries Development Bk of India	CRISIL AAA	Government Bond	
National Bk for Agriculture & Rural Dev.	CRISIL AAA	7.10% GOVT OF INDIA RED 08-04-2034	SOVEREIGN 4.77%
NLC India Ltd.	ICRA AAA	7.18% GOVT OF INDIA RED 14-08-2033	SOVEREIGN 2.90%
Small Industries Development Bk of India	ICRA AAA	6.79% GOVT OF INDIA SGRB RED 02-12-2034	SOVEREIGN 1.42%
Power Grid Corporation of India Ltd.	CRISIL AAA	Government Bond Total	9.09%
Bajaj Finance Ltd.	CRISIL AAA	State Government Bond	
National Housing Bank	CRISIL AAA	7.71% GUJARAT SDL RED 08-03-2034	SOVEREIGN 2.40%
Bank of Baroda	ICRA AAA	7.66% GUJARAT SDL RED 10-01-2032	SOVEREIGN 1.50%
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	7.47% MAHARASHTRA SDL RED 13-09-2034	SOVEREIGN 1.48%
NHPC Ltd.	ICRA AAA	7.7% MAHARASHTRA SDL RED 08-03-2033	SOVEREIGN 1.19%
National Highways Authority of India	CRISIL AAA	7.72% MAHARASHTRA SDL RED 25-05-2034	SOVEREIGN 0.89%
REC Ltd.	ICRA AAA	State Government Bond Total	7.45%
National Bk for Agriculture & Rural Dev.	ICRA AAA	GOVERNMENT BOND AND TREASURY BILL Total	16.54%
	1.46%	Cash & Other Receivables Total	0.01%
		Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY Banking & PSU Debt Index A-II*	CRISIL 10 year Gilt Index**	Scheme	NIFTY Banking & PSU Debt Index A-II*	CRISIL 10 year Gilt Index**
1 Year	7.71	7.62	9.51	10,778	10,769	10,960
3 Years	5.76	5.71	5.87	11,831	11,814	11,868
5 Years	5.66	6.19	5.61	13,174	13,510	13,143
Since Inception (May 31, 2007)	7.07	7.76	6.64	33,257	37,254	30,979

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY Banking & PSU Debt Index A-II*	CRISIL 10 year Gilt Index**	Scheme	NIFTY Banking & PSU Debt Index A-II*	CRISIL 10 year Gilt Index**
1 Year	8.25	7.62	9.51	10,832	10,769	10,960
3 Years	6.32	5.71	5.87	12,019	11,814	11,868
5 Years	6.23	6.19	5.61	13,531	13,510	13,143
Since Inception (January 1, 2013)	7.41	7.40	6.56	23,587	23,560	21,448

Above returns are as on 31st December, 2024. 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 11. 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.

INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) HISTORY

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Monthly	September 27, 2021	10.0000	10.5650	0.0600
	October 25, 2021	10.0000	10.5138	0.0600
	November 25, 2021	10.0000	10.4968	0.0400
Monthly Direct	December 29, 2020	10.0000	10.8833	0.0600
	November 25, 2020	10.0000	10.8985	0.0600
	October 28, 2020	10.0000	10.8637	0.0600

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. 75
For PRC Matrix please refer page no. 77

LIC MF 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 interest rate risk and 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 31/12/2024: ₹ 113.13 Cr

Average AUM for December 2024: ₹ 110.30 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 13.9643	₹ 14.8446
IDCW Option	₹ 13.9643	₹ 14.8446
Weekly IDCW Option	₹ 12.7067	₹ 14.8428
Monthly IDCW Option	₹ 13.9647	₹ 14.8435

Expense Ratio:

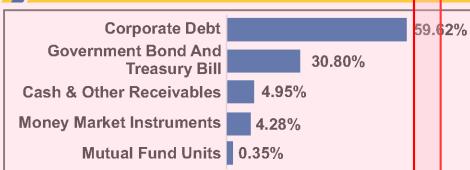
Regular: 1.32%; Direct: 0.36%

(for detailed bifurcation on TER, please see page no 64)

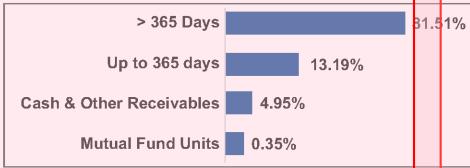
Portfolio Metrics:

Average Maturity	3.35 years
Macaulay Duration	2.95 years
Modified Duration	2.81 years
Yield to Maturity (YTM)	7.3%

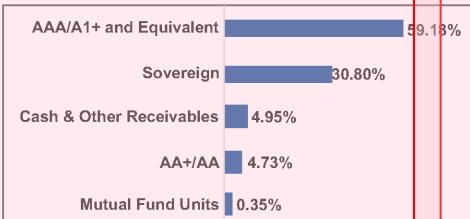
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

The primary investment 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 31/12/2024

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.35%
SBI CDMDF--A2		0.35%
Mutual Fund Holding Total/Exchange Traded Funds		
Corporate Debt		
Non-convertible Debentures		
Export Import Bank of India	CRISIL AAA	9.47%
Shriram Finance Ltd.	CRISIL AA+	4.73%
National Bk for Agriculture & Rural Dev.	CRISIL AAA	4.65%
Nuclear Power Corporation	CRISIL AAA	4.63%
Bajaj Housing Finance Ltd.	CRISIL AAA	4.62%
Power Finance Corporation Ltd.	CRISIL AAA	4.57%
NHPC Ltd.	CARE AAA	4.57%
REC Ltd.	CRISIL AAA	4.50%
Sikka Ports and Terminals Ltd.	CRISIL AAA	4.50%
Tata Capital Ltd.	CRISIL AAA	4.47%
Bajaj Finance Ltd.	CRISIL AAA	4.46%
Small Industries Development Bk of India	ICRA AAA	4.45%
Non-convertible Debentures Total		
Corporate Debt Total		
Money Market Instruments		
Certificate of Deposit		
Axis Bank Ltd.	CRISIL A1+	4.28%
Certificate of Deposit Total		
Money Market Instruments Total		
Government Bond And Treasury Bill		
Government Bond		
5.77% GOVT OF INDIA RED 03-08-2030	SOVEREIGN	17.28%
7.17% GOVT OF INDIA RED 17-04-2030	SOVEREIGN	4.56%
6.79% GOVT OF INDIA SGRB RED 02-12-2034	SOVEREIGN	4.45%
Government Bond Total		
State Government Bond		
7.2% MAHARASHTRA SDL RED 23-10-2029	SOVEREIGN	4.51%
State Government Bond Total		
Government Bond And Treasury Bill Total		
Cash & Other Receivables Total		
Grand Total		
100.00%		

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Short Duration Debt A-II Index*	CRISIL 10 Year Gilt Index**	Scheme	CRISIL Short Duration Debt A-II Index*	CRISIL 10 Year Gilt Index**
1 Year	7.37	7.80	9.51	10,744	10,786	10,960
3 Years	5.22	6.11	5.87	11,652	11,949	11,868
5 Years	5.32	6.35	5.61	12,961	13,610	13,143
Since Inception (February 1, 2019)	5.55	6.91	6.67	13,769	14,852	14,651

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Short Duration Debt A-II Index*	CRISIL 10 Year Gilt Index**	Scheme	CRISIL Short Duration Debt A-II Index*	CRISIL 10 Year Gilt Index**
1 Year	8.42	7.80	9.51	10,849	10,786	10,960
3 Years	6.27	6.11	5.87	12,002	11,949	11,868
5 Years	6.38	6.35	5.61	13,631	13,610	13,143
Since Inception (February 1, 2019)	6.84	6.91	6.67	14,790	14,852	14,651

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

Above returns are as on 31st December 2024. 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 11. 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 Benchmark, **Additional Benchmark.



Invest in

LIC MF CHILDRENS FUND

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 earlier)

To know more,
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This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund that invests both in stocks and fixed income instruments.
- **Risk - Very High**

*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 December 2024 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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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

SCHEME FEATURES

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 31/12/2024: ₹ 101.44 Cr

Average AUM for December 2024: ₹ 98.36 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 December 31, 2024:

NAV	Regular Plan	Direct Plan	PF
Growth Option	₹ 57.6114	₹ 63.2474	₹ 33.2743
IDCW Option	₹ 16.6065	₹ 18.2243	₹ 21.5319

Expense Ratio:

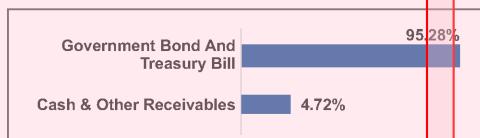
Regular: 1.48%; **Direct:** 0.75%

(for detailed bifurcation on TER, please see page no 64)

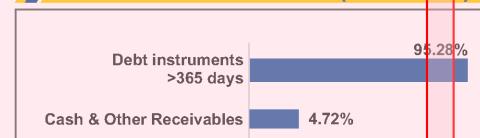
Portfolio Metrics:

Average Maturity	24.98 years
Macaulay Duration	10.47 years
Modified Duration	10.12 years
Yield to Maturity (YTM)	7.07%

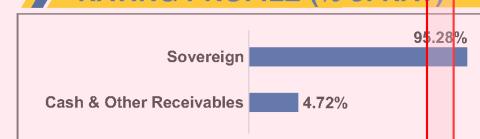
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



For product labelling please refer page no. 75

For PRC Matrix please refer page no. 77

INVESTMENT OBJECTIVE

The primary objective of the scheme is to generate credit risk free and reasonable returns for its investors through investments in sovereign securities issued by the central and /or state Government and/or any security unconditionally guaranteed by the central/ state government for repayment of Principal and interest and/or reverse repos in such securities as and when permitted by RBI.

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

PORTFOLIO AS ON 31/12/2024

Company	Rating	% of NAV
Government Bond And Treasury Bill		
Government Bond		
7.34% GOVT OF INDIA RED 22-04-2064	SOVEREIGN	36.33%
7.30% GOVT OF INDIA RED 19-06-2053	SOVEREIGN	12.78%
7.23% GOVT OF INDIA RED 15-04-2039	SOVEREIGN	10.32%
7.10% GOVT OF INDIA RED 08-04-2034	SOVEREIGN	10.23%
7.18% GOVT OF INDIA RED 24-07-2037	SOVEREIGN	5.20%
7.09% GOVT OF INDIA RED 25-11-2074	SOVEREIGN	4.99%
6.79% GOVT OF INDIA RED 07-10-2034	SOVEREIGN	3.01%
7.25% GOVT OF INDIA RED 12-06-2063	SOVEREIGN	2.54%
Government Bond Total		85.42%
State Government Bond		
7.7% MAHARASHTRA SDL RED 08-03-2033	SOVEREIGN	5.22%
7.71% MAHARASHTRA SDL RED 08-11-2033	SOVEREIGN	2.58%
7.72% MAHARASHTRA SDL RED 25-05-2034	SOVEREIGN	2.06%
State Government Bond Total		9.86%
Government Bond And Treasury Bill Total		95.28%
Cash & Other Receivables Total		4.72%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY All Duration G-Sec Index*	Crisil 10 yr Gilt Index**	Scheme	NIFTY All Duration G-Sec Index*	Crisil 10 yr Gilt Index**
1 Year	8.44	10.00	9.51	10,852	11,008	10,960
3 Years	5.48	6.78	5.87	11,739	12,177	11,868
5 Years	5.79	6.93	5.61	13,255	13,984	13,143
Since Inception (December 10, 1999)	7.23	NA^	NA^	57,611	NA^	NA^

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY All Duration G-Sec Index*	Crisil 10 yr Gilt Index**	Scheme	NIFTY All Duration G-Sec Index*	Crisil 10 yr Gilt Index**
1 Year	9.24	10.00	9.51	10,932	11,008	10,960
3 Years	6.25	6.78	5.87	11,996	12,177	11,868
5 Years	6.58	6.93	5.61	13,755	13,984	13,143
Since Inception (January 1, 2013)	7.63	7.47	6.56	24,187	23,743	21,453

Above returns are as on 31st December, 2024. 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 11. 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 of the required period are not available. *First Tier Benchmark, ** Additional Benchmark. NA: Not Available.

SCHEME FEATURES

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 earlier)

Inception/Allotment Date: November 12, 2001

Fund Size:

AUM as on 31/12/2024: ₹ 16.81 Cr

Average AUM for December 2024: ₹ 16.96 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 - Aggressive 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 December 31, 2024:

NAV Regular Plan Direct Plan

Growth Option ₹ 34.4578 ₹ 38.2473

Expense Ratio:

Regular: 2.45%; Direct: 1.68%

(for detailed bifurcation on TER, please see page no 64)

Annual Equity Portfolio Turnover Ratio:

0.91 times

Risk Measures (Equity portion):

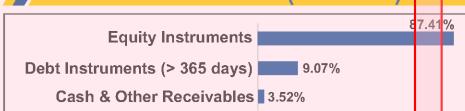
Standard Deviation 11.18%

Portfolio Beta 1.10

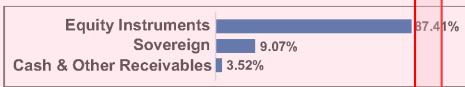
Sharpe Ratio 0.49

Risk Free Rate assumed to be 7.15% (MIBOR as of 31st December 2024)

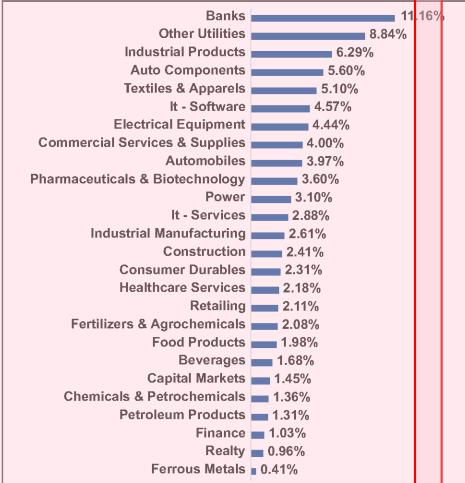
MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



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 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings	5.60%	Industrial Manufacturing	2.61%
Auto Components	5.33%	Kilburn Engineering Ltd.	1.43%
Kross Ltd.	2.33%	Kennametal India Ltd.	1.18%
Exide Industries Ltd.	1.81%	Industrial Products	6.29%
Bharat Forge Ltd.	0.88%	JTL Industries Ltd.	2.74%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	0.58%	Yukon India Ltd.	1.92%
Automobiles	3.97%	Godawari Power And Ispat Ltd.	1.63%
Maruti Suzuki India Ltd.	2.40%	IT - Services	2.88%
Mahindra & Mahindra Ltd.	1.57%	Protean eGov Technologies Ltd.	1.65%
Banks	11.16%	Tata Technologies Ltd.	1.23%
State Bank of India	4.01%	IT - Software	4.57%
HDFC Bank Ltd.	3.68%	Infosys Ltd.	3.58%
ICICI Bank Ltd.	3.47%	Sonata Software Ltd.	0.99%
Beverages	1.68%	Other Utilities	8.84%
VARUN BEVERAGES LIMITED	1.68%	Enviro Infra Engineers Ltd.	4.50%
Capital Markets	1.45%	ION Exchange India Ltd.	1.73%
DAM Capital Advisors Ltd.	1.45%	VA Tech Wabag Ltd.	1.46%
Chemicals & Petrochemicals	1.36%	Concord Enviro Systems Ltd.	1.16%
NOCIL Ltd.	1.36%	Petroleum Products	1.31%
Commercial Services & Supplies	4.00%	Savita Oil Technologies Ltd.	1.31%
International Gemmological Inst Ind Ltd.	3.04%	Pharmaceuticals & Biotechnology	3.60%
Teamlease Services Ltd.	0.95%	Sun Pharmaceutical Industries Ltd.	1.59%
Construction	2.41%	Alkem Laboratories Ltd.	1.13%
Larsen & Toubro Ltd.	2.41%	Torrent Pharmaceuticals Ltd.	0.87%
Consumer Durables	2.31%	Power	3.10%
Sheela Foam Ltd.	1.46%	Tata Power Company Ltd.	3.10%
Johnson Controls-Hitachi AC India Ltd.	0.85%	Realty	0.96%
Electrical Equipment	4.44%	Suraj Estate Developers Ltd.	0.96%
Triveni Turbine Ltd.	2.05%	Retailing	2.11%
Transrail Lighting Ltd.	1.32%	Arvind Fashions Ltd.	2.11%
TD Power Systems Ltd.	1.07%	Textiles & Apparels	5.10%
Ferrous Metals	0.41%	Gokaldas Exports Ltd.	2.02%
Steel Authority of India Ltd.	0.41%	Sanathan Textiles Ltd.	1.84%
Fertilizers & Agrochemicals	2.08%	Himatsingka Seide Ltd.	1.25%
Coromandel International Ltd.	2.08%	Equity Holdings Total	87.41%
Finance	1.03%	Government Bond And Treasury Bill	
Mahindra & Mahindra Financial Serv Ltd.	1.03%	Government Bond	
Food Products	1.98%	7.38% GOVT OF INDIA RED 20-06-2027	9.07%
Bikaji Foods International Ltd.	1.98%	Government Bond Total	9.07%
Healthcare Services	2.18%	Government Bond And Treasury Bill Total	9.07%
Artemis Medicare Services Ltd.	2.18%	Cash & Other Receivables Total	3.52%
		Grand Total	100.00%

● Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	18.32	12.69	10.00	11,848	11,280	11,009
3 Years	12.74	11.85	12.16	14,334	13,996	14,114
5 Years	13.21	14.59	15.52	18,607	19,773	20,587
Since Inception (November 12, 2001)	5.49	NA	16.15	34,458	NA	3,20,187

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	19.38	12.69	10.00	11,955	11,280	11,009
3 Years	13.51	11.85	12.16	14,632	13,996	14,114
5 Years	14.13	14.59	15.52	19,379	19,773	20,587
Since Inception (January 1, 2013)	11.45	12.69	13.51	36,600	41,758	45,559

Above returns are as on 31st December, 2024. 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 managed by Mr. Nikhil Rungta is 6 & by Mr. Pratik Shroff is 11. 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 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. 75

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 31/12/2024: ₹ 818.25 Cr

Average AUM for December 2024: ₹ 838.96 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: BSE Sensex TRI

Minimum Investment (lumpsum): 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 LICMF 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.

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 December 31, 2024:

NAV : ₹ 866.7786

Expense Ratio: 0.10%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

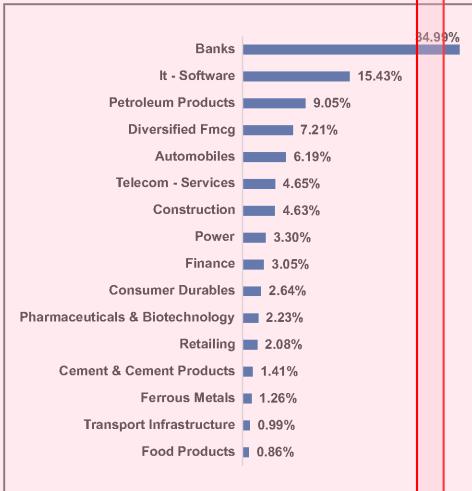
0.09 times

Risk Measures:

Tracking Error 0.07%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 71 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 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings			
Automobiles	6.19%	Bajaj Finance Ltd.	2.11%
Mahindra & Mahindra Ltd.	2.91%	Bajaj Finserv Ltd.	0.94%
Tata Motors Ltd.	1.70%	Food Products	0.86%
Maruti Suzuki India Ltd.	1.57%	Nestle India Ltd.	0.86%
Banks			
HDFC Bank Ltd.	14.74%	IT - Software	15.43%
ICICI Bank Ltd.	9.95%	Infosys Ltd.	7.47%
State Bank of India	3.36%	Tata Consultancy Services Ltd.	4.54%
Axis Bank Ltd.	3.34%	HCL Technologies Ltd.	2.23%
Kotak Mahindra Bank Ltd.	2.89%	Tech Mahindra Ltd.	1.19%
IndusInd Bank Ltd.	0.71%	Petroleum Products	9.05%
Cement & Cement Products			
Ultratech Cement Ltd.	1.41%	Reliance Industries Ltd.	9.05%
Construction			
Larsen & Toubro Ltd.	4.63%	Pharmaceuticals & Biotechnology	2.23%
Consumer Durables			
Titan Company Ltd.	1.50%	Sun Pharmaceutical Industries Ltd.	2.23%
Asian Paints Ltd.	1.14%	Power	3.30%
Diversified Fmcg			
ITC Ltd.	4.92%	NTPC Ltd.	1.75%
Hindustan Unilever Ltd.	2.29%	Power Grid Corporation of India Ltd.	1.54%
Ferrous Metals			
Tata Steel Ltd.	1.26%	Retailing	2.08%
Top 10 holdings			
Equity Holdings Total			
Cash & Other Receivables Total			
Grand Total			
100.00%			

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	BSE Sensex TRI*	Nifty 50 TRI**	Scheme	BSE Sensex TRI*	Nifty 50 TRI**
1 Year	9.20	9.41	10.00	10,928	10,949	11,009
3 Years	11.56	11.69	12.16	13,889	13,939	14,114
5 Years	14.83	14.99	15.52	19,983	20,123	20,587
Since Inception (November 30, 2015)	14.09	14.19	14.14	33,152	33,420	33,289

Above returns are as on 31st December, 2024. 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 14. 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 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 31/12/2024: ₹ 815.28 Cr

Average AUM for December 2024: ₹ 834.66 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 50 TRI

Minimum Investment (lumpsum): 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 50,000 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.

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 December 31, 2024:

NAV : ₹ 260.1770

Expense Ratio: 0.06%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

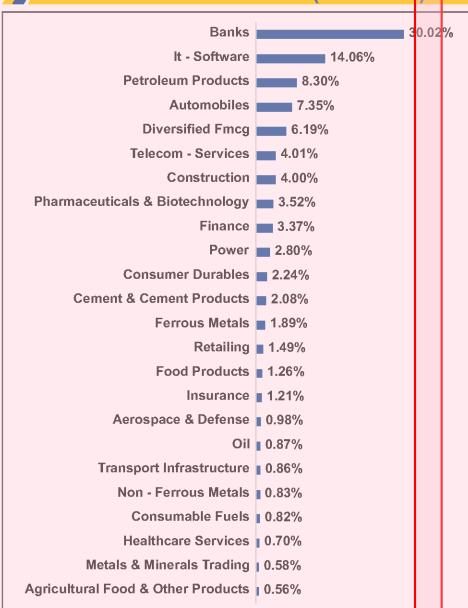
0.13 times

Risk Measures:

Tracking Error 0.06%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 71 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 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings		Shriram Finance Ltd.	0.77%
Aerospace & Defense	0.98%	Food Products	1.26%
Bharat Electronics Ltd.	0.98%	Nestle India Ltd.	0.73%
Agricultural Food & Other Products	0.56%	Britannia Industries Ltd.	0.53%
Tata Consumer Products Ltd.	0.56%	Healthcare Services	0.70%
Automobiles	7.35%	Apollo Hospitals Enterprise Ltd.	0.70%
Mahindra & Mahindra Ltd.	2.51%	Insurance	1.21%
Tata Motors Ltd.	1.45%	HDFC Life Insurance Company Ltd.	0.62%
Maruti Suzuki India Ltd.	1.35%	SBI Life Insurance Company Ltd.	0.59%
Bajaj Auto Ltd.	0.92%	IT - Software	14.06%
Eicher Motors Ltd.	0.62%	<ul style="list-style-type: none"> • Infosys Ltd. • Tata Consultancy Services Ltd. 	6.38% 3.95%
Hero MotoCorp Ltd.	0.50%	HCL Technologies Ltd.	1.91%
Banks	30.02%	Tech Mahindra Ltd.	1.02%
<ul style="list-style-type: none"> • HDFC Bank Ltd. • ICICI Bank Ltd. • State Bank of India • Axis Bank Ltd. • Kotak Mahindra Bank Ltd. • IndusInd Bank Ltd. 	12.69% 8.51% 2.88% 2.87% 2.47% 0.60%	Wipro Ltd.	0.80%
Cement & Cement Products	2.08%	Metals & Minerals Trading	0.58%
Ultratech Cement Ltd.	1.22%	Adani Enterprises Ltd.	0.58%
Grasim Industries Ltd.	0.85%	Non - Ferrous Metals	0.83%
Construction	4.00%	Hindalco Industries Ltd.	0.83%
<ul style="list-style-type: none"> • Larsen & Toubro Ltd. 	4.00%	Oil	0.87%
Consumable Fuels	0.82%	Oil & Natural Gas Corporation Ltd.	0.87%
Coal India Ltd.	0.82%	Petroleum Products	8.30%
Consumer Durables	2.24%	<ul style="list-style-type: none"> • Reliance Industries Ltd. • Bharat Petroleum Corporation Ltd. 	7.77% 0.54%
Titan Company Ltd.	1.27%	Pharmaceuticals & Biotechnology	3.52%
Asian Paints Ltd.	0.97%	Sun Pharmaceutical Industries Ltd.	1.92%
Diversified Fmcg	6.19%	Dr. Reddy's Laboratories Ltd.	0.80%
<ul style="list-style-type: none"> • ITC Ltd. • Hindustan Unilever Ltd. 	4.24% 1.95%	Cipla Ltd.	0.80%
Ferrous Metals	1.89%	Power	2.80%
Tata Steel Ltd.	1.07%	NTPC Ltd.	1.48%
JSW Steel Ltd.	0.81%	Power Grid Corporation of India Ltd.	1.31%
Finance	3.37%	Retailing	1.49%
Bajaj Finance Ltd.	1.79%	Trent Ltd.	1.49%
Bajaj Finserv Ltd.	0.81%	Telecom - Services	4.01%
<ul style="list-style-type: none"> • Top 10 holdings 		<ul style="list-style-type: none"> • Bharti Airtel Ltd. 	4.01%
Equity Holdings Total	99.98%	Transport Infrastructure	0.86%
Cash & Other Receivables Total	0.02%	Adani Ports & Special Economic Zone Ltd.	0.86%
Grand Total	100.00%		

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 50 TRI*	BSE Sensex TRI**	Scheme	NIFTY 50 TRI*	BSE Sensex TRI**
1 Year	9.85	10.00	9.41	10,994	11,009	10,949
3 Years	12.02	12.16	11.69	14,060	14,114	13,939
5 Years	15.35	15.52	14.99	20,436	20,587	20,123
Since Inception (November 20, 2015)	14.03	14.22	14.28	33,116	33,622	33,778

Above returns are as on 31st December, 2024. 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 14. 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. 76

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 31/12/2024: ₹ 704.31 Cr

Average AUM for December 2024: ₹ 722.42 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): 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 2,00,000 units of LIC MF 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 December 31, 2024:

NAV : ₹ 264.4254

Expense Ratio: 0.28%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

0.07 times

Risk Measures:

Tracking Error 0.07%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 71 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 100 INDEX, subject to tracking errors.

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

PORTFOLIO AS ON 31/12/2024

Company	% of NAV	% of NAV
Equity Holdings	1.42%	0.21%
Aerospace & Defense	0.81%	1.03%
Bharat Electronics Ltd.	0.61%	0.59%
Hindustan Aeronautics Ltd.		0.43%
Agricultural Food & Other Products	0.45%	0.57%
Tata Consumer Products Ltd.	0.45%	
Auto Components	0.56%	0.56%
Samvardhana Motherson International Ltd.	0.33%	
Bosch Ltd.	0.23%	
Automobiles	6.41%	1.65%
Mahindra & Mahindra Ltd.	2.03%	0.51%
Tata Motors Ltd.	1.18%	0.47%
Maruti Suzuki India Ltd.	1.10%	0.33%
Bajaj Auto Ltd.	0.75%	0.19%
Eicher Motors Ltd.	0.51%	0.15%
TVS Motor Company Ltd.	0.42%	
Hero MotoCorp Ltd.	0.41%	
Banks	25.46%	IT - Software
● HDFC Bank Ltd.	10.32%	● Infosys Ltd.
● ICICI Bank Ltd.	6.91%	● Tata Consultancy Services Ltd.
● State Bank of India	2.35%	● HCL Technologies Ltd.
● Axis Bank Ltd.	2.33%	● Tech Mahindra Ltd.
Kotak Mahindra Bank Ltd.	2.02%	● Wipro Ltd.
IndusInd Bank Ltd.	0.48%	● LTIMindtree Ltd.
Bank of Baroda	0.35%	● Leisure Services
Punjab National Bank	0.26%	● Indian Railway Catering & Tou. Corp. Ltd.
Canara Bank	0.26%	● Metals & Minerals Trading
Union Bank of India	0.18%	● Adani Enterprises Ltd.
Beverages	1.00%	● Non - Ferrous Metals
VARUN BEVERAGES LIMITED	0.64%	● Hindalco Industries Ltd.
United Spirits Ltd.	0.36%	● Oil
Cement & Cement Products	2.25%	● Oil & Natural Gas Corporation Ltd.
Ultratech Cement Ltd.	1.00%	● Personal Products
Grasim Industries Ltd.	0.70%	● Godrej Consumer Products Ltd.
Ambuja Cements Ltd.	0.28%	● Dabur India Ltd.
Shree Cement Ltd.	0.27%	● Petroleum Products
Chemicals & Petrochemicals	0.34%	● Reliance Industries Ltd.
Dilidite Industries Ltd.	0.34%	● Bharat Petroleum Corporation Ltd.
Construction	3.25%	● Indian Oil Corporation Ltd.
● Larsen & Toubro Ltd.	3.25%	● Pharmaceuticals & Biotechnology
Consumable Fuels	0.68%	● Sun Pharmaceutical Industries Ltd.
Coal India Ltd.	0.68%	● Dr. Reddy's Laboratories Ltd.
Consumer Durables	2.15%	● Cipla Ltd.
Titan Company Ltd.	1.03%	● Divi's Laboratories Ltd.
Asian Paints Ltd.	0.80%	● Torrent Pharmaceuticals Ltd.
Havells India Ltd.	0.32%	● Zydus Lifesciences Ltd.
Diversified Fmcg	5.02%	● Power
● ITC Ltd.	3.45%	● NTPC Ltd.
Hindustan Unilever Ltd.	1.58%	● Power Grid Corporation of India Ltd.
Diversified Metals	0.58%	● Tata Power Company Ltd.
Vedanta Ltd.	0.58%	● Adani Power Ltd.
Electrical Equipment	0.96%	● JSW Energy Ltd.
Siemens Ltd.	0.45%	● Adani Green Energy Ltd.
ABB India Ltd.	0.28%	● Adani Energy Solutions Ltd.
Bharat Heavy Electricals Ltd.	0.22%	● NHPC Ltd.
Ferrous Metals	1.81%	● Realty
Tata Steel Ltd.	0.87%	● DLF Ltd.
JSW Steel Ltd.	0.66%	● Macrotech Developers Ltd.
Jindal Steel & Power Ltd.	0.27%	● Retailing
Finance	5.48%	● Zomato Ltd.
Bajaj Finance Ltd.	1.47%	● Trent Ltd.
Jio Financial Services Ltd.	0.76%	● Info Edge (India) Ltd.
Bajaj Finserv Ltd.	0.67%	● Avenue Supermarkets Ltd.
Shriram Finance Ltd.	0.62%	● Telecommunications Services
Power Finance Corporation Ltd.	0.50%	● Bharti Airtel Ltd.
REC Ltd.	0.49%	● Transport Infrastructure
Bajaj Holdings & Investment Ltd.	0.39%	● Adani Ports & Special Economic Zone Ltd.
Cholamandalam Investment & Fin Co Ltd.	0.39%	● Transport Services
● Top 10 holdings		● Equity Holdings Total
		● Cash & Other Receivables Total
		● Grand Total

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 100 TRI*	Nifty 50 TRI**	Scheme	NIFTY 100 TRI*	Nifty 50 TRI**
1 Year	12.47	12.84	10.00	11,258	11,295	11,009
3 Years	12.50	12.83	12.16	14,243	14,370	14,114
5 Years	15.70	16.08	15.52	20,747	21,091	20,587
Since Inception (March 17, 2016)	15.22	15.61	15.33	34,785	35,830	35,082

Above returns are as on 31st December, 2024. 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 14. 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. 76

LIC MF NIFTY 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 31/12/2024: ₹ 706.57 Cr

Average AUM for December 2024: ₹ 716.20 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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BSE Disclaimer: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the SID has been 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 Midcap 100 - TRI

Minimum Investment (Lumpsum): 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 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 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 December 31, 2024:

NAV : ₹ 57.2174

Expense Ratio: 0.16%

(for detailed bifurcation on TER, please see page no 64)

Risk Measures: Tracking Error 0.26%

Since the scheme has not completed one year we have annualized the tracking error for the available days

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 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 31/12/2024

Company	% of NAV	% of NAV
Equity Holdings	0.38%	Indraprastha Gas Ltd.
Aerospace & Defense	0.38%	Healthcare Services
Bharat Dynamics Ltd.	1.92%	Max Healthcare Institute Ltd.
Agricultural Food & Other Products	1.21%	Industrial Manufacturing
Marico Ltd.	0.71%	Mazagon Dock Shipbuilders Ltd.
Palanjali Foods Ltd.	1.54%	Cochin Shipyard Ltd.
Agricultural, Commercial & Construction Vehicles	1.13%	Industrial Products
Ashok Leyland Ltd.	0.41%	Cummins India Ltd.
Escorts Kubota Ltd.	0.67%	Polycab India Ltd.
Tube Investments Of India Ltd.	1.37%	Supreme Industries Ltd.
Bharat Forge Ltd.	1.22%	APL Apollo Tubes Ltd.
Sona BLW Precision Forgings Ltd.	0.98%	Astral Ltd.
MRF Ltd.	0.94%	Insurance
Balkrishna Industries Ltd.	0.85%	Max Financial Services Ltd.
Exide Industries Ltd.	0.70%	IT - Services
Apollo Tyres Ltd.	0.65%	Tata Technologies Ltd.
Banks	7.82%	IT - Software
The Federal Bank Ltd.	1.76%	Persistent Systems Ltd.
IDFC First Bank Ltd.	1.41%	Coforge Ltd.
Yes Bank Ltd.	1.32%	Mphasis Ltd.
AU Small Finance Bank Ltd.	1.12%	Oracle Financial Services Software Ltd.
Indian Bank	0.69%	KPIT Technologies Ltd.
Bandhan Bank Ltd.	0.48%	Tata Elxsi Ltd.
Bank of India	0.45%	Leisure Services
Bank of Maharashtra	0.30%	The Indian Hotels Company Ltd.
IDBI Bank Ltd.	0.16%	Jubilant Foodworks Ltd.
Indian Overseas Bank	0.13%	Minerals & Mining
Capital Markets	4.14%	NMDC Ltd.
BSE Ltd.	2.61%	Non - Ferrous Metals
HDFC Asset Management Company Ltd.	1.54%	Hindustan Zinc Ltd.
Cement & Cement Products	0.51%	Oil
ACC Ltd.	0.51%	Oil India Ltd.
Chemicals & Petrochemicals	2.64%	Personal Products
SRF Ltd.	1.16%	Colgate Palmolive (India) Ltd.
Solar Industries India Ltd.	0.87%	Petroleum Products
Tata Chemicals Ltd.	0.61%	Hindustan Petroleum Corporation Ltd.
Construction	1.30%	Mangalore Refinery & Petrochemicals Ltd.
Rail Vikas Nigam Ltd.	0.88%	Pharmaceuticals & Biotechnology
IRB Infrastructure Developers Ltd.	0.42%	Lupin Ltd.
Consumer Durables	5.03%	Aurobindo Pharma Ltd.
Dixon Technologies (India) Ltd.	2.49%	Alkem Laboratories Ltd.
Voltaas Ltd.	1.46%	Mankind Pharma Ltd.
Kalyan Jewellers India Ltd.	1.07%	Biocon Ltd.
Electrical Equipment	4.33%	Power
Suzlon Energy Ltd.	2.65%	Torrent Power Ltd.
CG Power and Industrial Solutions Ltd.	1.68%	NLC India Ltd.
Ferroso Metals	0.60%	SJVN Ltd.
Steel Authority of India Ltd.	0.60%	Realty
Fertilizers & Agrochemicals	2.23%	Godrej Properties Ltd.
P I INDUSTRIES LIMITED	1.07%	The Phoenix Mills Ltd.
UPL Ltd.	0.93%	Prestige Estates Projects Ltd.
Fertilizers & Chemicals Travancore Ltd.	0.22%	Oberoi Realty Ltd.
Finance	6.01%	Retailing
Sundaram Finance Ltd.	1.05%	FSN E-Commerce Ventures Ltd.
Muthoot Finance Ltd.	0.84%	Aditya Birla Fashion and Retail Ltd.
SBI Cards & Payment Services Ltd.	0.73%	0.41%
LIC Housing Finance Ltd.	0.66%	Telecom - Services
Mahindra & Mahindra Financial Serv Ltd.	0.58%	Indus Towers Ltd.
Indian Renewable Energy Dev Agency Ltd.	0.53%	Vodafone Idea Ltd.
Aditya Birla Capital Ltd.	0.46%	Tata Communications Ltd.
Housing & Urban Development Corp Ltd.	0.43%	Bharti Hexacom Ltd.
L&T Finance Ltd.	0.40%	Textiles & Apparels
Poonawalla Fincorp Ltd.	0.33%	Page Industries Ltd.
Financial Technology (Fintech)	3.77%	Transport Infrastructure
PB Fintech Ltd.	2.51%	GMR Airports Ltd.
One 97 Communications Ltd.	1.26%	JSW Infrastructure Ltd.
Gas	1.48%	Transport Services
Petronet LNG Ltd.	0.95%	Container Corporation Of India Ltd.
Top 10 holdings		Delhivery Ltd.

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Midcap 100 - TRI	Nifty 50 TRI**	Scheme	Nifty Midcap 100 - TRI	Nifty 50 TRI**
6 Months	2.65	2.85	-1.08	10,265	10,285	9,892
1 Year	NA	NA	NA	NA	NA	NA
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (February 14, 2024)	18.38	18.94	9.41	11,838	11,894	10,941

Above returns are as on 29th November, 2024. 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 14. 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. 71 to read benchmark disclaimer.

For product labelling please refer page no. 76

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 31/12/2024: ₹ 2,401.44 Cr

Average AUM for December 2024: ₹ 2,437.29 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

Minimum Investment (lumpsum): 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 Nifty 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.

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 December 31, 2024:

NAV : ₹ 26.7846

Expense Ratio: 0.16%

(for detailed bifurcation on TER, please see page no 64)

Risk Measures:

Tracking Error: 0.11%

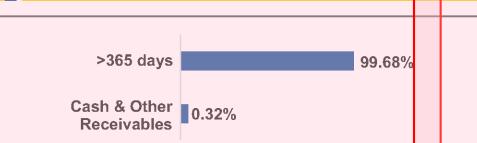
(Tracking error is calculated on 1 year rolling basis)

Portfolio Metrics:

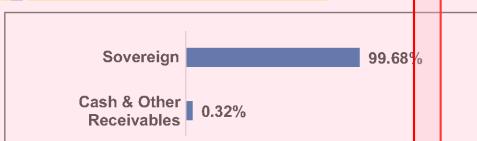
Average Maturity	8.92 years
Macaulay Duration	6.82 years
Modified Duration	6.60 years
Yield to Maturity (YTM)	6.89%

Please refer to page no. 71 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 31/12/2024

Company	Rating	% of NAV
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.10% GOVT OF INDIA RED	08-04-2034	SOVEREIGN
6.79% GOVT OF INDIA RED	07-10-2034	SOVEREIGN
7.18% GOVT OF INDIA RED	14-08-2033	SOVEREIGN
Government Bond Total		99.68%
GOVERNMENT BOND AND TREASURY BILL Total		99.68%
Cash & Other Receivables Total		0.32%
Grand Total		100.00%

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 8-13 yr G-Sec*	Crisil 10 year Gilt Index**	Scheme	Nifty 8-13 yr G-Sec*	Crisil 10 year Gilt Index**
1 Year	9.41	9.60	9.51	10,949	10,968	10,960
3 Years	6.05	6.31	5.87	11,928	12,017	11,868
5 Years	6.11	6.44	5.61	13,457	13,667	13,143
Since Inception (December 24, 2014)	7.14	7.48	6.69	19,974	20,615	19,148

Above returns are as on 31st December, 2024. 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 11. 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.

SCHEME FEATURES

Scheme Type: An open ended scheme replicating/tracking BSE Sensex Index

Inception/Allotment Date: December 05, 2002

Fund Size:

AUM as on 31/12/2024: ₹ 82.49 Cr

Average AUM for December 2024: ₹ 84.24 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 145.9000	₹ 155.9604
IDCW Option	₹ 50.0082	₹ 52.2889

Expense Ratio:

Regular: 1.08% Direct: 0.38%
(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

0.13 times

Risk Measures:

Tracking Error 0.12%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 71 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 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings		Finance	3.03%
Automobiles	6.21%	Bajaj Finance Ltd.	2.09%
Mahindra & Mahindra Ltd.	2.91%	Bajaj Finserv Ltd.	0.94%
Tata Motors Ltd.	1.72%	Food Products	0.85%
Maruti Suzuki India Ltd.	1.58%	Nestle India Ltd.	0.85%
Banks	34.99%	IT - Software	15.45%
HDFC Bank Ltd.	14.74%	Infosys Ltd.	7.49%
ICICI Bank Ltd.	9.94%	Tata Consultancy Services Ltd.	4.54%
State Bank of India	3.37%	HCL Technologies Ltd.	2.23%
Axis Bank Ltd.	3.34%	Tech Mahindra Ltd.	1.20%
Kotak Mahindra Bank Ltd.	2.90%	Petroleum Products	9.04%
IndusInd Bank Ltd.	0.70%	Reliance Industries Ltd.	9.04%
Cement & Cement Products	1.42%	Pharmaceuticals & Biotechnology	2.23%
Ultratech Cement Ltd.	1.42%	Sun Pharmaceutical Industries Ltd.	2.23%
Construction	4.65%	Power	3.23%
Larsen & Toubro Ltd.	4.65%	NTPC Ltd.	1.74%
Consumer Durables	2.62%	Power Grid Corporation of India Ltd.	1.54%
Titan Company Ltd.	1.49%	Retailing	2.05%
Asian Paints Ltd.	1.13%	Zomato Ltd.	2.05%
Diversified Fmcg	7.21%	Telecom - Services	4.69%
ITC Ltd.	4.92%	Bharti Airtel Ltd.	4.69%
Hindustan Unilever Ltd.	2.29%	Transport Infrastructure	0.99%
Ferrous Metals	1.25%	Adani Ports & Special Economic Zone Ltd.	0.99%
Tata Steel Ltd.	1.25%	Equity Holdings Total	99.95%
Top 10 holdings		Cash & Other Receivables Total	0.05%
		Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	BSE Sensex TRI*	Nifty 50 TRI**	Scheme	BSE Sensex TRI*	Nifty 50 TRI**
1 Year	8.17	9.41	10.00	10,824	10,949	11,009
3 Years	10.46	11.69	12.16	13,482	13,939	14,114
5 Years	13.74	14.99	15.52	19,052	20,123	20,587
Since Inception (December 5, 2002)	13.40	17.19	16.71	1,60,830	3,32,159	3,03,520

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	BSE Sensex TRI*	Nifty 50 TRI**	Scheme	BSE Sensex TRI*	Nifty 50 TRI**
1 Year	8.93	9.41	10.00	10,900	10,949	11,009
3 Years	11.24	11.69	12.16	13,767	13,939	14,114
5 Years	14.49	14.99	15.52	19,682	20,123	20,587
Since Inception (January 1, 2013)	12.77	13.69	13.54	42,322	46,672	45,951

Above returns are as on 31st December, 2024. 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 14. 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. 76

SCHEME FEATURES

Scheme Type: An open ended scheme replicating/tracking Nifty 50 Index

Inception/Allotment Date: December 05, 2002

Fund Size:

AUM as on 31/12/2024: ₹ 314.67 Cr

Average AUM for December 2024: ₹ 321.24 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 130.2782	₹ 139.8397
IDCW Option	₹ 48.0593	₹ 51.5283

Expense Ratio:

Regular: 1.01% Direct: 0.18%

(for detailed bifurcation on TER, please see page no 64)

Annual Portfolio Turnover Ratio:

0.09 times

Risk Measures:

Tracking Error 0.10%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 71 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 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings		Shriram Finance Ltd.	0.75%
Aerospace & Defense	0.98%	Food Products	1.27%
Bharat Electronics Ltd.	0.98%	Nestle India Ltd.	0.74%
Agricultural Food & Other Products	0.56%	Britannia Industries Ltd.	0.53%
Tata Consumer Products Ltd.	0.56%	Healthcare Services	0.69%
Automobiles	7.38%	Apollo Hospitals Enterprise Ltd.	0.69%
Mahindra & Mahindra Ltd.	2.52%	Insurance	1.20%
Tata Motors Ltd.	1.46%	HDFC Life Insurance Company Ltd.	0.62%
Maruti Suzuki India Ltd.	1.34%	SBI Life Insurance Company Ltd.	0.58%
Bajaj Auto Ltd.	0.92%	IT - Software	14.03%
Eicher Motors Ltd.	0.63%	Infosys Ltd.	6.38%
Hero MotoCorp Ltd.	0.51%	Tata Consultancy Services Ltd.	3.95%
Banks	30.05%	HCL Technologies Ltd.	1.89%
HDFC Bank Ltd.	12.71%	Tech Mahindra Ltd.	1.01%
ICICI Bank Ltd.	8.52%	Wipro Ltd.	0.79%
State Bank of India	2.88%	Metals & Minerals Trading	0.57%
Axis Bank Ltd.	2.87%	Adani Enterprises Ltd.	0.57%
Kotak Mahindra Bank Ltd.	2.47%	Non - Ferrous Metals	0.82%
IndusInd Bank Ltd.	0.60%	Hindalco Industries Ltd.	0.82%
Cement & Cement Products	2.09%	Oil	0.87%
Ultratech Cement Ltd.	1.23%	Oil & Natural Gas Corporation Ltd.	0.87%
Grasim Industries Ltd.	0.86%	Petroleum Products	8.31%
Construction	4.00%	Reliance Industries Ltd.	7.78%
Larsen & Toubro Ltd.	4.00%	Bharat Petroleum Corporation Ltd.	0.53%
Consumable Fuels	0.82%	Pharmaceuticals & Biotechnology	3.49%
Coal India Ltd.	0.82%	Sun Pharmaceutical Industries Ltd.	1.92%
Consumer Durables	2.26%	Cipla Ltd.	0.79%
Titan Company Ltd.	1.27%	Dr. Reddy's Laboratories Ltd.	0.78%
Asian Paints Ltd.	0.98%	Power	2.81%
Diversified Fmcg	6.19%	NTPC Ltd.	1.49%
ITC Ltd.	4.24%	Power Grid Corporation of India Ltd.	1.32%
Hindustan Unilever Ltd.	1.95%	Retailing	1.49%
Ferrous Metals	1.90%	Trent Ltd.	1.49%
Tata Steel Ltd.	1.08%	Telecom - Services	4.02%
JSW Steel Ltd.	0.82%	Bharti Airtel Ltd.	4.02%
Finance	3.38%	Transport Infrastructure	0.85%
Bajaj Finance Ltd.	1.81%	Adani Ports & Special Economic Zone Ltd.	0.85%
Bajaj Finserv Ltd.	0.81%	Equity Holdings Total	100.01%
		Cash & Other Receivables Total	-0.01%
		Grand Total	100.00%

- Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 50 TRI*	BSE Sensex TRI**	Scheme	NIFTY 50 TRI*	BSE Sensex TRI**
1 Year	8.77	10.00	9.41	10,885	11,009	10,949
3 Years	11.01	12.16	11.69	13,683	14,114	13,939
5 Years	14.14	15.52	14.99	19,389	20,587	20,123
Since Inception (December 5, 2002)	12.67	16.71	17.19	1,39,352	3,03,520	3,32,159

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 50 TRI*	BSE Sensex TRI**	Scheme	NIFTY 50 TRI*	BSE Sensex TRI**
1 Year	9.66	10.00	9.41	10,974	11,009	10,949
3 Years	11.80	12.16	11.69	13,979	14,114	13,939
5 Years	14.97	15.52	14.99	20,099	20,587	20,123
Since Inception (January 1, 2013)	12.81	13.54	13.69	42,497	45,951	46,672

On 29th July 2023, IDBI 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 December, 2024. 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 14. 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.

LIC MF 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 31/12/2024: ₹ 94.75 Cr

Average AUM for December 2024: ₹ 98.17 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: Ms. Sumit Bhatnagar;

Total Experience: 24+ years

NAV as on December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 50.3776	₹ 55.0919
IDCW Option	₹ 50.3776	₹ 55.0918

Expense Ratio:

Regular: 0.90% Direct: 0.32%

(for detailed bifurcation on TER, please see page no. 64)

Annual Portfolio Turnover Ratio:

0.69 times

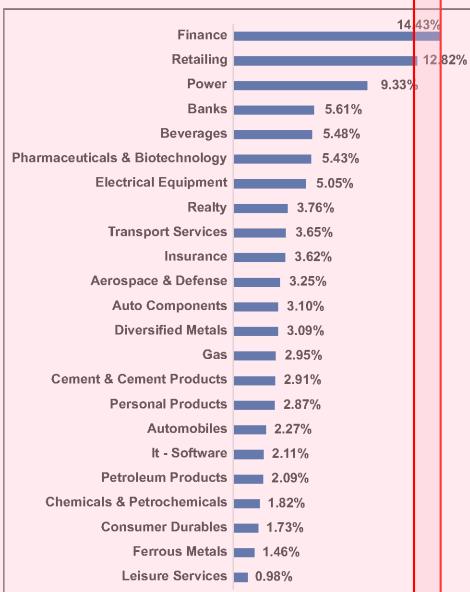
Risk Measures:

Tracking Error: 0.18%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 71 to read benchmark disclaimer.

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the Scheme is to invest only in 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 31/12/2024

Company	% of NAV	Company	% of NAV
Equity Holdings		Gas	2.95%
Aerospace & Defense	3.25%	GAIL (India) Ltd.	2.11%
Hindustan Aeronautics Ltd.	3.25%	Adani Total Gas Ltd.	0.85%
Auto Components	3.10%	Insurance	3.62%
Samvardhana Motherson International Ltd.	1.89%	ICICI Lombard General Insurance Co. Ltd.	1.74%
Bosch Ltd.	1.22%	ICICI Prudential Life Insurance Co. Ltd.	1.05%
Automobiles	2.27%	Life Insurance Corporation of India	0.82%
TVS Motor Company Ltd.	2.27%	IT - Software	2.11%
Banks	5.61%	LTIMindtree Ltd.	2.11%
Bank of Baroda	1.83%	Leisure Services	0.98%
Punjab National Bank	1.45%	Indian Railway Catering & Tou. Corp. Ltd.	0.98%
Canara Bank	1.38%	Personal Products	2.87%
Union Bank of India	0.95%	Godrej Consumer Products Ltd.	1.66%
Beverages	5.48%	Dabur India Ltd.	1.21%
VARUN BEVERAGES LIMITED	3.49%	Petroleum Products	2.09%
United Spirits Ltd.	1.98%	Indian Oil Corporation Ltd.	2.09%
Cement & Cement Products	2.91%	Pharmaceuticals & Biotechnology	5.43%
Ambuja Cements Ltd.	1.48%	Divi's Laboratories Ltd.	3.17%
Shree Cement Ltd.	1.42%	Torrent Pharmaceuticals Ltd.	1.27%
Chemicals & Petrochemicals	1.82%	Zydus Lifesciences Ltd.	0.99%
Pidilite Industries Ltd.	1.82%	Power	9.33%
Consumer Durables	1.73%	Tata Power Company Ltd.	2.71%
Havells India Ltd.	1.73%	Adani Power Ltd.	1.71%
Diversified Metals	3.09%	JSW Energy Ltd.	1.39%
Vedanta Ltd.	3.09%	Adani Green Energy Ltd.	1.30%
Electrical Equipment	5.05%	Adani Energy Solutions Ltd.	1.18%
Siemens Ltd.	2.36%	NHPC Ltd.	1.04%
ABB India Ltd.	1.48%	Realty	3.76%
Bharat Heavy Electricals Ltd.	1.20%	DLF Ltd.	2.17%
Ferrous Metals	1.46%	Macrotech Developers Ltd.	1.59%
Jindal Steel & Power Ltd.	1.46%	Retailing	12.82%
Finance	14.43%	Zomato Ltd.	7.85%
Jio Financial Services Ltd.	4.01%	Info Edge (India) Ltd.	2.79%
Power Finance Corporation Ltd.	2.69%	Avenue Supermarkets Ltd.	2.18%
REC Ltd.	2.55%	Transport Services	3.65%
Bajaj Holdings & Investment Ltd.	2.08%	InterGlobe Aviation Ltd.	3.65%
Cholamandalam Investment & Fin Co Ltd.	2.02%	Equity Holdings Total	99.81%
Indian Railway Finance Corporation Ltd.	1.08%	Cash & Other Receivables Total	0.19%
		Grand Total	100.00%

- Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Next 50 TRI*	Nifty 50 TRI**	Scheme	Nifty Next 50 TRI*	Nifty 50 TRI**
1 Year	26.70	28.11	10.00	12,695	12,837	11,009
3 Years	17.00	18.13	12.16	16,021	16,491	14,114
5 Years	18.72	20.10	15.52	23,604	25,017	20,587
Since Inception (September 20, 2010)	11.98	13.69	11.42	50,378	62,565	46,919

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Next 50 TRI*	Nifty 50 TRI**	Scheme	Nifty Next 50 TRI*	Nifty 50 TRI**
1 Year	27.44	28.11	10.00	12,769	12,837	11,009
3 Years	17.68	18.13	12.16	16,302	16,491	14,114
5 Years	19.41	20.10	15.52	24,302	25,017	20,587
Since Inception (January 1, 2013)	15.50	16.43	13.54	56,426	62,129	45,951

Above returns are as on 31st December, 2024. 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 14. 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.

LIC MF GOLD EXCHANGE TRADED FUND

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 31/12/2024: ₹ 172.96 Cr

Average AUM for December 2024: ₹ 171.63 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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BSE Disclaimer: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the SID has been 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: 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 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 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.

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 31/12/2024

Company	% of NAV
Physical Gold & Gold Related Instruments	
GOLD	99.00%
GOLD	99.00%
Cash & Other Receivables Total	
Grand Total	100.00%

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Domestic Price of Gold*	-	Scheme	Domestic Price of Gold*	-
1 Year	19.72	20.30	NA	11,990	12,049	NA
3 Years	16.05	16.51	NA	15,637	15,824	NA
5 Years	13.52	14.11	NA	18,862	19,360	NA
Since Inception (November 9, 2011)	6.86	7.61	NA	23,942	26,230	NA

Above returns are as on 31st December, 2024. 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 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.

Fund Manager:

Name: Mr. Sumit Bhatnagar;

Total Experience: 24+ years

NAV as on December 31, 2024:

NAV : ₹ 6,947.0163

Expense Ratio:

0.41%

(for detailed bifurcation on TER, please see page no 64)

Risk Measures:

Tracking Error: 0.12%

(Tracking error is calculated on 1 year rolling basis)

For product labelling please refer page no. 76

LIC MF GOLD ETF FUND OF FUND

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 31/12/2024: ₹ 71.63 Cr

Average AUM for December 2024: ₹ 71.00 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 December 31, 2024:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 20.0718	₹ 21.1092

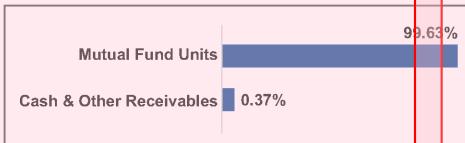
Expense Ratio:

Regular: 0.66%

Direct: 0.20%

(for detailed bifurcation on TER, please see page no 64)

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 31/12/2024

Company	% of NAV
Mutual Fund/Exchange Traded Funds	
Mutual Fund	99.63%
LIC MF GOLD EXCHANGE TRADED FUND	99.63%
Mutual Fund Holding Total/Exchange Traded Funds	99.63%
Cash & Other Receivables Total	0.37%
Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Domestic Price of Gold*	-	Scheme	Domestic Price of Gold*	-
1 Year	18.49	20.30	NA	11,866	12,049	NA
3 Years	15.08	16.51	NA	15,247	15,824	NA
5 Years	12.68	14.11	NA	18,180	19,360	NA
Since Inception (August 14, 2012)	5.78	7.71	NA	20,072	25,084	NA

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Domestic Price of Gold*	-	Scheme	Domestic Price of Gold*	-
1 Year	18.98	20.30	NA	11,915	12,049	NA
3 Years	15.56	16.51	NA	15,437	15,824	NA
5 Years	13.14	14.11	NA	18,550	19,360	NA
Since Inception (January 1, 2013)	6.42	7.82	NA	21,115	24,700	NA

Above returns are as on 31st December, 2024. 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 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.

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. 76

SIP PERFORMANCE

LIC MF Large Cap Fund

SIP Investments	Regular						Since Inception^ (September 1, 1994)	Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years			1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (January 1, 2015)
Total Amount Invested (₹)	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	14,40,000	
Market Value as on December 31, 2024 (₹)	1,23,822	4,48,846	8,96,777	14,29,236	23,76,830	NA	1,24,639	4,55,318	9,10,604	14,61,659	24,86,311	35,23,826	
Returns (CAGR) (%)	5.95	14.85	16.07	14.91	13.10	NA	7.24	15.85	16.69	15.54	13.94	14.03	
First Tier Benchmark Returns (CAGR) (%) #	2.92	15.80	17.57	16.01	14.78	NA	2.92	15.80	17.57	16.01	14.78	14.57	
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	14.49	NA	2.47	14.32	16.73	15.53	14.49	14.19	

Above returns are as on 31st December, 2024. 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 31st December, 2024. 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 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 Large & Mid Cap Fund

SIP Investments	Regular						Since Inception (February 25, 2015)	Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years			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	-	11,80,000	1,20,000	3,60,000	6,00,000	8,40,000	-	11,80,000	
Market Value as on December 31, 2024 (₹)	1,31,514	5,11,632	10,52,217	16,87,129	-	28,93,239	1,32,530	5,23,135	10,96,666	17,88,898	-	31,52,856	
Returns (CAGR) (%)	18.24	24.19	22.64	19.56	-	17.39	19.90	25.82	24.35	21.21	-	19.01	
First Tier Benchmark Returns (CAGR) (%) #	8.45	22.80	23.95	20.93	-	18.50	8.45	22.80	23.95	20.93	-	18.50	
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	-	14.60	2.47	14.32	16.73	15.53	-	14.60	

Above returns are as on 31st December, 2024. 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. 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.

Above returns are as on 31st December, 2024. 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. 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

SIP Investments	Regular						Since Inception^ (April 15, 1993)	Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years			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	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,40,000	
Market Value as on December 31, 2024 (₹)	1,27,666	4,78,510	9,60,053	15,12,871	25,36,219	NA	1,28,350	4,86,062	9,83,242	15,65,471	25,79,597	36,48,537	
Returns (CAGR) (%)	12.05	19.36	18.86	16.50	14.33	NA	13.14	20.48	19.84	17.46	14.63	14.55	
First Tier Benchmark Returns (CAGR) (%) #	6.16	19.51	20.81	18.41	16.82	NA	6.16	19.51	20.81	18.41	16.38	16.04	
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	15.04	NA	2.47	14.32	16.73	15.53	14.49	14.19	

Above returns are as on 31st December, 2024. 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 31st December, 2024. 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 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 MultiCap Fund

SIP Investments	Regular						Since Inception^ (October 31, 2022)	Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years			1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (October 31, 2022)
Total Amount Invested (₹)	1,20,000	-	-	-	-	2,50,000	1,20,000	-	-	-	-	2,50,000	
Market Value as on December 31, 2024 (₹)	1,34,825	-	-	-	-	3,44,234	1,36,086	-	-	-	-	3,51,139	
Returns (CAGR) (%)	23.65	-	-	-	-	32.60	25.73	-	-	-	-	34.83	
First Tier Benchmark Returns (CAGR) (%) #	9.06	-	-	-	-	24.97	9.06	-	-	-	-	24.97	
Additional Benchmark Returns (CAGR) (%) ##	2.47	-	-	-	-	14.05	2.47	-	-	-	-	14.05	

Above returns are as on 31st December, 2024. 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 December, 2024. 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 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.

SIP PERFORMANCE

LIC MF Mid cap Fund

SIP Investments	Regular						Direct						Since Inception (January 25, 2017)
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (January 25, 2017)	1 Year	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	-	9,30,000	1,20,000	3,60,000	6,00,000	8,40,000	-	9,40,000	
Market Value as on December 31, 2024 (₹)	1,32,569	5,42,889	11,31,533	17,85,517	-	20,12,719	1,33,300	5,51,430	11,62,226	18,55,819	-	21,47,724	
Returns (CAGR) (%)	19.96	28.56	25.66	21.16	-	19.41	21.15	29.72	26.78	22.24	-	20.51	
First Tier Benchmark Returns (CAGR) (%) #	14.03	29.90	30.35	25.73	-	24.13	14.03	29.90	30.35	25.73	-	23.94	
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	-	15.97	2.47	14.32	16.73	15.53	-	15.15	

Above returns are as on 31st December, 2024. 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 31st December, 2024. 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 scheme is benchmarked to the Total Return variant of the index.

LIC MF Small Cap Fund

SIP Investments	Regular						Direct						Since Inception^ (June 21, 2017)
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (June 21, 2017)	1 Year	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	-	-	9,00,000	1,20,000	3,60,000	6,00,000	-	-	9,00,000	
Market Value as on December 31, 2024 (₹)	1,39,647	5,76,087	13,66,898	-	-	24,14,740	1,40,502	5,86,054	14,09,949	-	-	25,35,621	
Returns (CAGR) (%)	31.66	33.02	33.64	-	-	25.69	33.10	34.32	34.97	-	-	26.96	
First Tier Benchmark Returns (CAGR) (%) #	16.63	32.41	33.29	-	-	25.08	16.63	32.41	33.29	-	-	25.08	
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	-	-	15.26	2.47	14.32	16.73	-	-	15.26	

Above returns are as on 31st December, 2024. 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. 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.

Above returns are as on 31st December, 2024. 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 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

SIP Investments	Regular						Direct						Since Inception (December 21, 2019)
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (December 21, 2019)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (December 21, 2019)	
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	7,20,000	1,20,000	3,60,000	6,00,000	-	-	7,20,000	
Market Value as on December 31, 2024 (₹)	1,29,648	5,40,818	11,23,780	-	-	14,79,516	1,30,514	5,50,805	11,59,169	-	-	15,37,838	
Returns (CAGR) (%)	15.23	28.27	25.37	-	-	23.90	16.62	29.64	26.67	-	-	25.21	
First Tier Benchmark Returns (CAGR) (%) #	6.16	19.51	20.81	-	-	19.73	6.16	19.51	20.81	-	-	19.73	
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	-	-	16.23	2.47	14.32	16.73	-	-	16.23	

Above returns are as on 31st December, 2024. 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 31st December, 2024. 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 - 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 Value Fund

SIP Investments	Regular						Direct						Since Inception (August 21, 2018)
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (August 21, 2018)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (August 21, 2018)	
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	7,60,000	1,20,000	3,60,000	6,00,000	-	-	7,60,000	
Market Value as on December 31, 2024 (₹)	1,34,743	5,21,029	10,77,819	-	-	14,91,760	1,35,466	5,28,970	11,05,843	-	-	15,41,669	
Returns (CAGR) (%)	23.52	25.52	23.63	-	-	21.08	24.71	26.63	24.70	-	-	22.12	
First Tier Benchmark Returns (CAGR) (%) #	6.16	19.51	20.81	-	-	19.38	6.16	19.51	20.81	-	-	19.38	
Additional Benchmark Returns (CAGR) (%) ##	3.29	15.85	16.08	-	-	15.57	3.29	13.66	16.08	-	-	15.57	

Above returns are as on 31st December, 2024. 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 31st December, 2024. 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 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.

SIP PERFORMANCE

LIC MF Focused Fund

SIP Investments	Regular						Direct						Since Inception (November 17, 2017)
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (November 17, 2017)	1 Year	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	-	-	8,50,000	1,20,000	3,60,000	6,00,000	-	-	8,50,000	
Market Value as on December 31, 2024 (₹)	1,23,156	4,41,897	8,88,477	-	-	14,12,657	1,23,807	4,48,664	9,12,202	-	-	14,70,566	
Returns (CAGR) (%)	4.91	13.76	15.69	-	-	14.07	5.93	14.82	16.77	-	-	15.18	
First Tier Benchmark Returns (CAGR) (%) #	6.16	19.51	20.81	-	-	18.30	6.16	19.51	20.81	-	-	18.30	
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	-	-	15.49	2.47	14.32	16.73	-	-	15.49	

Above returns are as on 31st December, 2024. 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 31st December, 2024. 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 - 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 Infrastructure Fund

SIP Investments	Regular						Direct						Since Inception (January 1, 2013)
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (March 24, 2008)	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	20,10,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,30,000	
Market Value as on December 31, 2024 (₹)	1,38,171	6,39,636	14,57,437	23,32,730	38,55,953	89,24,054	1,39,111	6,52,264	15,10,216	24,44,289	41,22,012	56,68,948	
Returns (CAGR) (%)	29.19	41.10	36.40	28.72	22.08	15.95	30.76	42.64	37.93	30.05	23.32	21.39	
First Tier Benchmark Returns (CAGR) (%) #	-3.59	23.59	24.77	21.28	17.10	11.68	-3.59	23.59	24.77	21.28	17.10	15.54	
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	14.49	13.49	2.47	14.32	16.73	15.53	14.49	13.49	

Above returns are as on 31st December, 2024. 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.

Above returns are as on 31st December, 2024. 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 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 Banking & Financial Services Fund

SIP Investments	Regular						Direct						Since Inception (March 7, 2015)
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (March 27, 2015)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (March 7, 2015)	
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	-	11,70,000	1,20,000	3,60,000	6,00,000	8,40,000	-	11,70,000	
Market Value as on December 31, 2024 (₹)	1,18,544	4,16,918	8,15,860	12,22,876	-	18,51,305	1,19,652	4,28,483	8,52,543	12,94,526	-	19,95,115	
Returns (CAGR) (%)	-2.24	9.76	12.24	10.54	-	9.11	-0.54	11.63	14.02	12.14	-	10.57	
First Tier Benchmark Returns (CAGR) (%) #	9.06	13.55	14.86	13.80	-	14.34	9.06	13.55	14.86	13.80	-	14.34	
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	-	14.67	2.47	14.32	16.73	15.53	-	14.67	

Above returns are as on 31st December, 2024. 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 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 31st December, 2024. 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 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 Healthcare Fund

SIP Investments	Regular						Direct						Since Inception (February 28, 2019)
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (February 28, 2019)	1 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	-	-	6,90,000	1,20,000	3,60,000	6,00,000	-	-	6,90,000	
Market Value as on December 31, 2024 (₹)	1,44,238	5,72,941	10,89,795	-	-	13,84,457	1,43,224	5,61,306	10,52,050	-	-	13,25,964	
Returns (CAGR) (%)	39.42	32.60	24.09	-	-	24.21	37.69	31.05	22.63	-	-	22.68	
First Tier Benchmark Returns (CAGR) (%) #	39.51	35.88	27.50	-	-	27.08	39.51	35.88	27.50	-	-	27.08	
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	-	-	16.33	2.47	14.32	16.73	-	-	16.33	

Above returns are as on 31st December, 2024. 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 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 December, 2024. 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 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.

SIP PERFORMANCE

LIC MF ELSS Tax Saver

SIP Investments	Regular						Since Inception^ (March 31, 1997)	Direct						Since Inception (January 1, 2015)
	1 Year	3 Years	5 Years	7 Years	10 Years			1 Year	3 Years	5 Years	7 Years	10 Years		
Total Amount Invested (₹)	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	14,40,000		
Market Value as on December 31, 2024 (₹)	1,31,179	4,93,230	9,87,532	15,36,336	25,62,603	NA	1,32,120	5,02,993	10,22,086	16,13,990	27,64,845	41,36,745		
Returns (CAGR) (%)	17.70	21.54	20.02	16.93	14.51	NA	19.23	22.95	21.43	18.32	15.92	16.44		
First Tier Benchmark Returns (CAGR) (%) #	6.16	19.51	20.81	18.41	16.38	NA	6.16	19.51	20.81	18.41	16.38	16.04		
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	14.49	NA	2.47	14.32	18.08	15.53	14.49	14.19		

Above returns are as on 31st December, 2024. 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 31st December, 2024. 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. The performance of the scheme is benchmarked to the Total Return variant of the index.

LIC MF Aggressive Hybrid Fund

SIP Investments	Regular						Since Inception^ (January 1, 1991)	Direct						Since Inception (January 1, 2015)
	1 Year	3 Years	5 Years	7 Years	10 Years			1 Year	3 Years	5 Years	7 Years	10 Years		
Total Amount Invested (₹)	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	14,30,000		
Market Value as on December 31, 2024 (₹)	1,25,914	4,55,223	8,63,562	13,15,398	21,08,754	NA	1,26,676	4,63,772	8,85,230	13,74,612	22,73,417	30,42,959		
Returns (CAGR) (%)	9.26	15.83	14.54	12.58	10.86	NA	10.47	17.14	15.54	13.82	12.27	12.00		
First Tier Benchmark Returns (CAGR) (%) #	6.34	14.45	14.99	14.20	13.27	NA	6.34	14.45	14.99	14.20	13.27	13.21		
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	14.49	NA	2.47	14.32	16.73	15.53	14.49	14.19		

Above returns are as on 31st December, 2024. 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. 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. *TRI 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 31st December, 2024. 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. 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 Balanced Advantage Fund

SIP Investments	Regular						Since Inception^ (November 12, 2021)	Direct						Since Inception (November 12, 2021)
	1 Year	3 Years	5 Years	7 Years	10 Years			1 Year	3 Years	5 Years	7 Years	10 Years		
Total Amount Invested (₹)	1,20,000	3,60,000	-	-	-	3,70,000	1,20,000	3,60,000	-	-	-	-	3,70,000	
Market Value as on December 31, 2024 (₹)	1,26,489	4,32,064	-	-	-	4,45,498	1,27,612	4,43,927	-	-	-	-	4,58,091	
Returns (CAGR) (%)	10.17	12.20	-	-	-	12.08	11.96	14.08	-	-	-	-	13.95	
First Tier Benchmark Returns (CAGR) (%) #	5.67	11.10	-	-	-	10.97	5.67	11.10	-	-	-	-	10.97	
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	-	-	-	14.19	2.47	14.32	-	-	-	-	14.19	

Above returns are as on 31st December, 2024. 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 Regular 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.

Above returns are as on 31st December, 2024. 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

SIP Investments	Regular						Since Inception^ (November 12, 2021)	Direct						Since Inception (January 1, 2015)
	1 Year	3 Years	5 Years	7 Years	10 Years			1 Year	3 Years	5 Years	7 Years	10 Years		
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	27,70,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,30,000		
Market Value as on December 31, 2024 (₹)	1,30,224	4,72,798	9,01,130	13,91,366	21,93,798	69,95,483	1,30,862	4,78,409	9,20,558	14,34,937	22,99,214	30,71,804		
Returns (CAGR) (%)	16.15	18.51	16.27	14.16	11.60	7.31	17.19	19.35	17.14	15.02	12.48	12.14		
First Tier Benchmark Returns (CAGR) (%) #	6.34	14.45	14.99	14.20	13.27	NA	6.34	14.45	14.99	14.20	13.27	NA		
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	14.49	14.68	2.47	14.32	16.73	15.53	14.49	14.68		

Above returns are as on 31st December, 2024. 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. 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 figures since inception or the required period are not available.

Above returns are as on 31st December, 2024. 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. 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 figures since inception or the required period are not available.

SIP PERFORMANCE

LIC MF Arbitrage Fund

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (January 25, 2019)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (January 25, 2019)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	7,10,000	1,20,000	3,60,000	6,00,000	-	-	7,10,000
Market Value as on December 31, 2024 (₹)	1,24,335	3,97,751	6,92,440	-	-	8,35,868	1,24,781	4,02,090	7,05,499	-	-	8,54,525
Returns (CAGR) (%)	6.76	6.58	5.67	-	-	5.45	7.46	7.31	6.41	-	-	6.18
First Tier Benchmark Returns (CAGR) (%) #	7.21	7.24	6.25	-	-	5.96	7.21	7.24	6.25	-	-	5.96
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	-	-	5.92	2.47	14.32	16.73	-	-	5.92

Above returns are as on 31st December, 2024. Past performance may or may not be sustained in the future. # NIFTY 50 Arbitrage Index, ## CRISIL 1 Year T-Bill Index. 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 December, 2024. Past performance may or may not be sustained in the future. # NIFTY 50 Arbitrage Index, ## CRISIL 1 Year T-Bill Index. 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.

LIC MF BSE Sensex Index Fund

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (December 5, 2002)	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	26,50,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,30,000
Market Value as on December 31, 2024 (₹)	1,21,331	4,33,242	8,68,295	13,82,438	21,83,483	1,16,82,223	1,21,803	4,38,256	8,85,560	14,18,280	24,69,297	33,41,189
Returns (CAGR) (%)	2.06	12.39	14.76	13.98	13.15	11.84	2.80	13.19	15.56	14.69	13.82	13.43
First Tier Benchmark Returns (CAGR) (%) #	3.29	13.66	16.08	15.23	14.48	14.48	3.29	13.66	16.08	15.23	14.48	14.19
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	14.49	14.24	2.47	14.32	16.73	15.53	14.49	14.19

Above returns are as on 31st December, 2024. 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 31st December, 2024. 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

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (March 7, 2011)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (January 31, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	16,50,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,30,000
Market Value as on December 31, 2024 (₹)	1,24,093	4,16,605	7,59,610	11,47,083	17,81,194	28,14,979	1,24,780	4,23,317	7,80,330	11,93,367	18,92,466	24,44,274
Returns (CAGR) (%)	6.38	9.71	9.36	8.75	7.66	7.40	7.46	10.80	10.44	9.86	8.81	8.61
First Tier Benchmark Returns (CAGR) (%) #	6.12	9.91	10.05	9.78	9.47	9.53	6.12	9.91	10.05	9.78	9.47	9.48
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	14.49	6.57	2.47	14.32	16.73	15.53	14.49	6.48

Above returns are as on 31st December, 2024. 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 - 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.

Above returns are as on 31st December, 2024. 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 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 Nifty 50 Index Fund

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (December 5, 2002)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (January 31, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	26,50,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,40,000
Market Value as on December 31, 2024 (₹)	1,20,832	4,37,545	8,81,812	13,93,842	23,69,070	1,11,83,974	1,21,382	4,43,010	9,00,514	14,35,989	24,84,676	34,19,152
Returns (CAGR) (%)	1.29	13.08	15.39	14.21	13.04	11.52	2.14	13.94	16.24	15.04	13.93	13.57
First Tier Benchmark Returns (CAGR) (%) #	2.47	14.32	16.73	15.53	14.49	14.24	2.47	14.32	16.73	15.53	14.49	14.19
Additional Benchmark Returns (CAGR) (%) ##	3.29	13.66	16.08	15.23	14.48	14.48	3.29	13.66	16.08	15.23	14.48	14.19

Above returns are as on 31st December, 2024. 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 31st December, 2024. 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.

LIC MF Nifty Next 50 Index Fund

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (September 20, 2010)	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	17,10,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,40,000
Market Value as on December 31, 2024 (₹)	1,22,898	5,10,305	10,34,508	16,02,772	26,86,822	54,91,387	1,23,305	5,15,361	10,52,489	16,41,892	28,00,812	40,80,653
Returns (CAGR) (%)	4.50	24.00	21.93	18.12	15.39	15.05	5.14	24.72	22.65	18.80	16.16	16.23
First Tier Benchmark Returns (CAGR) (%) #	5.66	25.33	23.26	19.41	16.82	16.72	5.66	25.33	23.26	19.41	16.82	17.02
Additional Benchmark Returns (CAGR) (%) ##	2.47	14.32	16.73	15.53	14.49	13.76	2.47	14.32	16.73	15.53	14.49	13.76

Above returns are as on 31st December, 2024. 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 31st December, 2024. 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.

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

Total Expense Ratios (as on 31st December 2024)

Scheme Name	Regular Plan					Direct Plan				
	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ²	Additional expense as per Regulation 52(6A)(c) (%) ³	GST (%) ⁴	Total TER (%)	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ²	Additional expense as per Regulation 52(6A)(c) (%) ³	GST (%) ⁴	Total TER (%)
LIC MF Nifty Midcap 100 ETF	0.15	-	-	0.01	0.16	-	-	-	-	-
LIC MF Manufacturing Fund	2.09	-	0.05	0.04	2.18	0.34	-	0.05	0.04	0.43
LIC MF Large & Mid Cap Fund	1.79	-	0.05	0.05	1.90	0.48	-	0.05	0.06	0.59
LIC MF Multi Cap Fund	1.96	-	0.05	0.04	2.05	0.46	-	0.05	0.04	0.55
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	2.02	-	-	0.11	2.13	0.85	-	-	0.11	0.96
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	0.03	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	1.02	-	0.05	0.15	1.22
LIC MF Money Market Fund	1.00	-	-	0.02	1.02	0.57	-	-	0.02	0.59
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	0.33	-	-	0.03	0.36
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	2.14	-	0.05	0.09	2.28	0.64	-	0.05	0.09	0.78
LIC MF Aggressive Hybrid Fund	2.24	-	0.05	0.19	2.48	1.16	-	0.05	0.19	1.40
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	2.14	-	0.05	0.15	2.35	1.12	-	0.05	0.15	1.32
LIC MF Flexi Cap Fund	2.04	-	0.05	0.16	2.25	1.02	-	0.05	0.15	1.22
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	1.97	-	0.05	0.11	2.13	0.85	-	0.05	0.11	1.01
LIC MF Infrastructure Fund	2.09	-	0.05	0.06	2.20	0.45	-	0.05	0.06	0.56
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/ OWI/ 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 SEBI with necessary safeguards.

Disclaimer for Index TRI

(1) LIC MF Aggressive Hybrid Fund

As TRI data is not available since inception of LIC MF Aggressive Hybrid 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 30-Jun-1999

(2) LIC MF Flexi Cap 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

As 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

Summary : Key Features of the Schemes (as on 31st December 2024)

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 open ended equity scheme investing in both large cap and midcap stocks.	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 multiples 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 Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	Rs. 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
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 multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & 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. Nikhil Rungta Mr. Sumit Bhattacharya	Mr. Yogesh Patil Mr. Dikshit Mittal	Mr. Nikhil Rungta Mr. Jaiprakash Toshniwal
Exit Load	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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 - 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	LIC MF Small Cap Fund
Scheme Type	Multi Cap Fund - An open-ended equity scheme investing across large cap, mid cap and small cap stocks	Mid Cap Fund - An open ended equity scheme predominantly investing 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 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 Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	₹ 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
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 multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & 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. Dikshit Mittal Mr. Yogesh Patil	Mr. Karan Doshi Mr. Dikshit Mittal	Mr. Nikhil Rungta Mr. Mahesh Bende
Exit Load	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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.
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: Systematic Investment Plan, STP: Systematic 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 28th. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

Summary : Key Features of the Schemes (as on 31st December 2024)

Scheme Name	LIC MF Dividend Yield Fund	LIC MF Value Fund	LIC MF Focused Fund
Scheme Type	An open-ended equity scheme predominantly investing in dividend yielding stocks	An open ended equity scheme following value investments strategy	An open-ended equity scheme investing in maximum 30 stocks across market capitalization (i.e. Multi Cap).
Allotment Date	December 21, 2018	August 20, 2018	November 17, 2017
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 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
Min Redemption Amt	₹ 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
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	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	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. Karan Doshi	Mr. Nikhil Rungta Mr. Mahesh Bendale	Mr. Jaiprakash Toshniwal Mr. Sumit Bhatnagar
Exit Load	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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.
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 Infrastructure Fund	LIC MF Manufacturing Fund	LIC MF Banking & Financial Services Fund
Scheme Type	An Open Ended Equity Scheme Investing In Infrastructure Companies	An open ended equity scheme following manufacturing theme	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 thereafter	₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (lumpsum)	Rs. 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 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 Rs. 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 / 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.	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 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 Bendale	Mr. Yogesh Patil Mr. Mahesh Bendale	Mr. Jaiprakash Toshniwal
Exit Load	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> If units of the Scheme are redeemed / switched-out within 90days from the date of allotment: Upto 12% of the units: No exit load will be levied 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 levied. Load shall be applicable for switches between eligible Schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the Schemes of LIC Mutual Fund. 	<ul style="list-style-type: none"> 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

RP: Regular Plan, DP: Direct Plan, IDCW: Income Distribution cum Capital Withdrawal, SIP: Systematic Investment Plan, STP: Systematic 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 28th. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

Summary : Key Features of the Schemes (as on 31st December 2024)

Scheme Name	LIC MF Healthcare Fund	LIC MF ELSS 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	An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	An Open Ended Hybrid Scheme Investing Predominantly In Equity And Equity Related Instruments	An open ended Dynamic Asset Allocation Fund
Allotment Date	February 28, 2019	March 31, 1997	January 01, 1991	November 12, 2021
Ideal Investment Horizon	5 Years Plus	3 Years Plus	3 Years Plus	3 Years Plus
Plan Available	RP/DP	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	BSE Healthcare - TRI	Nifty 500 TRI	Crisil Hybrid 35 + 65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 50:50 Index
Min Investment Amt (lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 500 and in multiples of ₹ 500 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	Rs. 500/- and multiples of 500 thereafter	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 thereafter	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 / Monthly / Quarterly	Daily / 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	1) Daily - ₹ 500/- & in multiples of ₹ 500/- thereafter, 2) Monthly - ₹ 500/- & in multiples of ₹ 500/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 500/- 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.	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	Mr. Yogesh Patil Mr. Dikshit Mittal	Mr. Karan Doshi (Equity), Mr. Sumit Bhatnagar and Mr. Pratik Shroff (Debt)	Mr. Jaiprakash Toshniwal (Equity) & Mr. Yogesh Patil (Equity) and Mr. Rahul Singh (Debt)
Exit Load	<ul style="list-style-type: none"> 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 (subject to lock-in period of 3 years)	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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 - Very High	Risk - Very High	Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

Scheme Name	LIC MF Equity Savings Fund	LIC MF Conservative Hybrid Fund	LIC MF Arbitrage Fund
Scheme Type	An open-ended scheme investing in equity, arbitrage and debt	An Open Ended Hybrid Scheme Investing Predominantly In Debt Instruments	An open ended scheme investing in arbitrage opportunities
Allotment Date	March 27, 2018	June 01, 1998	January 25, 2019
Ideal Investment Horizon	3 Years Plus	1 Year Plus	1 Year Plus
Plan Available	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	NIFTY Equity Savings Index	Crisil Hybrid 85 + 15 - Conservative Index	Nifty 50 Arbitrage Index
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	Rs. 500/- and Multiples of Rs. 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 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 - 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	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 multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter
Fund Manager	Mr. Sumit Bhatnagar (Equity & Arbitrage), Mr. Pratik Shroff (Debt)	Mr. Pratik Shroff (Debt), Mr. Nikhil Rungta (Equity)	Mr. Sumit Bhatnagar (Equity & Arbitrage), Mr. Pratik Shroff (Debt)
Exit Load	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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
Riskometer	Risk - Moderately High	Risk - Moderately High	Risk - Low
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: Systematic 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 28th. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

Summary : Key Features of the Schemes (as on 31st December 2024)

Scheme Name	LIC MF Unit Linked Insurance Scheme	LIC MF Overnight Fund	LIC MF Liquid Fund
Scheme Type	An Open-Ended Insurance Linked Tax Saving Scheme	An open-ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and 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 Option	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 100/- and in multiples of ₹ 1 thereafter
Min Additional Amt (lumpsum)	-	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	₹ 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#
SIP Frequency	-	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	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. 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 71. ^s
Riskometer	Risk - Very High	Risk - Low to Moderate	Risk - Low to Moderate
Facility Available	-	SIP/STP/SWP	SIP/STP/SWP
Scheme Name	LIC MF Ultra Short Duration Fund	LIC MF Money Market Fund	LIC MF Low Duration Fund
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.	An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.	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)
Allotment Date	November 27, 2019	August 01, 2022	June 09, 2003
Ideal Investment Horizon	Upto 6 months	Upto 1 Year	6 Months Plus
Plan Available	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	CRISIL Ultra Short Duration Debt A-I Index	NIFTY Money Market Index A-I	CRISIL Low Duration Debt A-I Index
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
Min Redemption Amt	₹ 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
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 multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & 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. Rahul Singh	Mr. Rahul Singh	Mr. Rahul Singh
Exit Load	NIL	NIL	NIL
Riskometer	Risk - Low to Moderate	Risk - Low	Risk - Low to Moderate
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: Systematic 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 28th. 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. Furthermore, no additional purchase from the existing investors is accepted hereon, with effect from July 01, 2022, till further notice.

Summary : Key Features of the Schemes (as on 31st December 2024)

Scheme Name	LIC MF Short Duration Fund	LIC MF Banking & PSU Fund	LIC MF Medium to Long Duration Fund
Scheme Type	An Open-ended Short-Term Debt scheme investing in instruments with Macaulay duration between 1 year and 3 years. Please refer Page No.14 of Scheme Information Document. A Moderate interest rate risk and moderate Credit Risk.	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.	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 Debt 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 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
Min Redemption Amt	₹ 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
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 multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & ₹ 1000/- & 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. Marzban Irani Mr. Pratik Shroff	Mr. Marzban Irani Mr. Pratik Shroff	Mr. Marzban Irani Mr. Pratik Shroff
Exit Load	NIL	NIL	<ul style="list-style-type: none"> 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.
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 Fund	LIC MF Gold ETF Fund of Fund
Scheme Type	An open ended debt scheme investing in government securities across maturity. A Relatively High interest rate risk and Relatively Low Credit Risk.	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 Earlier)	An open-ended fund of fund scheme investing in LICMF Gold Exchange Traded Fund
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/PR	Growth	Growth/IDCW
Benchmark	NIFTY All Duration G-Sec Index	Crisil Hybrid 35 + 65 - Aggressive 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 of 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 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 - 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	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 - 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 5 years or till the child attains age of majority whichever is earlier on every Business Day.	<ul style="list-style-type: none"> 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.
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: Systematic 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 28th. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

Summary : Key Features of the Schemes (as on 31st December 2024)

Scheme Name	LIC MF BSE Sensex ETF	LIC MF Nifty 50 ETF	LIC MF Nifty 100 ETF
Scheme Type	An Open Ended Scheme Replicating/Tracking Sensex Index	An Open Ended Scheme Replicating/Tracking Nifty 50 Index	An Open Ended Scheme Replicating/Tracking Nifty 100 Index
Allotment Date	November 30, 2015	November 20, 2015	March 17, 2016
Ideal Investment Horizon	3 Years Plus	3 Years Plus	3 Years Plus
Plan Available	RP	RP	RP
Option Available	Growth	Growth	Growth
Benchmark	BSE Sensex TRI	Nifty 50 TRI	Nifty 100 TRI
Min Investment Amt (lumpsum)	All direct transactions in units of the Scheme by MMAs/APS 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. *For Purchase / Sale of units through Stock Exchange please see page no 71.	All direct transactions in units of the Scheme by MMAs/APS 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 50,000 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.*For Purchase / Sale of units through Stock Exchange please see page no 71.	All direct transactions in units of the Scheme by MMAs/APS 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 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 please see page no 71.
Min Additional Amt (lumpsum)	-	-	-
Min Redemption Amt	-	-	-
SIP dates	-	-	-
SIP Frequency	-	-	-
Min SIP Amount	-	-	-
Fund Manager	Mr. Sumit Bhatnagar	Mr. Sumit Bhatnagar	Mr. Sumit Bhatnagar
Exit Load	NIL	NIL	NIL
Riskometer	Risk - Very High	Risk - Very High	Risk - Very High
Facility Available	-	-	-

Scheme Name	LIC MF Nifty Mid Cap 100 ETF	LIC MF Nifty 8-13 yr G-Sec ETF	LIC MF Gold Exchange Traded Fund
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 risk and relatively low credit risk.	An open-ended scheme replicating/tracking the performance of gold in domestic prices
Allotment Date	February 14, 2024	December 24, 2014	November 09, 2011
Ideal Investment Horizon	3 Years Plus	3 Years Plus	3 Years Plus
Plan Available	RP	RP	RP/DP
Option Available	Growth	Growth	Growth/IDCW
Benchmark	Nifty Midcap 100 TRI	Nifty 8-13 yr G-Sec Index	Domestic price of Gold
Min Investment Amt (lumpsum)	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 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 Exchange please see page no 71.	All direct transactions in units of the Scheme by MMAs/APS 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 Nifty 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. *For Purchase / Sale of units through Stock Exchange please see page no 71.	Authorized Participants & Large Investors – In creation unit lot of 1,000 units and multiples of 1,000 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 participants 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 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 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 AMCs in ETFs by Market Makers and other eligible investors. *For Purchase / Sale of units through Stock Exchange please see page no 71.
Min Additional Amt (lumpsum)	-	-	-
Min Redemption Amt	-	-	-
SIP dates	-	-	-
SIP Frequency	-	-	-
Min SIP Amount	-	-	-
Fund Manager	Mr. Sumit Bhatnagar	Mr. Marzbar Irani Mr. Pratik Shroff	Mr. Sumit Bhatnagar
Exit Load	NIL	NIL	NIL
Riskometer	Risk - Very High	Risk - Moderate	Risk - High
Facility Available	-	-	-

RP: Regular Plan, DP: Direct Plan, IDCW: Income Distribution cum Capital Withdrawal, SIP: Systematic Investment Plan, STP: Systematic 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 28th. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

Summary : Key Features of the Schemes (as on 31st December 2024)

Scheme Name	LIC MF BSE Sensex Index Fund	LIC MF Nifty 50 Index Fund	LIC MF Nifty Next 50 Index Fund
Scheme Type	An Open Ended Scheme Replicating/ Tracking BSE Sensex Index	An Open Ended Scheme Replicating/Tracking Nifty 50 Index	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 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
Min Redemption Amt	₹ 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
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 multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter.	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	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 	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	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7 onwards
Exit load as a % of redemption/switch out proceeds	0.0070%	0.0065%	0.0060%	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: 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 28th. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

Benchmark (Tier-1) Disclaimers

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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



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LIC MF NIFTY MIDCAP 100 ETF

An open-ended scheme replicating/tracking Nifty Midcap 100 Total Return Index

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This product is suitable for investors who are seeking*:

- 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**

*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 December 2024 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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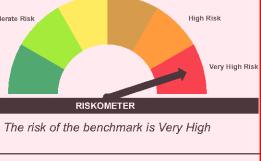
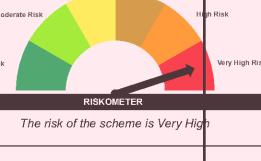
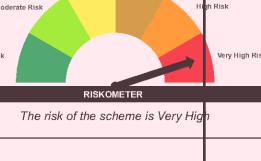
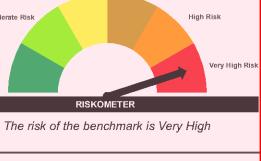
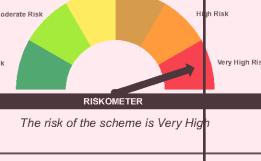
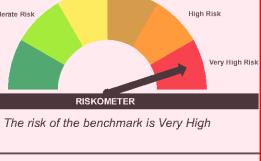
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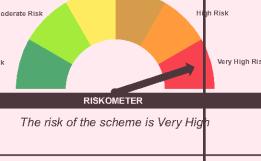
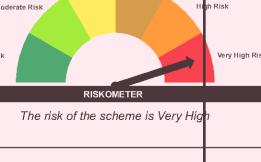
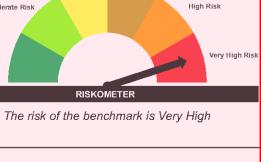
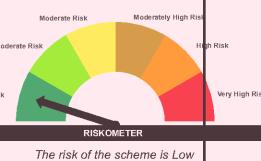
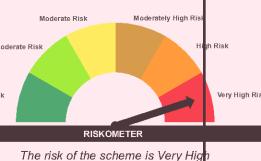
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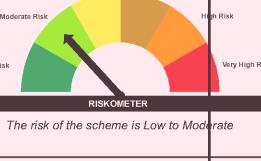
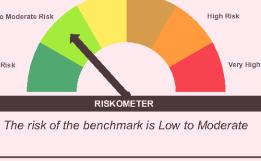
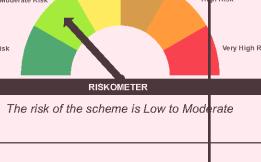
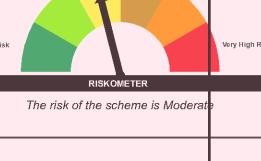
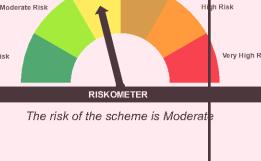
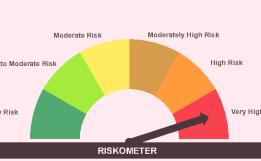
RISKOMETER

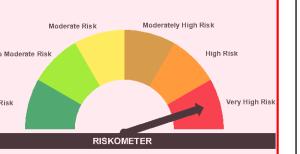
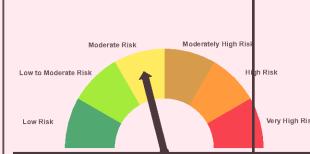
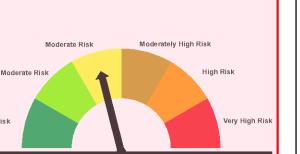
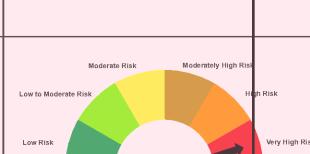
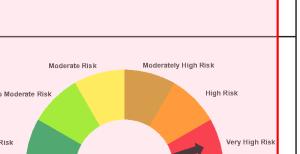
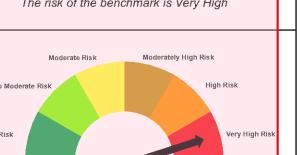
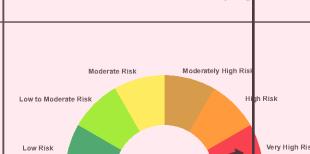
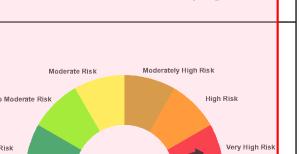
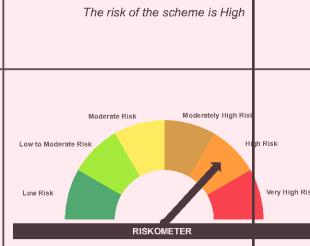
The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer- First Tier Benchmark
LIC MF Large Cap Fund <ul style="list-style-type: none"> Long Term Capital Appreciation A Fund that primarily invests in large-cap stock Risk - Very High 	 The risk of the scheme is Very High	Nifty 100 TRI	 The risk of the benchmark is Very High
LIC MF Large & Mid Cap Fund <ul style="list-style-type: none"> Long Term Capital Appreciation A Fund that primarily invests in large and mid-cap stocks Risk - Very High 	 The risk of the scheme is Very High	Nifty LargeMidcap 250 TRI	 The risk of the benchmark is Very High
LIC MF Flexi Cap Fund <ul style="list-style-type: none"> Long Term Capital Appreciation Investing across Large, Mid & Small-cap stocks Risk - Very High 	 The risk of the scheme is Very High	Nifty 500 TRI	 The risk of the benchmark is Very High
LIC MF ELSS Tax Saver <ul style="list-style-type: none"> Long Term Capital Growth Investing in equity and equity related securities. Risk - Very High 	 The risk of the scheme is Very High	Nifty 500 TRI	 The risk of the benchmark is Very High
LIC MF Multi Cap Fund <ul style="list-style-type: none"> Long Term Capital Appreciation Investing in equity and equity related instruments across Large, Mid & Small Cap stocks. Risk - Very High 	 The risk of the scheme is Very High	NIFTY 500 Multicap 50:25:25 TRI	 The risk of the benchmark is Very High
LIC MF Infrastructure Fund <ul style="list-style-type: none"> Long Term Capital Growth Investment in equity and equity related instruments of companies engaged either directly or indirectly in infrastructure sector. Risk - Very High 	 The risk of the scheme is Very High	Nifty Infrastructure TRI	 The risk of the benchmark is Very High
LIC MF Banking & Financial Services Fund <ul style="list-style-type: none"> Capital appreciation over long term Investment predominantly in a portfolio of equity and equity related securities of companies engaged in banking and financial services. Risk - Very High 	 The risk of the scheme is Very High	Nifty Financial Services TRI	 The risk of the benchmark is Very High
LIC MF Dividend Yield Fund <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in dividend yielding equity and equity related instruments. Risk - Very High 	 The risk of the scheme is Very High	Nifty 500 TRI	 The risk of the benchmark is Very High
LIC MF Focused Fund <ul style="list-style-type: none"> Long term capital appreciation. Investment in equity & equity related instruments of up to 30 companies across market capitalization. Risk - Very High 	 The risk of the scheme is Very High	Nifty 500 TRI	 The risk of the benchmark is Very High
LIC MF Midcap Fund <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related instruments of Midcap companies. Risk - Very High 	 The risk of the scheme is Very High	Nifty Midcap 150 TRI	 The risk of the benchmark is Very High
LIC MF Manufacturing Fund <ul style="list-style-type: none"> Capital appreciation over long term Investment predominantly in equity and equity related instruments of companies manufacturing theme Risk - Very High 	 The risk of the scheme is Very High	Nifty India Manufacturing Index (TRI)	 The risk of the benchmark is Very High

RISKOMETER

The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer - First Tier Benchmark
LIC MF Healthcare Fund <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related instruments of companies engaged in Healthcare & Allied Sectors. Risk - Very High 	 The risk of the scheme is Very High	BSE Health Care TRI	 The risk of the benchmark is Very High
LIC MF Small Cap Fund <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related instruments of Smallcap companies. Risk - Very High 	 The risk of the scheme is Very High	Nifty Smallcap 250 TRI	 The risk of the benchmark is Very High
LIC MF Value Fund <ul style="list-style-type: none"> Long term capital appreciation Investment in equity and equity related instruments by following value investment strategy. Risk - Very High 	 The risk of the scheme is Very High	Nifty 500 TRI	 The risk of the benchmark is Very High
LIC MF Aggressive Hybrid Fund <ul style="list-style-type: none"> Long term capital appreciation with current income. A fund that invests both in stocks and fixed income instruments. Risk - Very High 	 The risk of the scheme is Very High	CRISIL Hybrid 35+65 Aggressive Index	 The risk of the benchmark is Very High
LIC MF Balanced Advantage Fund <ul style="list-style-type: none"> Capital appreciation over a long period of time Investments in a dynamically managed portfolio of equity and equity related instruments, debt and money market instruments. Risk - Very High 	 The risk of the scheme is Very High	Nifty 50 Hybrid Composite Debt 50:50 Index	 The risk of the benchmark is Very High
LIC MF Equity Savings Fund <ul style="list-style-type: none"> Regular Income & Capital appreciation over Medium to Long term. Investment in equity and equity related instruments including equity derivatives, arbitrage and debt and money market instruments. Risk - Moderately High 	 The risk of the scheme is Moderately High	Nifty Equity Savings Index	 The risk of the benchmark is Moderate
LIC MF Conservative Hybrid Fund <ul style="list-style-type: none"> Medium term capital appreciation with current income A fund that invests predominantly in debt instruments with marginal equity exposure. Risk - Moderately High 	 The risk of the scheme is Moderately High	CRISIL Hybrid 85+15 Conservative Index	 The risk of the benchmark is Moderately High
LIC MF Arbitrage Fund <ul style="list-style-type: none"> Income over a short term investment horizon. Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment of the equity market. Risk - Low 	 The risk of the scheme is Low	NIFTY 50 Arbitrage Index	 The risk of the benchmark is Low
LIC MF Unit Linked Insurance Scheme <ul style="list-style-type: none"> Long term capital appreciation and current income. Investment in equity and equity related securities, fixed income securities (debt and money market securities). Risk - Very High 	 The risk of the scheme is Very High	CRISIL Hybrid 35+65 Aggressive Index	 The risk of the benchmark is Very High
LIC MF Overnight Fund <ul style="list-style-type: none"> Income with high levels of safety and liquidity over short term Investment in debt and money market instruments with overnight maturity. Risk - Low to Moderate 	 The risk of the scheme is Low to Moderate	NIFTY 1D Rate Index	 The risk of the benchmark is Low

RISKOMETER

The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer - First Tier Benchmark
LIC MF Liquid Fund <ul style="list-style-type: none"> Income for short term Investment in debt / money market instruments with maturity upto 91 days. Risk - Low to Moderate 	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the scheme is Low to Moderate</p>	CRISIL Liquid Debt A-I Index	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the benchmark is Low to Moderate</p>
LIC MF Ultra Short Duration Fund <ul style="list-style-type: none"> 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 - Low to Moderate 	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the scheme is Low to Moderate</p>	CRISIL Ultra Short Duration Debt A-I Index	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the benchmark is Low to Moderate</p>
LIC MF Money Market Fund <ul style="list-style-type: none"> Income over short term. Investment in money market instruments with maturity up to one year Risk - Low 	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the scheme is Low</p>	NIFTY Money Market Index A-I	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the benchmark is Low to Moderate</p>
LIC MF Low Duration Fund <ul style="list-style-type: none"> Income for short term A fund that focuses on low duration securities. Risk - Low to Moderate 	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the scheme is Low to Moderate</p>	CRISIL Low Duration Debt A-I Index	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the benchmark is Low to Moderate</p>
LIC MF Short Duration Fund <ul style="list-style-type: none"> Generation of reasonable returns over short to medium term. Investment in Debt securities and money market instruments. Risk - Moderate 	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the scheme is Moderate</p>	CRISIL Short Duration Debt A-II Index	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the benchmark is Low to Moderate</p>
LIC MF Banking & PSU Fund <ul style="list-style-type: none"> 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 	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the scheme is Moderate</p>	NIFTY Banking & PSU Debt Index A-II	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the benchmark is Low to Moderate</p>
LIC MF Medium to Long Duration Fund <ul style="list-style-type: none"> Income over medium to long term To generate income/capital appreciation through investments in Debt and Money market instruments. Risk - Moderate 	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the scheme is Moderate</p>	CRISIL Medium to Long Duration Debt A-III Index	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the benchmark is Moderate</p>
LIC MF Gilt Fund <ul style="list-style-type: none"> Long term capital appreciation and current income Investment in sovereign securities issued by Central/ State Government. Risk - Moderate 	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the scheme is Moderate</p>	Nifty All Duration G-Sec Index	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the benchmark is Moderate</p>
LIC MF Children's Fund <ul style="list-style-type: none"> Long term capital appreciation and current income A fund that invests both in stocks and fixed income instruments. Risk - Very High 	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the scheme is Very High</p>	CRISIL Hybrid 35+65 Aggressive Index	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the benchmark is Very High</p>
LIC MF BSE Sensex ETF <ul style="list-style-type: none"> Long Term Investment Investment in securities covered by BSE SENSEX, subject to tracking errors. Risk - Very High 	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the scheme is Very High</p>	BSE Sensex TRI	 <p>Moderate Risk Low to Moderate Risk Low Risk Moderately High Risk High Risk Very High Risk</p> <p>RISKOMETER</p> <p>The risk of the benchmark is Very High</p>

The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer - First Tier Benchmark
LIC MF Nifty 50 ETF <ul style="list-style-type: none"> Long Term Investment Investment in securities covered by NIFTY 50 Index, subject to tracking errors. Risk - Very High 		NIFTY 50 TRI	
LIC MF Nifty 100 ETF <ul style="list-style-type: none"> 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 		NIFTY 100 TRI	
LIC MF Nifty Midcap 100 ETF <ul style="list-style-type: none"> 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 		Nifty Midcap 100 TRI	
LIC MF Nifty 8-13 yr G-Sec ETF <ul style="list-style-type: none"> Medium to long term income Investment in securities in line with Nifty 8-13 yr G-Sec Index to generate comparable returns subject to tracking error. Risk - Moderate 		Nifty 8-13 yr G-Sec	
LIC MF BSE Sensex Index Fund <ul style="list-style-type: none"> Long Term Capital Growth Investment in equity instrument of BSE Sensex index stocks subject to tracking error. Risk - Very High 		BSE Sensex TRI	
LIC MF Nifty 50 Index Fund <ul style="list-style-type: none"> Long Term Capital Growth Investment in equity instrument of respective index stocks subject to tracking error. Risk - Very High 		NIFTY 50 TRI	
LIC MF Nifty Next 50 Index Fund <ul style="list-style-type: none"> 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 		Nifty Next 50 TRI	
LIC MF Gold Exchange Traded Fund <ul style="list-style-type: none"> 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 		Domestic Price of Gold	
LIC MF Gold ETF Fund of Fund <ul style="list-style-type: none"> 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 		Domestic Price of Gold	

*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 December 2024 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

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 RISK CLASS			
	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
LIC MF Banking & PSU Fund	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)	A-III		
LIC MF Medium to Long Duration Fund	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)	B-III		
LIC MF Low Duration Fund	Relatively Low (Class I)		B-II	
	Moderate (Class II)			
	Relatively High (Class III)			
LIC MF Short Duration Fund	Relatively Low (Class I)			
	Moderate (Class II)		B-II	
	Relatively High (Class III)			
LIC MF Ultra Short Duration Fund	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			
LIC MF Overnight Fund	Relatively Low (Class I)	A-I		
	Moderate (Class II)			
	Relatively High (Class III)			
LIC MF Liquid Fund	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			
LIC MF Gilt Fund	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)	A-III		
LIC MF Nifty 8-13 yr G-Sec ETF	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)	A-III		
LIC MF Money Market Fund	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			

Branch Offices

Area Office	Area Office Address	LICMF Officers Details
AGRA	507B, 5th Floor, Business Square, Sanjay Place, Agra, Uttar Pradesh - 282002	Mr. Vivek Paliwal - Area Manager +91 9319813130, 056-24054167 br.agra@licmf.com
AHMEDABAD	B-208 & 209, Shrivanta One Complex, Opp. Kothawala Flat, Nr. Hare Krishna Complex, Ashram Road, Ahmedabad - 380006	Mr. Ankit Modi - Area Manager - Retail Sales +91 99798 92737 079-40380568, br.ahmedabad@licmf.com
BENGALURU	N112, 113, 114, Manipal Centre North Block No. 47, Dickenson Road, Bangalore - 560042	Mr. Vishal Kumar K. - Area Manager, Bangalore +91 93534 69698 , 080-42296491, br.bangalore@licmf.com
BHUBANESWAR	Plot No-2B & 2C, Ground Floor, Behind Ram Mandir Kharavel Nagar, Bhubaneswar- 751001, Odisha	Mr. Samira Kumar Maharathi - Area Manager, Bhubhaneshwar +91 73810 68161 0674-2396522, br. bhubaneswar@licmf.com
BORIVALI	Shop no. 10, Harismitri Premises Co-operative Housing Limited, SVP Road, Opp HDFC Bank, Near Chamunda Circle, Mumbai - 400092	Mr. Indranath Chowdhury - Area Manager - Retail Sales +91 9819585907 022 - 35113069, br.borivali@licmf.com
CHANDIGARH	Sco No. 2475-76, Second Floor Sector 22-C, Chandigarh - 160022	Mr. Mukeshwar Lal - Area Manager - Retail Sales, Haryana, HP and J&K, +919815748368 +91 172 4616100, br.chandigarh@licmf.com
CHHATRAPATI SAMBHAJINAGAR (AURANGABAD)	Office No. 02, Anant Darshan Apartment, Plot No. 107, Samarth Nagar, Chhatrapati Sambhajinagar (Aurangabad) - 431001	Mr. Prashant Ronghe - Area Manager - Retail Sales +91 77200 34552, +91 76202 37325 br.aurangabad@licmf.com
CHENNAI	LIC Of India, New No. 153, Old No. 102, LIC Annexure Building, Ground Floor, Anna Salai, Chennai - 600002	Ms. Rathi Raj K C - Customer Service Executive +91 81139 05085 044-28411984 / 28555883, br.chennai@licmf.com
COIMBATORE	C/O LIC Divisional Office, India Life Building, 1543/44, Trichy Road, Coimbatore - 641018	Mr. Manikandan M - Area Manager, Coimbatore +91 95432 14437 0422-4393014, br.coimbatore@licmf.com
DELHI	911-912, Prakash Deep Building 07, Tolstoy Marg New Delhi - 110001	Mr. Akhil Kumar - Chief Area Manager - Sales +91 70655 51661 011 - 23359190 / 23314396, br.delhi@licmf.com
DURGAPUR	B 209, Kalpataru Building, Bengal Shristi Complex, City Center, Durgapur : 713216, West Bengal	Mr. Ritabrata Pan - Area Manager, Durgapur +91 93783 30300, r.pan@licmf.com
ERNAKULAM	11th Floor, Jeevan Prakash, LIC Divisional Office, M.G Road, Ernakulam -682011	Mr. Prem David Paul - Area Manager-Retail Sales +91 99958 61712 0484-2367643, br.ernakulam@licmf.com
GOA	Jeevan Vishwas Building, EDC Complex, Plot No. 2, Patto, Panaji, Goa - 403001	Ms. Kalyani - Customer Executive +91 97429 57778 0832-2988100, br.goa@licmf.com
GURUGRAM	Unit No - 208, 2Nd Floor, Building Vipul Agora, Near Sahara Mall, Mg Road, Gurugram, Haryana -122002	Mr. Pramod Prajapati - Area Manager - Gurgaon & Faridabad, +91 95999 59850 '0124-4075908, br.gurugram@licmf.com
GUWAHATI	Jeevan Prakash Building, Ground Floor, S.S. Road, Fancy Bazar, Guwahati - 781001	Mr. Biswanath Das - Regional Head - Retail Sales, North East Region, East Zone +91 90514 82997 0361-2730460, br.guahati@licmf.com
HYDERABAD	6th Floor, VV Vintage Boulevard Building, Somajhiguda, Raj Bhavan Road, Hyderabad - 500082	Mr. Srinivas Chittimalla - Area Manager +91 40 - 49521135 / 23244445, br.hyderabad@licmf.com
INDORE	U.V House, 1St Floor, 9/1-A South Tukoganj, Indore - 452001	Mr. Atul Pawar - Cluster Head - Madhya Pradesh +91 94065 86454 0731-4069162, br.indore@licmf.com
JAIPUR	LIC Do-1 Premises, Jeevan Nidhi-2, Ground Floor, Bhawani Singh Road, Ambedkar Circle, Jaipur - 302005	Mr. Ravindra Singh Ratnu - Area Manager - Retail Sales, +91 77929 73302 0141-2743620, br.jaipur@licmf.com
JAMSHPEDPUR	Jeevan Prakash Building, 3rd Floor, Beside Kamani Centre, Bistupur, Jamshedpur - 831001	Mr. Rajnитеe Kumar - Area Manager +91 9955189443 br.Jamshedpur@licmf.com
KANPUR	16/275 Jeevan Vikas Building, Ground Floor, Besides Canara Bank, M. G. Road, Kanpur - 208001	Mr. Saurabh Kapoor - Area Manager +91 96167 88816 0512-2360240 / 3244949, br.kanpur@licmf.com
KOLKATA	Hindustan Building, Gr. Fl. 4, Chittaranjan Avenue, Kolkata - 700 072	Mr. Diptiman Sarkar - Area Manager - Retail Sales +91 99336 06347 0332-2129455, br.kolkata@licmf.com

Branch Offices

Area Office	Area Office Address	Area Manager Details
KOZHIKODE	Near Branch No:3, 1st Floor, LIC Divisional Office, Jeevan Prakash, Mananchira, Kozhikode - 673001	Mr. Ratheesh Krishnan - Area Manager - Calicut +91 9539500777 0495-2723030, br.kozhikode@licmf.com
LUCKNOW	Office No. 4, 1st Floor, Centre Court Building, 3/C, 5, Park Road, Lucknow, Uttar Pradesh - 226001	Mr. Abhay Prakash Srivastava - Area Manager +91 91981 71761; 0522-2231186, br.lucknow@licmf.com
LUDHIANA	Sco-15, 103, 1st Floor, Sanplaza Building, Feroze Gandhi Market, Ludhiana -141001	Mr. Pardeep Soni - Area Manager - Retail Sales +917087203334; 0161- 4507033 br.ludhiana@licmf.com
MANGALORE	No 6, Ground Floor, Popular Building, K S Rao Road, Mangalore - 575001	Mr. Kiran Kumar - Area Manager, Mangalore +91 96866 55735 0824-2411482, br.mangalore@licmf.com
MUMBAI	Ground Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400020	Mr. Kedar P Natani - Area Manager - Retail Sales +91 98332 43789 0226-6016178, br.mumbai@licmf.com
NAGPUR	The Edge Building Plot No.12, 4th Floor, W. H. C. Road, Shankar Nagar, Nagpur - 440010	Mr. Rajat Vinod Parashar - Area Manager - Retail Sales, +91 77578 06567 br.nagpur@licmf.com
NASHIK	Bedmutha'S Navkar Heights Office No 03, 3rd Floor, New Pandit Colony, Sharapur road, Nasik - 422002	Mr. Vaibhav Nanoti - Area Manager, Nasik +91 94228 62120 0253-2579507, br.nasik@licmf.com
NOIDA	Office No. 525, 5th Floor, Super Area Wave Silver Tower, Sector 18, Noida, Uttar Pradesh - 201301	Mr. Amit Kumar Srivastava - Area Office Incharge +91 99118 35381, +91 120 3121855 a3.srivastava@licmf.com
PATNA	Office no - 511/512 Ashiana Hariniwas, 5th floor Dakbunglow road, Patna, Bihar - 800001	Mr. Amit Vishal - Area Manager - Muzaffarpur +91 94310 23274 br.patna@licmf.com
PUNE	C/O LIC Of India, 1St Floor, Jeevan Prakash, Divisional Office 1, Near All India Radio, Shivaji Nagar University Road, Pune - 411005	Mr. Ashok Tiwari - Area Manager - Retail Sales +91 9503119778 02025537301, br.pune@licmf.com
RAIPUR	1st Floor, Phase 1 Investment Building, LIC Of India, Jeevan Bima Marg, Pandri, Raipur, Chhattisgarh - 492004	Mr. Sandeep Chandra - Chief Area Manager +91 99938 82255 0771-2236780, br.raipur@licmf.com
RAJKOT	Jeevan Prakash, LIC Of India Building Campus, Mahila Chowk, Tagore Marg, Rajkot - 360001	Mr. Parekh Dhairyा Manishbhai - Area Manager - Rajkot +91 95128 01110 0281-2461522, br.rajkot@licmf.com
RANCHI	2nd Floor, Narasaria Tower, Opposite Lalpur Police Station, Ranchi - 834001	Mr. Vikash Kumar Verma - Area Manager - Ranchi +91 98351 97681 0651-2206372, br.ranchi@licmf.com
SURAT	Office No – 122/B, International Trade Centre (ITC), Majuragate Crossing, Ring Road - Surat - 395002.	Mr. Sumeet Kumar - Area Manager - Retail Sales +91 9377920151; 02614862626, br.surat@licmf.com
THANE	Shop no. 4, Vagad Jainam Villa, Vishnu Nagar, Off Ghantali Road, Naupada, 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. 412A, 4th Floor, Ashok Nagar Main Road, Udaipur - 313001	Mr. Love Vyas - Area Manager - Udaipur +91 9587775881 br.udaipur@licmf.com
VASHI	Shop 18, Plot 83, Devavrata Premises CHS Ltd., Sector 17, Near HDFC Bank Ltd., Vashi, Navi Mumbai, Maharashtra - 400703.	Mr. Kalpesh Somanth Rathi - Area Manager +91 81085 48786, 022-46731454, k.rathi@licmf.com
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KFin Technologies Limited Offices

Agartala: Ols Rms Chowmuhan 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-I 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, Maharashtra, 9890003215; **Ajmer:** 302 3Rd 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 Maharashtra, Maharashtra, 0724-2451874; **Aligarh:** 1St Floor Sevi Complex Near Jain Temple Samad Road Aligarh-202001, Uttar Pradesh, 7518801802; **Allahabad:** Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001, Uttar Pradesh, 7518801803; **Alwar:** Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001, Rajasthan, 0144-4901131; **Amaravathi:** Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601, Maharashtra, 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, Maharashtra, 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, 06782-260503; **Bangalore:** No 35 Puttanna Road Basavanagudi Bangalore 560004, Karnataka, 080-26602852; **Bankura:** Plot Nos- 80/1/Anatunchal Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101, West Bengal, 9434480586; **Bareilly:** 1St Floor rear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001, Uttar Pradesh, 7518801806; **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, Mathani Road, Begusarai, Bihar - 851101 , Bihar, 7518801807/9693344717; **Belgaum:** Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011, Karnataka, 0831 4213717; **Bellary:** Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103, 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 Chandrapk Complexghantaghara Radha Rani Sinha Road Bhagalpur 812001, Bihar, 7518801808; **Bharuch:** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001, Gujarat, 9081903042; **Bhatinda:** Mcb-Z-3-01043 2 Floor Goniana Road Opporite Nippon India M/ G Road Near Hanuman Chowk Bhatinda 151001, Punjab, 0164- 5006725; **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; **Bhubaneswar:** A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007, Orissa, 0674-2548981; **Bikaner:** H.No. 10, Himtasari House, Museum circle, Civil 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 Jamblji Gully Near Railway Station Borivali Mumbai 400 092, Maharashtra, 022-28916319; **Burdwan:** Saluja Complex; 846 Laxmiapur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101, West Bengal, 0342-2665140; **Calicut:** Second Floor Manimuriyl Centre Bank Road Kasaba Village Calicut 673001, Kerala, 0495-4022480; **Chandigarh:** First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022, Union Territory, 1725101342; **Chennai:** 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam Chennai – 600 034, Tamil Nadu, 044-2830 9147, 044-28309100; **Chinsura:** No: 96 Po: Chinsurah Doctors Lane Chinsurah 712101, West Bengal, 033-26810164; **Cochin:** Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015, Kerala, 0484 - 4025059; **Coimbatore:** 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018, Tamil Nadu, 0422 - 438801; **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 P J 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, Uttarakhand, 7518801810; **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, Maharashtra, 02562-282823; **Durgapur:** Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216, West Bengal, 0343-6512111; **Eluru:** Dno-23A-7-72/73K 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, 7518801812; **Ferozpur:** The Mall Road Chawla Bulding 1st Floor Opp. Central 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 Floor hotel Skylark Swaraipuri Road - Gaya 823001, Bihar, 0631-2220065; **Ghatkopar:** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077, Maharashtra, 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 - 273001, Uttar Pradesh, 7518801816; **Gulbarga:** H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat 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:** Ganpati 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 263139, Uttarakhand, 7518801819; **Haridwar:** Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410, Uttarakhand, 7518801820; **Hassan:** Sas No: 490 Hemadri Arcade 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:** R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029, Karnataka, 0836-2950643; **Hyderabad(Gachibowli):** Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032, Telangana, 040-79615122; **Hyderabad:** Nc: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 Jaipur 302001, Rajasthan, 01414167715/17; **Jalandhar:** Office No 7, 3Rd Floor City Square Building E-H-197 Civil Line Next To Kalyan Jewellers Jalandhar 144001, Punjab, 0181-5094410; **Jalgaon:** 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001, Maharashtra, 9421521406; **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101, 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 Plaza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008, Gujarat, 0288 3065810; **Jamshedpur:** Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001, Jharkhand, 6572912170; **Jhansi:** 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001, Uttar Pradesh, 7518801823; **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, 0235-2652220; **Kalyani:** Ground Floor,H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235, West Bengal, 9883018948; " **Kannur:** 2Nd Floor Global Village Bank Road Kannur 670001, Kerala, 0497-2764190; **Kanpur:** 15/46 E 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, 0878-2244773; **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 Saiaram 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, Maharashtra, 0231 2653656; **Kolkata:** 2/1 Russel Street 4Thfloor Kankaria 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,

7000544408;Kota: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007, Rajasthan, 0744-5100964; **Kottayam:** 1St Floor Csiascension Square Railway Station Road Collectorate P O 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, Oppsite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan, Maharashtra - 421301; **Ludhiana:** Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001, Punjab, 0161-4670278; **Madurai:** No. C 16/17 Ar Plaza 1ST Floor North Veli Street Madurai 625001, Tamil Nadu, 0452-2601856; **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; **Margao:** Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpda Market Complex Margao - 403601, Goa, 0832-2957253 ;**Mathura:** Shop No. 9 Ground Floor Vihari Lal Plaza Oppsite Brijwasi Centrum Near New Bus Stand Mathura 281001, Uttar Pradesh, 7518801834; **Meerut:** Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Oppsite 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 Floordtt Road Mandir Wall Gali Civil Lines Barat Ghar Moga 142001, Punjab, 01636 - 230792; **Moradabad:** 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, Maharashtra, 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; **Nagercoil:** Hno 45 1St Floor East Car Street Nagercoil 629001, Tamil Nadu, 04652 - 233552; **Nagpur:** Plot No. 2 Block No. B / 1 & 2 Shree Apramant Khare Town Mata Mandir Road Dharampeth Nagpur 440010, Maharashtra, 0712-3513750; **Nanded:** Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601, Maharashtra, 02462-237885; **Nasik:** S-9 Second Floor Suyojit Sankul Sharapur Road Nasik 422002, Maharashtra, 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, Ibac Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore, Andhra Pradesh- 524003 ; **Palghat:** No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001, Kerala, 9889568533; **Panipat:** Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana, 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 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, Pondicherry , 0413-4300710; **Pune:** Office # 207-210 Second Floor Kamla Arcade Jm Road, Opposite Balgandharva Shivaji Nagar Pune 411005, Maharashtra, 020-46033615 / 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 Arcade 2Nd Floor Ganuga Veedhi Danavaipeeta Rajahmundry East Godavari Dist Ap - 533103 , Andhra Pradesh, 0883-2434468/70; **Rajkot:** 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001, Gujarat, 9081903025; **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. Sonebhadrā (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 Dwarkadish Dharm Shala, Rammagar, Roorkee-247667, Uttarakhand, 7518801845; **Rourkela:** 2Nd Floor, Main Road Udit Nagar Sundargarh Rourkela 769012, Orissa, 0661-2500005 ; **Sagar:** 1I 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 768001, Orissa, 0663-2533437; **Satar:** G7, 465A, Govind Park Satar Bazaar, Satara - 415001, Maharashtra, 9890003215; **Satna:** 1St Floor Gopal Complex Near Bus Stand Rewa 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 Cors Mission Compound Shimoga 577201, Karnataka, 08182-295491; **Shivpuri:** 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 Sevko Road - Siliguri 734001, West Bengal, 0353-2522579; **Sitapur:** 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 267001, Uttar Pradesh, 7518801851; **Solan:** Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212, Himachal Pradesh, 7518801852; **Solapur:** Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007, Maharashtra, 0217-2300021 / 2300318; **Sonepat:** Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001., Haryana, 7518801853; Sri Ganganagar: Address Shop No. 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, CB Road, Srikakulam Andhra Pradesh - 532001, Andhra Pradesh, 08942358563; **Sultanpur:** 1St Floor Ramashanker Market Civil Line - Sultanpur 228001, Uttar Pradesh, 7518801854; **Surat:** Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002, Gujarat, 9081903041; **Thane:** Room No. 302 3Rd Floorganga Prasad 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 Aravind Eye Hospital Tirunelveli 627001, Tamil Nadu, 0462-4001416; **Tirupathi:** Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501, Andhra Pradesh, 9885995544 / 0877-2255797; **Trivallu:** 2NdFloorerinjury Complex Ramanchira Opp Axis Bank Thiruvalla 689107, Kerala, 0469-2740540; **Tinsukia:** 3rd Floor, Shanti Tower, Chirwappatty Road, Tinsukia - 786125, 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 620017, Tamil Nadu, 0431-4020227; **Trivandrum:** 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001, Kerala, 0471-4618305; **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 Above Vishal Megha Mart Ujjain 456001, Madhya 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 Arhant Complex , Second Floor, Madhopur, Shivpurva Siga 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 Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016, Andhra Pradesh, 0891-2714125; **Warangal:** Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002, Telangana, 0870-2441513; **Yamuna Nagar:** B-V 185/A 2Nd Floor Jagdri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001, Haryana, 7518801857

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

GLOSSARY

○ 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.

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

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 assessment 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.

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

○ 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.

○ 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.



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

*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 December 2024 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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