

FACT SHEET

31st March 2025



MUTUAL
FUNDS
Sahi Hai

A little joy goes

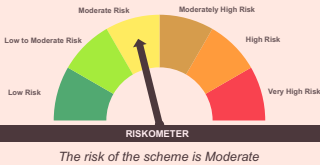
A long way

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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)

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



This product is suitable for investors who are seeking*:

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

Potential Risk Class (PRC) Matrix

		Potential Risk Class		
Credit Risk →	Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Relatively Low (Class I)	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 March 2025 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

Your investment recipe:
Equity, Debt, Gold
All in one bowl.

Designed for investors seeking
harmony and balance across
market cycles.




Invest in

LIC MF
**MULTI ASSET
ALLOCATION FUND**

An open ended scheme investing in Equity, Debt and Gold

To know more,
please consult your
Financial Adviser

Call Toll Free
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This product is suitable for investors who are seeking*:

- Capital appreciation over a long period of time.
- Investments in a diversified portfolio of equity & equity related instruments, Debt & Money Market Instruments and Units of Gold ETFs as per asset allocation pattern
- **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 March 2025 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

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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.

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.

Dear Investor,

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

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

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

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

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

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

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

Every year in April, it is a ritual to talk about the new financial year and the opportune time to plan taxes by choosing tax-saving investments. Under the old tax regime, many individuals used to invest in various tax-saving instruments, especially equity linked savings scheme (ELSS), popularly known as tax-saving mutual fund schemes.

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

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

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

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

Happy investing!

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



Mr. Ravi K. Jha
Managing Director & CEO



Mr. Yogesh Patil
Chief Investment Officer - Equity

EQUITY

Market Outlook

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

Capital Flows:

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

Outlook

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

Source: Bloomberg



Mr. Marzban Irani
Chief Investment Officer - Fixed Income

DEBT

Market Outlook

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

In the last week of March, the borrowing calendar for H1FY26 (April to September) was announced with bond issuances of Rs 8 lakh crore, or about 54% of the Rs 14.8 lakh crore annual borrowing target. The maturity of 1HFY26 is Rs 2.06 lakh crore. With a lesser share of far-end supply, this borrowing calendar was in line with expectations. 26% of the whole H1FY26 supply is concentrated in the 10-year segment, with the 15- and 40-year segments following. The net issuance in H1FY26 is at Rs 5.8 Tn, the government has also lowered the net bill borrowing to (-)639 bn in the 1QFY26 compared to that of (-)629 bn in 1QFY25.

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

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

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

Outlook

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

Source: Bloomberg



Mr. Nikhil Rungta
Co-Chief Investment Officer- Equity

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

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

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

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

Global Moves, Local Impact

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

For Indian markets, here's what this means:

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

But India Isn't Standing Still

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

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

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

How We're Navigating It

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

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

Looking Ahead

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

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

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

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

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

Fund Manager Details

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

Fund Manager Details

	Fund Manager 1	Managing Since	Fund Manager 2	Managing Since	Fund Manager 3	Managing Since	AUM
Solution Oriented Funds							
	Equity		Debt				
LIC MF Children's Fund	Nikhil Rungta	July 01, 2024	Pratik Shroff	Sep 26, 2023			₹ 14.85 Cr
Total					₹ 14.85 Cr		
ETF, Index & Other Funds							
	Equity		Debt			Commodity	
LIC MF BSE Sensex ETF	Sumit Bhatnagar	Oct 03, 2023					₹ 766.89 Cr
LIC MF NIFTY 50 ETF	Sumit Bhatnagar	Oct 03, 2023					₹ 817.53 Cr
LIC MF NIFTY 100 ETF	Sumit Bhatnagar	Oct 03, 2023					₹ 699.17 Cr
LIC MF Nifty Midcap 100 ETF	Sumit Bhatnagar	Feb 14, 2024					₹ 640.82 Cr
LIC MF BSE Sensex Index Fund	Sumit Bhatnagar	Oct 03, 2023					₹ 84.12 Cr
LIC MF NIFTY 50 Index Fund	Sumit Bhatnagar	Oct 03, 2023					₹ 315.65 Cr
LIC MF Nifty Next 50 Index Fund	Sumit Bhatnagar	Oct 03, 2023					₹ 91.22 Cr
LIC MF Gold Exchange Traded Fund					Sumit Bhatnagar	June 01, 2024	₹ 293.64 Cr
LIC MF Gold ETF Fund of Fund					Sumit Bhatnagar	June 01, 2024	₹ 103.66 Cr
LIC MF Nifty 8-13 yr G-Sec ETF			Marzban Irani Pratik Shroff	Aug 10, 2016 Sep 26, 2023			₹ 2,471.18 Cr
Total					₹ 6,283.88 Cr		

Fund Managers Experiences

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

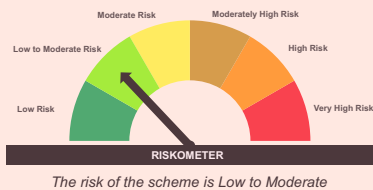
Happiness does not have
To wait, any longer!

Invest in

LIC MF LIQUID FUND

An Open Ended Liquid Scheme. A Relatively Low 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*:

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

Potential Risk Class (PRC) Matrix

	Potential Risk Class		
Credit Risk →	Relatively Low	Moderate	Relatively High
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 March 2025 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

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

LIC MF LARGE CAP FUND

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



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 31/03/2025: ₹ 1,379.07 Cr

Average AUM for March 2025: ₹ 1,338.56 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: Nifty 100 TRI

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

Fund Managers:

Name: Mr. Nikhil Rungta;

Total Experience: 16+ years

Name: Mr. Sumit Bhatnagar;

Total Experience: 24+ years

NAV as on March 31, 2025:

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

Expense Ratio as on March 31, 2025:

Regular: 2.14% **Direct:** 1.02%

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

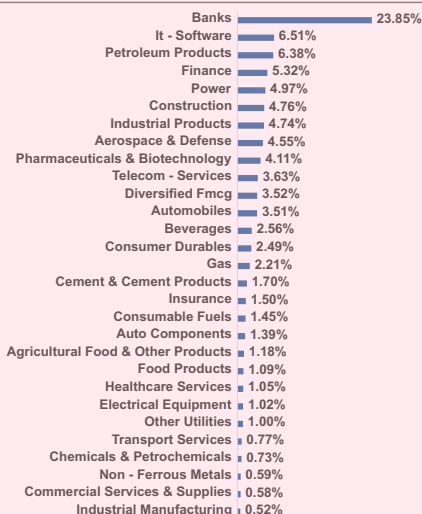
Annual Portfolio Turnover Ratio:

0.84 times

Risk Measures:

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

SECTOR ALLOCATION (% OF NAV)



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 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	4.55%
• Bharat Electronics Ltd.	2.96%
Hindustan Aeronautics Ltd.	1.58%
Agricultural Food & Other Products	1.18%
Tata Consumer Products Ltd.	1.18%
Auto Components	1.39%
Bharat Forge Ltd.	0.88%
Samvardhana Motterson International Ltd.	0.51%
Automobiles	3.51%
Maruti Suzuki India Ltd.	1.58%
Hero MotoCorp Ltd.	1.02%
Mahindra & Mahindra Ltd.	0.91%
Banks	23.85%
• HDFC Bank Ltd.	9.61%
• ICICI Bank Ltd.	7.33%
• State Bank of India	3.66%
• Kotak Mahindra Bank Ltd.	2.81%
Axis Bank Ltd.	0.43%
Beverages	2.56%
Allied Blenders And Distillers Ltd.	1.55%
VARUN BEVERAGES LIMITED	1.00%
Cement & Cement Products	1.70%
Grasim Industries Ltd.	1.17%
Ultratech Cement Ltd.	0.53%
Chemicals & Petrochemicals	0.73%
Pidilite Industries Ltd.	0.73%
Commercial Services & Supplies	0.58%
Teamlease Services Ltd.	0.58%
Construction	4.76%
• Larsen & Toubro Ltd.	3.87%
NCC Ltd.	0.89%
Consumable Fuels	1.45%
Coal India Ltd.	1.45%
Consumer Durables	2.49%
Blue Star Ltd.	1.15%
Titan Company Ltd.	0.73%
Senco Gold Ltd.	0.61%
Diversified Fmcg	3.52%
ITC Ltd.	1.86%
Hindustan Unilever Ltd.	1.66%
Electrical Equipment	1.02%
ABB India Ltd.	1.02%

- Top 10 holdings

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	6.21	6.14	6.65	10,621	10,614	10,665
3 Years	9.65	12.11	11.77	13,188	14,081	13,956
5 Years	20.22	23.82	23.72	25,128	29,075	28,957
Since Inception (September 1, 1994)	5.74	NA	10.99	55,192	NA	2,42,535

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	7.44	6.14	6.65	10,744	10,614	10,665
3 Years	10.40	12.11	11.77	13,458	14,081	13,956
5 Years	20.41	23.82	23.72	25,326	29,075	28,957
Since Inception (January 1, 2013)	13.20	13.54	13.24	45,687	47,347	45,817

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

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

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

For product labelling please refer page no. 78

LIC MF
**LARGE & MID
CAP FUND**

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

SCHEME FEATURES

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

Inception/Allotment Date: February 25, 2015

Fund Size:

AUM as on 31/03/2025: ₹ 2,859.42 Cr

Average AUM for March 2025: ₹ 2,754.73 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: Nifty LargeMidcap 250 TRI

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

Fund Managers:

Name: Mr. Yogesh Patil;

Total Experience: 22+ years

Name: Mr. Dikshit Mittal;

Total Experience: 18+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 36.0622	₹ 41.3315
IDCW Option	₹ 29.1979	₹ 32.7942

Expense Ratio as on March 31, 2025:

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

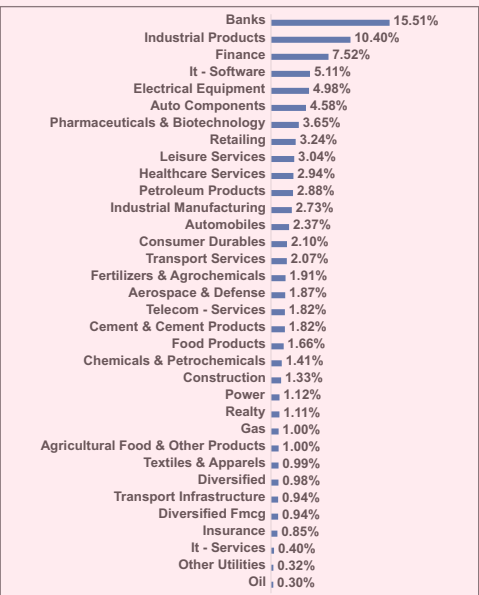
Annual Portfolio Turnover Ratio:

0.47 times

Risk Measures:

Standard Deviation	15.93%
Portfolio Beta	0.88
Sharpe Ratio	0.46
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)	7.20%

SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Aerospace & Defense	1.87%
Bharat Electronics Ltd.	1.87%
Agricultural Food & Other Products	1.00%
Tata Consumer Products Ltd.	1.00%
Auto Components	4.58%
• Bharat Forge Ltd.	2.24%
• Schaeffler India Ltd.	1.47%
• UNO Minda Ltd.	0.70%
• Divigi Torqtransfer Systems Ltd.	0.10%
• Carraro India Ltd.	0.07%
Automobiles	2.37%
Hero MotoCorp Ltd.	1.20%
Maruti Suzuki India Ltd.	1.17%
Banks	15.51%
• HDFC Bank Ltd.	5.21%
• ICICI Bank Ltd.	5.21%
• Kotak Mahindra Bank Ltd.	2.70%
• State Bank of India	1.38%
• Axis Bank Ltd.	1.01%
Cement & Cement Products	1.82%
Grasim Industries Ltd.	1.82%
Chemicals & Petrochemicals	1.41%
SRF Ltd.	0.94%
Navin Fluorine International Ltd.	0.47%
Construction	1.33%
Isgec Heavy Engineering Ltd.	0.77%
Afcons Infrastructure Ltd.	0.56%
Consumer Durables	2.10%
Voltas Ltd.	1.83%
Blue Star Ltd.	0.26%
Diversified	0.98%
3M India Ltd.	0.98%
Diversified Fmcg	0.94%
Hindustan Unilever Ltd.	0.94%
Electrical Equipment	4.98%
Bharat Bijlee Ltd.	1.40%
TD Power Systems Ltd.	1.19%
Schneider Electric Infrastructure Ltd.	0.98%
GE Vernova T&D India Limited	0.61%
Bharat Heavy Electricals Ltd.	0.52%
Quality Power Electrical Equipments Ltd.	0.26%
Fertilizers & Agrochemicals	1.91%
• Coromandel International Ltd.	1.91%
Finance	7.52%
• REC Ltd.	2.41%
Power Finance Corporation Ltd.	1.70%
Shriram Finance Ltd.	1.55%
Mahindra & Mahindra Financial Serv Ltd.	1.29%
Housing & Urban Development Corp Ltd.	0.56%
Food Products	1.66%
EID Parry India Ltd.	0.94%
Manorama Industries Ltd.	0.72%
Gas	1.00%
Gujarat Gas Ltd.	1.00%
Healthcare Services	2.94%
• Top 10 holdings	

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty LargeMidcap 250 TRI*	Nifty 50 TRI**		Scheme	Nifty LargeMidcap 250 TRI*	Nifty 50 TRI**
1 Year	15.28	7.33	6.65		11,528	10,733	10,665
3 Years	14.12	16.42	11.77		14,867	15,765	13,956
5 Years	24.47	29.25	23.72		29,891	36,021	28,957
Since Inception (February 25, 2015)	13.54	14.45	11.63		36,062	39,034	30,360

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)				Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty LargeMidcap 250 TRI*	Nifty 50 TRI**		Scheme	Nifty LargeMidcap 250 TRI*	Nifty 50 TRI**
1 Year	16.84	7.33	6.65		11,684	10,733	10,665
3 Years	15.66	16.42	11.77		15,477	15,765	13,956
5 Years	26.28	29.25	23.72		32,134	36,021	28,957
Since Inception (February 25, 2015)	15.08	14.45	11.63		41,332	39,034	30,360

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

For product labelling please refer page no. 78



Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	41.36%
Mid Cap	35.90%
Small Cap	17.60%
Total Equity	94.86%

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

Company	% of NAV
Apollo Hospitals Enterprise Ltd.	1.53%
Syngene International Ltd.	1.40%
Industrial Manufacturing	2.73%
Honeywell Automation India Ltd.	1.19%
Kennametal India Ltd.	0.81%
Dee Development Engineers Ltd.	0.37%
JNK India Ltd.	0.36%
Industrial Products	10.40%
• Shakti Pumps (India) Ltd.	3.94%
• Garware Hi-Tech Films Ltd.	2.66%
• Cummins India Ltd.	1.61%
• APL Apollo Tubes Ltd.	1.23%
• KEI Industries Ltd.	0.96%
Insurance	0.85%
Max Financial Services Ltd.	0.85%
IT - Services	0.40%
Tata Technologies Ltd.	0.40%
IT - Software	5.11%
Tata Consultancy Services Ltd.	1.84%
Infosys Ltd.	1.66%
LTIMindtree Ltd.	0.99%
Persistent Systems Ltd.	0.61%
Leisure Services	3.04%
• The Indian Hotels Company Ltd.	2.02%
• Jubilant Foodworks Ltd.	0.85%
Indian Railway Catering & Tou. Corp. Ltd.	0.18%
Oil	0.30%
Oil India Ltd.	0.30%
Other Utilities	0.32%
Concord Enviro Systems Ltd.	0.32%
Petroleum Products	2.88%
Reliance Industries Ltd.	1.89%
Hindustan Petroleum Corporation Ltd.	0.99%
Pharmaceuticals & Biotechnology	3.65%
Abbott India Ltd.	1.70%
Alkem Laboratories Ltd.	1.55%
Torrent Pharmaceuticals Ltd.	0.40%
Power	1.12%
Tata Power Company Ltd.	1.12%
Realty	1.11%
Prestige Estates Projects Ltd.	1.11%
Retailing	3.24%
• Trent Ltd.	2.67%
Arvind Fashions Ltd.	0.56%
Telecom - Services	1.82%
Bharti Hexacom Ltd.	1.27%
Tata Communications Ltd.	0.55%
Textiles & Apparels	0.99%
Page Industries Ltd.	0.99%
Transport Infrastructure	0.94%
JSW Infrastructure Ltd.	0.94%
Transport Services	2.07%
Transport Corporation Of India Ltd.	1.11%
Container Corporation Of India Ltd.	0.97%
Equity Holdings Total	94.86%
Cash & Other Receivables Total	5.14%
Grand Total	100.00%

SCHEME FEATURES

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

Inception/Allotment Date: April 15, 1993

Fund Size:

AUM as on 31/03/2025: ₹ 919.64 Cr

Average AUM for March 2025: ₹ 899.62 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: Nifty 500 TRI

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

Fund Managers:

Name: Mr. Nikhil Rungta;

Total Experience: 16+ years

Name: Mr. Jaiprakash Toshniwal;

Total Experience: 16+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 87.2314	₹ 95.8088
IDCW Option	₹ 27.5269	₹ 32.2456

Expense Ratio as on March 31, 2025:

Regular: 2.31% **Direct:** 1.28%

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

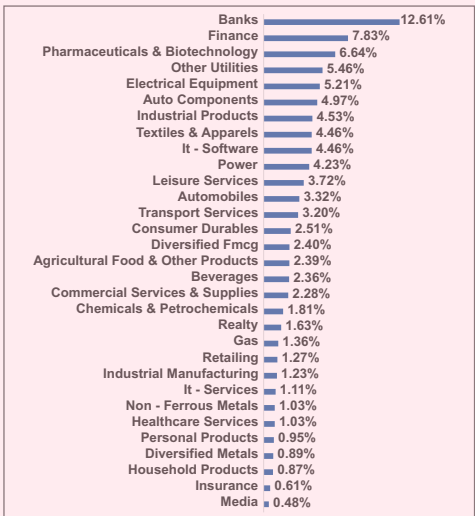
Annual Portfolio Turnover Ratio:

1.20 times

Risk Measures:

Standard Deviation	15.02%
Portfolio Beta	0.88
Sharpe Ratio	0.26
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)	7.20%

SECTOR ALLOCATION (% OF NAV)



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 31/03/2025

Company	% of NAV
Agricultural Food & Other Products	2.39%
Tata Consumer Products Ltd.	1.22%
CCL Products (India) Ltd.	1.18%
Auto Components	4.97%
Ramkrishna Forgings Ltd.	2.43%
Bharat Forge Ltd.	1.57%
Alicon Castalloy Ltd.	0.60%
JK Tyre & Industries Ltd.	0.37%
Automobiles	3.32%
Maruti Suzuki India Ltd.	2.06%
Hero MotoCorp Ltd.	1.25%
Banks	12.61%
HDFC Bank Ltd.	4.78%
Kotak Mahindra Bank Ltd.	2.97%
State Bank of India	2.21%
CSB Bank Ltd.	1.26%
ICICI Bank Ltd.	0.89%
Axis Bank Ltd.	0.50%
Beverages	2.36%
Allied Blenders And Distillers Ltd.	2.36%
Chemicals & Petrochemicals	1.81%
Navin Fluorine International Ltd.	1.81%
Commercial Services & Supplies	2.28%
International Gemmological Inst Ind Ltd.	1.74%
Teamlease Services Ltd.	0.54%
Consumer Durables	2.51%
Hindware Home Innovation Ltd.	1.04%
Titan Company Ltd.	0.81%
Senco Gold Ltd.	0.66%
Diversified Fmcg	2.40%
Hindustan Unilever Ltd.	2.40%
Diversified Metals	0.89%
Pondy Oxides & Chemical Ltd.	0.89%
Electrical Equipment	5.21%
Transrail Lighting Ltd.	1.90%
Bharat Heavy Electricals Ltd.	1.66%
Quality Power Electrical Equipments Ltd.	1.66%
Finance	7.83%
Aadhar Housing Finance Ltd.	1.91%
Shriram Finance Ltd.	1.72%
Creditaccess Grameen Ltd.	1.69%
Housing & Urban Development Corp Ltd.	1.22%
Cholamandalam Investment & Fin Co Ltd.	0.95%
TVS Holdings Ltd.	0.32%
Gas	1.36%
GAIL (India) Ltd.	0.72%
IRM Energy Ltd.	0.64%
Healthcare Services	1.03%
Syngene International Ltd.	1.03%
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	1.67	6.37	6.65	10,167	10,637	10,665
3 Years	9.55	13.89	11.77	13,150	14,761	13,956
5 Years	19.27	26.27	23.72	24,148	32,055	28,957
Since Inception (April 15, 1993)	7.54	NA^	12.99	1,02,098	NA^	4,97,069

SCHEME PERFORMANCE (Direct plan - Growth option)

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

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

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Nikhil Rungta is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 7. Also, Mr. Jaiprakash Toshniwal is managing the above scheme from 31st 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. 70.

For product labelling please refer page no. 78

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

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

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

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 31/03/2025: ₹ 1,383.23 Cr

Average AUM for March 2025: ₹ 1,340.52 Cr

Load Structure:

Exit Load:

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

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

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

Fund Managers:

Name: Mr. Dikshit Mittal;

Total Experience: 18+ years

Name: Mr. Yogesh Patil;

Total Experience: 22+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 15.3110	₹ 15.9442
IDCW Option	₹ 15.3110	₹ 15.9442

Expense Ratio as on March 31, 2025:

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

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

Annual Portfolio Turnover Ratio:

0.34 times

INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	0.78%
CCL Products (India) Ltd.	0.78%
Agricultural, Commercial & Construction Vehicles	0.89%
Escorts Kubota Ltd.	0.89%
Auto Components	6.20%
Bharat Forge Ltd.	1.51%
UNO Minda Ltd.	1.03%
Schaeffler India Ltd.	0.94%
Samvardhana Motherson International Ltd.	0.91%
Balkrishna Industries Ltd.	0.76%
Carraro India Ltd.	0.59%
Divgi Torqtransfer Systems Ltd.	0.45%
Automobiles	3.78%
Maruti Suzuki India Ltd.	1.53%
Mahindra & Mahindra Ltd.	1.21%
Hero MotoCorp Ltd.	1.03%
Banks	13.91%
● HDFC Bank Ltd.	3.73%
● ICICI Bank Ltd.	2.93%
● Kotak Mahindra Bank Ltd.	2.04%
● Axis Bank Ltd.	1.80%
State Bank of India	1.71%
The Federal Bank Ltd.	0.95%
Bank of India	0.75%
Beverages	2.08%
Allied Blenders And Distillers Ltd.	1.24%
VARUN BEVERAGES LIMITED	0.83%
Cement & Cement Products	2.06%
● Grasim Industries Ltd.	2.06%
Chemicals & Petrochemicals	4.15%
SRF Ltd.	1.37%
PCBL Chemical Ltd.	1.37%
Navin Fluorine International Ltd.	0.94%
Sudarshan Chemical Industries Ltd.	0.47%
Commercial Services & Supplies	0.18%
International Gemmological Inst Ind Ltd.	0.18%
Construction	1.52%
Isgec Heavy Engineering Ltd.	0.77%
Techno Electric & Engineering Co. Ltd.	0.74%
Consumer Durables	1.46%
Metro Brands Ltd.	0.67%
Cello World Ltd.	0.53%
Hindware Home Innovation Ltd.	0.26%
Electrical Equipment	8.65%
Avalon Technologies Ltd.	1.76%
GE Vernova T&D India Limited	1.75%
TD Power Systems Ltd.	1.52%
Bharat Bijlee Ltd.	1.02%
Schneider Electric Infrastructure Ltd.	1.00%
Azad Engineering Ltd.	0.69%
Transrail Lighting Ltd.	0.58%
Quality Power Electrical Equipments Ltd.	0.32%
Entertainment	1.83%
● Saregama India Ltd.	1.83%
Fertilizers & Agrochemicals	2.38%
Coromandel International Ltd.	1.46%
● Top 10 holdings	

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 500 Multicap 50:25:25 TRI*	Nifty 50 TRI**	Scheme	NIFTY 500 Multicap 50:25:25 TRI*	Nifty 50 TRI**
1 Year	14.91	6.88	6.65	11,491	10,688	10,665
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (October 31, 2022)	19.28	18.08	12.88	15,311	14,923	13,388

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 500 Multicap 50:25:25 TRI*	Nifty 50 TRI**	Scheme	NIFTY 500 Multicap 50:25:25 TRI*	Nifty 50 TRI**
1 Year	16.77	6.88	6.65	11,677	10,688	10,665
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (October 31, 2022)	21.30	18.08	12.88	15,944	14,923	13,388

Above returns are as on 31st March, 2025. 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. 78

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

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

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

SECTOR ALLOCATION (% OF NAV)



LIC MF MID CAP FUND

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



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 31/03/2025: ₹ 301.59 Cr

Average AUM for March 2025: ₹ 292.46 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: Nifty Midcap 150 TRI

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

Fund Managers:

Name: Mr. Karan Doshi;

Total Experience: 10.7+ years

Name: Mr. Dikshit Mittal;

Total Experience: 18+ years

NAV as on March 31, 2025:

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

Expense Ratio as on March 31, 2025:

Regular: 2.48% **Direct:** 1.33%

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

Annual Portfolio Turnover Ratio:

0.62 times

Risk Measures:

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

SECTOR ALLOCATION (% OF NAV)

Industrial Products	11.44%
Auto Components	10.80%
Finance	8.83%
Retailing	5.69%
IT - Software	5.63%
Consumer Durables	5.16%
Chemicals & Petrochemicals	3.85%
Pharmaceuticals & Biotechnology	3.83%
Leisure Services	3.69%
Fertilizers & Agrochemicals	3.62%
Banks	2.87%
Textiles & Apparels	2.72%
Healthcare Services	2.60%
Aerospace & Defense	2.53%
Realty	2.25%
Transport Services	2.03%
Food Products	1.89%
Industrial Manufacturing	1.88%
Telecom - Services	1.83%
Power	1.81%
Capital Markets	1.61%
Agricultural, Commercial & Construction Vehicles	1.43%
Diversified	1.38%
Oil	1.35%
Entertainment	1.23%
Beverages	1.14%
Electrical Equipment	1.06%
IT - Services	1.04%
Automobiles	1.00%
Cigarettes & Tobacco Products	0.77%

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 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	2.53%
• Bharat Electronics Ltd.	2.53%
Agricultural, Commercial & Construction Vehicles	1.43%
Escorts Kubota Ltd.	1.43%
Auto Components	10.80%
• UNO Minda Ltd.	3.07%
Schaeffler India Ltd.	1.81%
Bharat Forge Ltd.	1.71%
Balkrishna Industries Ltd.	1.67%
Endurance Technologies Ltd.	1.63%
Sansera Engineering Ltd.	0.91%
Automobiles	1.00%
Bajaj Auto Ltd.	1.00%
Banks	2.87%
• The Federal Bank Ltd.	2.87%
Beverages	1.14%
Allied Blenders And Distillers Ltd.	1.14%
Capital Markets	1.61%
Nippon Life India Asset Management Ltd.	1.61%
Chemicals & Petrochemicals	3.85%
• SRF Ltd.	2.75%
Deepak Nitrite Ltd.	1.10%
Cigarettes & Tobacco Products	0.77%
Godfrey Phillips India Ltd.	0.77%
Consumer Durables	5.16%
• Voltas Ltd.	2.29%
Metro Brands Ltd.	1.58%
P N Gadgil Jewellers Ltd.	1.30%
Diversified	1.38%
3M India Ltd.	1.38%
Electrical Equipment	1.06%
Hitachi Energy India Ltd.	1.06%
Entertainment	1.23%
Saregama India Ltd.	1.23%
Fertilizers & Agrochemicals	3.62%
Coromandel International Ltd.	2.10%
P I INDUSTRIES LIMITED	1.52%
Finance	8.83%
Mahindra & Mahindra Financial Serv Ltd.	1.70%
Cholamandalam Investment & Fin Co Ltd.	1.69%
Muthoot Finance Ltd.	1.59%
Power Finance Corporation Ltd.	1.53%
SBI Cards & Payment Services Ltd.	1.20%
CRISIL Ltd.	1.11%
Food Products	1.89%
• 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	13.03	8.17	6.65	11,303	10,817	10,665
3 Years	17.50	20.58	11.77	16,228	17,512	13,956
5 Years	27.91	34.62	23.72	34,266	44,140	28,957
Since Inception (January 25, 2017)	12.60	18.50	14.48	26,419	40,052	30,208

SCHEME PERFORMANCE (Direct plan - Growth option)

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

Above returns are as on 31st March, 2025. Different plans shall have 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. 78

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 31/03/2025: ₹ 493.73 Cr

Average AUM for March 2025: ₹ 457.97 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 March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 27.7034	₹ 30.8715
IDCW Option	₹ 27.7032	₹ 30.8671

Expense Ratio as on March 31, 2025:

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

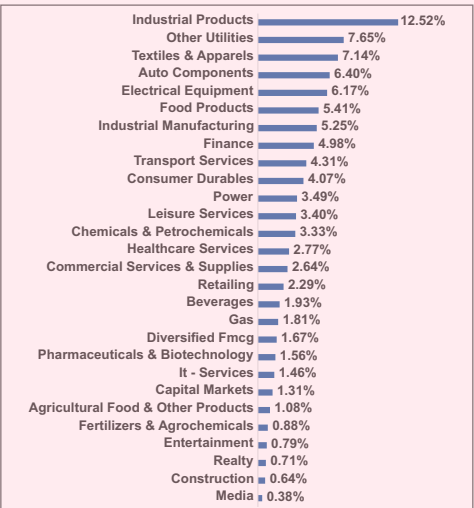
Annual Portfolio Turnover Ratio:

0.87 times

Risk Measures:

Standard Deviation	19.45%
Portfolio Beta	0.82
Sharpe Ratio	0.51
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)	7.20%

SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	1.08%
Triveni Engineering & Industries Ltd.	1.08%
Auto Components	6.40%
Ramkrishna Forgings Ltd.	2.18%
Kross Ltd.	1.70%
Exide Industries Ltd.	1.52%
JK Tyre & Industries Ltd.	1.01%
Beverages	1.93%
Allied Blenders And Distillers Ltd.	1.93%
Capital Markets	1.31%
Aditya Birla Sun Life AMC Ltd.	1.31%
Chemicals & Petrochemicals	3.33%
Navin Fluorine International Ltd.	1.93%
SRF Ltd.	1.40%
Commercial Services & Supplies	2.64%
International Gemmological Inst Ind Ltd.	2.64%
Construction	0.64%
PNC Infratech Ltd.	0.64%
Consumer Durables	4.07%
Blue Star Ltd.	2.12%
Johnson Controls-Hitachi AC India Ltd.	1.94%
Diversified Fmcg	1.67%
Hindustan Foods Ltd.	1.67%
Electrical Equipment	6.17%
TD Power Systems Ltd.	2.63%
Quality Power Electrical Equipments Ltd.	1.40%
Avalon Technologies Ltd.	1.39%
Bharat Heavy Electricals Ltd.	0.75%
Entertainment	0.79%
Saregama India Ltd.	0.79%
Fertilizers & Agrochemicals	0.88%
P I INDUSTRIES LIMITED	0.88%
Finance	4.98%
Housing & Urban Development Corp Ltd.	3.04%
REC Ltd.	1.00%
Aavas Financiers Ltd.	0.95%
Food Products	5.41%
Manorama Industries Ltd.	2.29%
Bikaji Foods International Ltd.	1.31%
EID Parry India Ltd.	0.94%
MRS Bectors Food Specialities Ltd.	0.86%
Gas	1.81%
Mahanagar Gas Ltd.	1.10%
Gujarat State Petronet Ltd.	0.71%
Healthcare Services	2.77%
Artemis Medicare Services Ltd.	1.80%
Global Health Ltd.	0.98%

- 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	11.60	6.02	6.65	11,160	10,602	10,665
3 Years	16.44	17.85	11.77	15,794	16,353	13,956
5 Years	33.70	37.46	23.72	42,752	49,000	28,957
Since Inception (June 21, 2017)	13.99	13.32	13.53	27,703	26,425	26,814

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	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	12.89	6.02	6.65	11,289	10,602	10,665
3 Years	17.61	17.85	11.77	16,274	16,353	13,956
5 Years	35.04	37.46	23.72	44,937	49,000	28,957
Since Inception (June 21, 2017)	15.59	13.32	13.53	30,871	26,425	26,814

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Nikhil Rungta is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 7. Also, Mr. Mahesh Bendre is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 4. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns.

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

For product labelling please refer page no. 79

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

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

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

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 31/03/2025: ₹ 490.38 Cr

Average AUM for March 2025: ₹ 471.83 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: Nifty 500 TRI

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

Fund Managers:

Name: Mr. Dikshit Mittal;

Total Experience: 18+ years

Name: Mr. Karan Doshi;

Total Experience: 10.7+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 28.0134	₹ 30.2116
IDCW Option	₹ 28.0130	₹ 30.2005

Expense Ratio as on March 31, 2025:

Regular: 2.38% **Direct:** 0.69%

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

Annual Portfolio Turnover Ratio:

0.65 times

Risk Measures:

Standard Deviation 16.26%

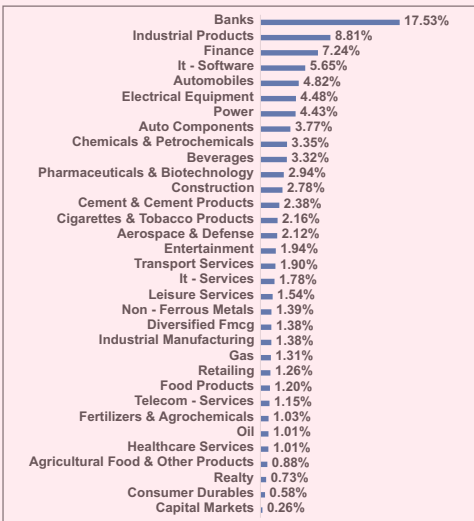
Portfolio Beta 0.96

Sharpe Ratio 0.67

Risk Free Rate assumed to be 7.20%

(MIBOR as of 31st March 2025)

SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	2.12%
Bharat Electronics Ltd.	2.12%
Agricultural Food & Other Products	0.88%
CCL Products (India) Ltd.	0.88%
Auto Components	3.77%
● Bharat Forge Ltd.	1.34%
Samvardhana Motherson International Ltd.	1.31%
JK Tyre & Industries Ltd.	1.13%
Automobiles	4.82%
Maruti Suzuki India Ltd.	1.80%
Bajaj Auto Ltd.	1.61%
Mahindra & Mahindra Ltd.	1.42%
Banks	17.53%
● HDFC Bank Ltd.	5.04%
● Kotak Mahindra Bank Ltd.	4.29%
● ICICI Bank Ltd.	2.97%
Axis Bank Ltd.	2.02%
Bank of Baroda	1.86%
State Bank of India	1.35%
Beverages	3.32%
Radico Khaitan Ltd.	1.78%
Allied Blenders And Distillers Ltd.	1.54%
Capital Markets	0.26%
DAM Capital Advisors Ltd.	0.26%
Cement & Cement Products	2.38%
● Grasim Industries Ltd.	2.38%
Chemicals & Petrochemicals	3.35%
● SRF Ltd.	2.18%
Vinati Organics Ltd.	1.17%
Cigarettes & Tobacco Products	2.16%
● Godfrey Phillips India Ltd.	2.16%
Construction	2.78%
Techno Electric & Engineering Co. Ltd.	1.40%
Isgec Heavy Engineering Ltd.	1.38%
Consumer Durables	0.58%
Hindware Home Innovation Ltd.	0.58%
Diversified Fmcg	1.38%
Hindustan Unilever Ltd.	1.38%
Electrical Equipment	4.48%
TD Power Systems Ltd.	1.62%
Avalon Technologies Ltd.	1.06%
Azad Engineering Ltd.	0.93%
Bharat Bijlee Ltd.	0.86%
Entertainment	1.94%
Saregama India Ltd.	1.94%
Fertilizers & Agrochemicals	1.03%
Sharda Cropchem Ltd.	1.03%
Finance	7.24%

- 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	12.19	6.37	6.65	11,219	10,637	10,665
3 Years	18.07	13.89	11.77	16,469	14,761	13,956
5 Years	26.45	26.27	23.72	32,348	32,055	28,957
Since Inception (December 21, 2018)	17.83	15.80	14.62	28,013	25,089	23,535

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	13.63	6.37	6.65	11,363	10,637	10,665
3 Years	19.38	13.89	11.77	17,021	14,761	13,956
5 Years	27.82	26.27	23.72	34,137	32,055	28,957
Since Inception (December 21, 2018)	19.25	15.80	14.62	30,212	25,089	23,535

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Dikshit Mittal is managing the above scheme from 31st July, 2023 and total no. of schemes managed by him are 6. Also, Mr. Karan Doshi is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 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. 78

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

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

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

SCHEME FEATURES

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

Inception/Allotment Date: August 20, 2018

Fund Size:

AUM as on 31/03/2025: ₹ 148.90 Cr

Average AUM for March 2025: ₹ 139.16 Cr

Load Structure:**Exit Load**

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

First Tier Benchmark: Nifty 500 - TRI

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

Fund Managers:

Name: Mr. Nikhil Rungta;

Total Experience: 16+ years

Name: Mr. Mahesh Bendre;

Total Experience: 18+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 22.0231	₹ 23.5977
IDCW Option	₹ 22.0233	₹ 23.5801

Expense Ratio as on March 31, 2025:

Regular: 2.41% **Direct:** 0.96%

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

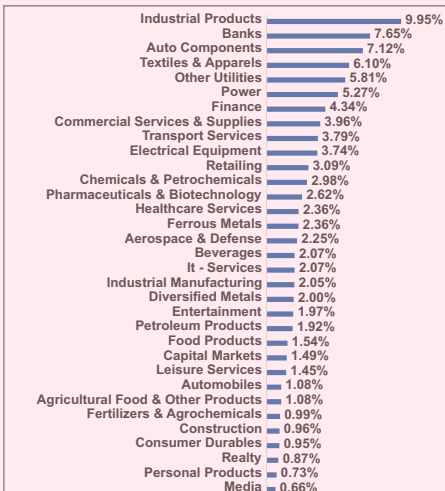
Annual Portfolio Turnover Ratio:

1.26 times

Risk Measures:

Standard Deviation	16.97%
Portfolio Beta	0.98
Sharpe Ratio	0.31
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)	7.20%

SECTOR ALLOCATION (% OF NAV)



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 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	2.25%
• Hindustan Aeronautics Ltd.	2.25%
Agricultural Food & Other Products	1.08%
Triveni Engineering & Industries Ltd.	1.08%
Auto Components	7.12%
• Exide Industries Ltd.	2.82%
Ramkrishna Forgings Ltd.	1.82%
Kross Ltd.	1.64%
Motherson Sumi Wiring India Ltd.	0.84%
Automobiles	1.08%
Maruti Suzuki India Ltd.	1.08%
Banks	7.65%
• HDFC Bank Ltd.	3.78%
State Bank of India	2.06%
ICICI Bank Ltd.	1.82%
Beverages	2.07%
Allied Blenders And Distillers Ltd.	2.07%
Capital Markets	1.49%
DAM Capital Advisors Ltd.	1.49%
Chemicals & Petrochemicals	2.98%
PCBL Chemical Ltd.	1.82%
NOCIL Ltd.	1.16%
Commercial Services & Supplies	3.96%
• International Gemmological Inst Ind Ltd.	3.03%
Teamlease Services Ltd.	0.93%
Construction	0.96%
NCC Ltd.	0.96%
Consumer Durables	0.95%
Sheela Foam Ltd.	0.95%
Diversified Metals	2.00%
Pondy Oxides & Chemical Ltd.	2.00%
Electrical Equipment	3.74%
TD Power Systems Ltd.	1.27%
Quality Power Electrical Equipments Ltd.	1.22%
Schneider Electric Infrastructure Ltd.	0.71%
ABB India Ltd.	0.54%
Entertainment	1.97%
Saregama India Ltd.	1.97%
Ferrous Metals	2.36%
Steel Authority of India Ltd.	1.41%
JSW Steel Ltd.	0.95%
Fertilizers & Agrochemicals	0.99%
P I INDUSTRIES LIMITED	0.99%
Finance	4.34%
Piramal Enterprises Ltd.	1.43%
Power Finance Corporation Ltd.	1.22%
Cholamandalam Investment & Fin Co Ltd.	1.15%
Bajaj Finserv Ltd.	0.54%

- 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	4.29	6.37	6.39	10,429	10,637	10,639
3 Years	11.58	13.89	11.17	13,895	14,761	13,731
5 Years	23.83	26.27	22.77	29,131	32,055	27,864
Since Inception (August 20, 2018)	12.67	13.60	12.54	22,023	23,219	21,828

SCHEME PERFORMANCE (Direct plan - Growth option)

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

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Nikhil Rungta is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 7. Also, Mr. Mahesh Bendre is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 4. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns.

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

For product labelling please refer page no. 79

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

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

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

LIC MF FOCUSED FUND

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



SCHEME FEATURES

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

Inception/Allotment Date: November 17, 2017

Fund Size:

AUM as on 31/03/2025: ₹ 127.19 Cr

Average AUM for March 2025: ₹ 124.46 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: Nifty 500 TRI

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

Fund Managers:

Name: Mr. Jaiprakash Toshniwal;

Total Experience: 16+ years

Name: Mr. Sumit Bhatnagar;

Total Experience: 24+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 19.5284	₹ 21.3937
IDCW Option	₹ 19.5282	₹ 21.3788

Expense Ratio as on March 31, 2025:

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

Annual Portfolio Turnover Ratio:

1.31 times

Risk Measures:

Standard Deviation	14.44%
Portfolio Beta	0.84
Sharpe Ratio	0.14
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)	7.20%

SECTOR ALLOCATION (% OF NAV)



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.

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	4.09%
Cyient DLM Ltd.	2.27%
Data Patterns (India) Ltd.	1.82%
Agricultural Food & Other Products	5.88%
• Tata Consumer Products Ltd.	5.88%
Auto Components	2.23%
Tube Investments Of India Ltd.	2.23%
Banks	9.82%
• Kotak Mahindra Bank Ltd.	8.34%
IndusInd Bank Ltd.	1.48%
Beverages	3.05%
Allied Blenders And Distillers Ltd.	3.05%
Chemicals & Petrochemicals	4.47%
Foseco India Ltd.	2.39%
S H Kelkar and Company Ltd.	2.08%
Commercial Services & Supplies	2.99%
Qess Corp Ltd.	2.99%
Construction	6.91%
Techno Electric & Engineering Co. Ltd.	3.95%
Isgec Heavy Engineering Ltd.	2.96%
Consumer Durables	0.32%
Hindware Home Innovation Ltd.	0.32%
Electrical Equipment	2.97%
• 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	4.98	6.37	6.65	10,498	10,637	10,665
3 Years	8.54	13.89	11.77	12,789	14,761	13,956
5 Years	20.45	26.27	23.72	25,362	32,055	28,957
Since Inception (November 17, 2017)	9.50	13.41	13.22	19,528	25,256	24,960

SCHEME PERFORMANCE (Direct plan - Growth option)

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

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Jaiprakash Toshniwal is managing the above scheme from 31st July, 2023 and total no. of schemes managed by him are 4. Also, Mr. Sumit Bhatnagar is managing the above scheme from 1st July, 2024 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into 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 31/03/2025: ₹ 873.86 Cr

Average AUM for March 2025: ₹ 832.43 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: Nifty Infrastructure TRI

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

Fund Managers:

Name: Mr. Yogesh Patil;

Total Experience: 22+ years

Name: Mr. Mahesh Bendre;

Total Experience: 18+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 43.6494	₹ 49.6349
IDCW Option	₹ 43.6505	₹ 48.7376

Expense Ratio as on March 31, 2025:

Regular: 2.22% **Direct:** 0.58%

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

Annual Portfolio Turnover Ratio:

0.35 times

Risk Measures:

Standard Deviation	19.61%
Portfolio Beta	0.80
Sharpe Ratio	0.85
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)	7.20%

SECTOR ALLOCATION (% OF NAV)

Industrial Products	22.34%
Electrical Equipment	16.62%
Auto Components	7.13%
Construction	6.97%
Industrial Manufacturing	6.56%
Finance	6.20%
Power	6.19%
Aerospace & Defense	5.95%
Transport Services	3.33%
Cement & Cement Products	3.07%
Realty	2.35%
Telecom - Services	2.04%
Non - Ferrous Metals	1.45%
Gas	1.14%
Leisure Services	1.10%
Petroleum Products	1.04%
Other Utilities	0.86%
Consumer Durables	0.66%
Chemicals & Petrochemicals	0.64%
Healthcare Services	0.63%
IT - Services	0.17%

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 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	5.95%
Hindustan Aeronautics Ltd.	2.16%
Bharat Dynamics Ltd.	1.30%
Bharat Electronics Ltd.	1.13%
Cyient DLM Ltd.	0.98%
Data Patterns (India) Ltd.	0.38%
Auto Components	7.13%
Bharat Forge Ltd.	1.94%
Carraro India Ltd.	1.51%
Schaeffler India Ltd.	1.44%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	1.43%
Divgl Torqtransfer Systems Ltd.	0.48%
Kross Ltd.	0.33%
Cement & Cement Products	3.07%
Grasim Industries Ltd.	2.02%
Ultratech Cement Ltd.	1.04%
Chemicals & Petrochemicals	0.64%
Foseco India Ltd.	0.64%
Construction	6.97%
Afcons Infrastructure Ltd.	2.73%
Isgec Heavy Engineering Ltd.	1.82%
Larsen & Toubro Ltd.	1.46%
Techno Electric & Engineering Co. Ltd.	0.96%
Consumer Durables	0.66%
Voltas Ltd.	0.66%
Electrical Equipment	16.62%
Schneider Electric Infrastructure Ltd.	2.54%
Bharat Heavy Electricals Ltd.	2.43%
GE Vernova T&D India Limited	2.26%
TD Power Systems Ltd.	2.24%
Bharat Bijlee Ltd.	2.12%
Hitachi Energy India Ltd.	1.89%
Avalon Technologies Ltd.	1.07%
Transrail Lighting Ltd.	0.97%
ABB India Ltd.	0.49%
Quality Power Electrical Equipments Ltd.	0.37%
Triveni Turbine Ltd.	0.24%
Finance	6.20%
REC Ltd.	2.81%
Power Finance Corporation Ltd.	2.10%
Housing & Urban Development Corp Ltd.	1.30%
Gas	1.14%
Indraprastha Gas Ltd.	0.98%
Gujarat Gas Ltd.	0.16%
Healthcare Services	0.63%
Dr Agarwal's Health Care Ltd.	0.63%
Industrial Manufacturing	6.56%
Dee Development Engineers Ltd.	1.82%
Texmaco Rail & Engineering Ltd.	1.47%
Honeywell Automation India Ltd.	1.14%
• Top 10 holdings	

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	15.85	2.27	6.65	11,585	10,227	10,665
3 Years	24.31	20.06	11.77	19,221	17,287	13,956
5 Years	33.64	30.61	23.72	42,656	37,953	28,957
Since Inception (March 24, 2008)	9.04	5.75	11.36	43,649	25,886	62,472

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**
1 Year	17.31	2.27	6.65	11,731	10,227	10,665
3 Years	25.74	20.06	11.77	19,894	17,287	13,956
5 Years	35.23	30.61	23.72	45,267	37,953	28,957
Since Inception (January 1, 2013)	15.57	11.61	13.24	58,906	38,357	45,817

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Yogesh Patil is managing the above scheme from 18th September 2020 and total no. of schemes managed by him are 6. Also, Mr. 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. 78

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

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

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

LIC MF MANUFACTURING FUND

An open-ended equity scheme following manufacturing theme

SCHEME FEATURES

Scheme Type: An open ended equity scheme following manufacturing theme

Inception/Allotment Date: October 11, 2024

Fund Size:

AUM as on 31/03/2025: ₹ 768.32 Cr

Average AUM for March 2025: ₹ 753.46 Cr

Load Structure:

Exit Load -

- If units of the Scheme are redeemed / switched-out within 90 days from the date of allotment:
 - 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.

First Tier Benchmark: Nifty India Manufacturing Index (TRI)

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

Fund Managers:

Name: Mr. Yogesh Patil;

Total Experience: 22+ years

Name: Mr. Mahesh Bendre;

Total Experience: 17+ years

NAV as on March 31, 2025:

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

Expense Ratio as on March 31, 2025:

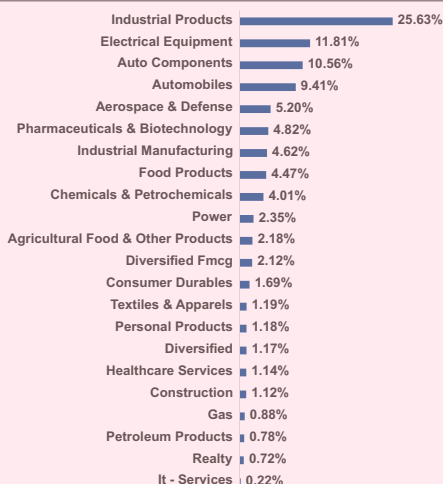
Regular: 2.26% **Direct:** 0.50%

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

Annual Portfolio Turnover Ratio: NA

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

SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	5.20%
Hindustan Aeronautics Ltd.	2.06%
Bharat Electronics Ltd.	1.72%
Cyient DLM Ltd.	1.41%
Agricultural Food & Other Products	2.18%
Tata Consumer Products Ltd.	2.18%
Auto Components	10.56%
• Bharat Forge Ltd.	3.48%
• Schaeffler India Ltd.	2.70%
Carraro India Ltd.	1.87%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	1.39%
Motherson Sumi Wringing India Ltd.	1.12%
Automobiles	9.41%
• Mahindra & Mahindra Ltd.	2.91%
• Hero MotoCorp Ltd.	2.50%
Maruti Suzuki India Ltd.	2.22%
TVS Motor Company Ltd.	1.78%
Chemicals & Petrochemicals	4.01%
S H Kelkar and Company Ltd.	1.26%
Vinati Organics Ltd.	0.82%
Atul Ltd.	0.52%
SRF Ltd.	0.51%
Foseco India Ltd.	0.49%
Navin Fluorine International Ltd.	0.42%
Construction	1.12%
Isgec Heavy Engineering Ltd.	1.12%
Consumer Durables	1.69%
Hindware Home Innovation Ltd.	0.61%
Metro Brands Ltd.	0.44%
Voltas Ltd.	0.35%
Dixon Technologies (India) Ltd.	0.28%
Diversified	1.17%
3M India Ltd.	1.17%
Diversified Fmcg	2.12%
Hindustan Unilever Ltd.	2.12%
Electrical Equipment	11.81%
• TD Power Systems Ltd.	2.60%
Bharat Heavy Electricals Ltd.	2.23%
Schneider Electric Infrastructure Ltd.	1.85%
Bharat Bijlee Ltd.	1.79%
GE Vernova T&D India Limited	1.70%
Hitachi Energy India Ltd.	1.05%
Quality Power Electrical Equipments Ltd.	0.39%
ABB India Ltd.	0.20%
Food Products	4.47%
• Manorama Industries Ltd.	3.53%
Britannia Industries Ltd.	0.82%

- Top 10 holdings

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

For product labelling please refer page no. 78



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

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

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

SCHEME FEATURES

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

Inception/Allotment Date: March 27, 2015

Fund Size:

AUM as on 31/03/2025: ₹ 253.87 Cr

Average AUM for March 2025: ₹ 241.82 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: Nifty Financial Services TRI

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

Fund Manager:

Name: Mr. Jaiprakash Toshniwal

Total Experience: 16+ years

NAV as on March 31, 2025:

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

Expense Ratio as on March 31, 2025:

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

Annual Portfolio Turnover Ratio:

0.50 times

Risk Measures:

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

SECTOR ALLOCATION (% OF NAV)

Banks	59.59%
Finance	27.54%
Capital Markets	6.31%
Insurance	1.08%

INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that is invested substantially in equity and equity related securities of companies engaged in banking and financial services sector.

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Banks	59.59%
• HDFC Bank Ltd.	20.55%
• ICICI Bank Ltd.	12.85%
• Axis Bank Ltd.	6.68%
• State Bank of India	5.91%
• Kotak Mahindra Bank Ltd.	5.67%
• CSB Bank Ltd.	2.76%
• DCB Bank Ltd.	2.17%
• The South Indian Bank Ltd.	2.17%
• IndusInd Bank Ltd.	0.84%
Capital Markets	6.31%
• Computer Age Management Services Ltd.	1.65%
• Nippon Life India Asset Management Ltd.	1.46%
• Aditya Birla Sun Life AMC Ltd.	1.03%
• Angel One Ltd.	0.99%
• Multi Commodity Exchange Of India Ltd.	0.91%
• Prudent Corporate Advisory Services Ltd.	0.27%
Finance	27.54%
• MAS Financial Services Ltd.	3.80%
• Power Finance Corporation Ltd.	3.50%
• Mahindra & Mahindra Financial Serv Ltd.	2.88%
• Creditaccess Grameen Ltd.	2.54%
• Shriram Finance Ltd.	2.09%
• IIFL Finance Ltd.	2.04%
• SBI Cards & Payment Services Ltd.	1.99%
• Aadhar Housing Finance Ltd.	1.99%
• Muthoot Finance Ltd.	1.75%
• TVS Holdings Ltd.	1.51%
• Piramal Enterprises Ltd.	1.45%
• CRISIL Ltd.	0.84%
• Cholamandalam Investment & Fin Co Ltd.	0.68%
• Spandana Sphoorty Financial Ltd.	0.47%
Insurance	1.08%
• HDFC Life Insurance Company Ltd.	1.08%
Equity Holdings Total	94.52%
Cash & Other Receivables Total	5.48%
Grand Total	100.00%
• Top 10 holdings	

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Financial Services TRI*	Nifty 50 TRI**	Scheme	Nifty Financial Services TRI*	Nifty 50 TRI**
1 Year	4.79	20.67	6.65	10,479	12,067	10,665
3 Years	10.29	14.61	11.77	13,421	15,045	13,956
5 Years	18.54	22.81	23.72	23,419	27,910	28,957
Since Inception (March 27, 2015)	6.29	13.82	12.27	18,424	36,554	31,854

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Financial Services TRI*	Nifty 50 TRI**	Scheme	Nifty Financial Services TRI*	Nifty 50 TRI**
1 Year	6.49	20.67	6.65	10,649	12,067	10,665
3 Years	12.24	14.61	11.77	14,144	15,045	13,956
5 Years	20.12	22.81	23.72	25,024	27,910	28,957
Since Inception (March 27, 2015)	7.56	13.82	12.27	20,761	36,554	31,854

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

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Jaiprakash Toshniwal is managing the above scheme from 6th September, 2021 and total no. of schemes managed by him are 4. Date of allotment is 27th March 2015. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index

For product labelling please refer page no. 78

LIC MF
HEALTHCARE FUND

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



SCHEME FEATURES

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

Inception/Allotment Date: February 28, 2019

Fund Size:

AUM as on 31/03/2025: ₹ 82.69 Cr

Average AUM for March 2025: ₹ 80.49 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: BSE Healthcare- TRI

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

Fund Manager:

Name: Mr. Karan Doshi;

Total Experience: 10.7+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 28.2729	₹ 30.7473
IDCW Option	₹ 28.2734	₹ 30.7409

Expense Ratio as on March 31, 2025:

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

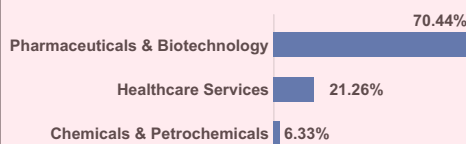
Annual Portfolio Turnover Ratio:

0.39 times

Risk Measures:

Standard Deviation	16.49%
Portfolio Beta	0.83
Sharpe Ratio	0.56
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)	7.20%

SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/03/2025

Company

Equity Holdings

Chemicals & Petrochemicals

Navin Fluorine International Ltd.

Vinati Organics Ltd.

Healthcare Services

- Artemis Medicare Services Ltd.

- Syngene International Ltd.

Apollo Hospitals Enterprise Ltd.

Global Health Ltd.

Dr Agarwal's Health Care Ltd.

Metropolis Healthcare Ltd.

Pharmaceuticals & Biotechnology

- Sun Pharmaceutical Industries Ltd.

- Piramal Pharma Ltd.

- Torrent Pharmaceuticals Ltd.

- Glenmark Pharmaceuticals Ltd.

- Cipla Ltd.

- Divi's Laboratories Ltd.

- Alkem Laboratories Ltd.

- Abbott India Ltd.

IPCA Laboratories Ltd.

Neuland Laboratories Ltd.

Onesource Specialty Pharma Ltd.

Mankind Pharma Ltd.

Aurobindo Pharma Ltd.

JB Chemicals & Pharmaceuticals Ltd.

Zydus Lifesciences Ltd.

Concord Biotech Ltd.

Laurus Labs Ltd.

Suven Pharmaceuticals Ltd.

Sanofi Consumer Healthcare India 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	19.25	18.81	6.65	11,925	11,881	10,665
3 Years	16.25	20.27	11.77	15,716	17,379	13,956
5 Years	22.89	28.61	23.72	28,048	35,137	28,957
Since Inception (February 28, 2019)	18.61	20.68	15.00	28,273	31,366	23,402

SCHEME PERFORMANCE (Direct plan - Growth option)

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

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

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

For product labelling please refer page no. 79

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

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

First Tier Benchmark: Nifty 500 TRI

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

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

NAV as on March 31, 2025:		
NAV	Regular Plan	Direct Plan
Growth Option	₹ 145.8524	₹ 165.9194
IDCW Option	₹ 30.5332	₹ 36.6446

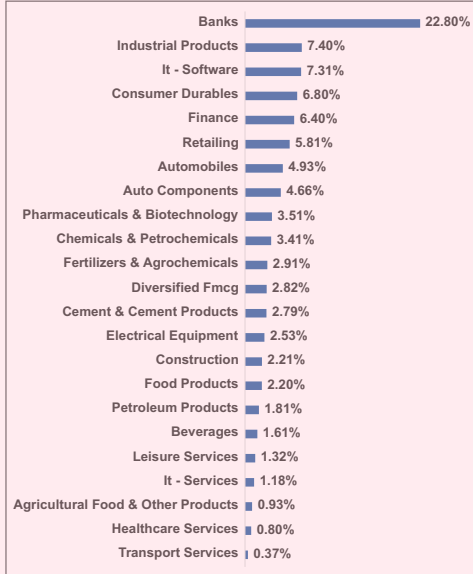
Expense Ratio as on March 31, 2025:
Regular: 2.16% **Direct:** 0.97%
 (for detailed bifurcation on TER, please see page no 70)

Annual Portfolio Turnover Ratio:
 0.08 times

Risk Measures:

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

SECTOR ALLOCATION (% OF NAV)



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

For product labelling please refer page no. 78

INVESTMENT OBJECTIVE

To provide capital growth along with tax rebate and tax relief to 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 31/03/2025

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	
CCL Products (India) Ltd.	0.93%
Auto Components	
Bharat Forge Ltd.	1.43%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	1.03%
Craftsman Automation Ltd.	0.88%
Schaeffler India Ltd.	0.83%
JK Tyre & Industries Ltd.	0.49%
Automobiles	
Mahindra & Mahindra Ltd.	1.67%
Eicher Motors Ltd	1.66%
Maruti Suzuki India Ltd.	1.60%
Banks	
• ICICI Bank Ltd.	8.44%
• HDFC Bank Ltd.	7.70%
• State Bank of India	3.26%
• Axis Bank Ltd.	2.54%
Kotak Mahindra Bank Ltd.	0.86%
Beverages	
VARUN BEVERAGES LIMITED	1.61%
Cement & Cement Products	
Grasim Industries Ltd.	1.93%
Ultratech Cement Ltd.	0.86%
Chemicals & Petrochemicals	
SRF Ltd.	2.12%
Navin Fluorine International Ltd.	1.28%
Construction	
• Larsen & Toubro Ltd.	2.21%
Consumer Durables	
• Blue Star Ltd.	2.58%
Titan Company Ltd.	1.82%
Eureka Forbes Ltd.	1.42%
Metro Brands Ltd.	0.97%
Diversified Fmcg	
ITC Ltd.	1.54%
Hindustan Unilever Ltd.	1.28%
Electrical Equipment	
ABB India Ltd.	1.40%
Thermax Ltd.	1.13%
• 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	14.72	6.37	6.65	11,472	10,637	10,665
3 Years	14.09	13.89	11.77	14,855	14,761	13,956
5 Years	21.48	26.27	23.72	26,470	32,055	28,957
Since Inception (January 1, 1997)	10.44	15.10	13.44	1,61,543	5,14,119	3,42,225

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	16.14	6.37	6.65	11,614	10,637	10,665
3 Years	15.39	13.89	11.77	15,369	14,761	13,956
5 Years	22.99	26.27	23.72	28,153	32,055	28,957
Since Inception (January 1, 2013)	15.97	14.24	13.24	61,459	51,031	45,817

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 March, 2025. Different plans shall have a different expense structure. Mr. Yogesh Patil is managing the above scheme from 1st July 2024 and total no. of schemes managed by him are 6. Also, Mr. Dikshit Mittal is managing the above scheme from 31st July, 2023 and total no. of schemes managed by him are 6. 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. 70.

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

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

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

SCHEME FEATURES

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

Inception/Allotment Date: January 01, 1991

Fund Size:

AUM as on 31/03/2025: ₹ 497.21 Cr

Average AUM for March 2025: ₹ 485.67 Cr

Load Structure:

Exit Load

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

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

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

Fund Managers:

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

NAV as on March 31, 2025:

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

Expense Ratio as on March 31, 2025:

Regular: 2.49%; **Direct:** 1.42%

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

Annual Equity Portfolio Turnover Ratio:

0.54 times

Risk Measures:

Standard Deviation	10.99%
Portfolio Beta	1.03
Sharpe Ratio	0.31
Risk Free Rate assumed to be	7.20%
(MIBOR as of 31st March 2025)	

ASSET ALLOCATION (% OF NAV)

Equity Holdings	75.03%
Government Bond And Treasury Bill	17.51%
Corporate Debt	5.37%
Cash & Other Receivables	2.09%

MATURITY PROFILE (% OF NAV)

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

RATING PROFILE (% OF NAV)

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

SECTOR ALLOCATION (% OF NAV)

Banks	12.52%
IT - Software	8.07%
Industrial Products	5.16%
Electrical Equipment	4.59%
Auto Components	4.40%
Finance	3.55%
Food Products	3.47%
Pharmaceuticals & Biotechnology	3.46%
Petroleum Products	3.06%
Chemicals & Petrochemicals	2.91%
Retailing	2.86%
Automobiles	2.62%
Healthcare Services	2.43%
Construction	2.05%
Aerospace & Defense	1.72%
Consumer Durables	1.67%
Cigarettes & Tobacco Products	1.51%
Industrial Manufacturing	1.45%
Telecom - Services	1.18%
Cement & Cement Products	1.13%
Entertainment	1.10%
Power	1.03%
Beverages	0.98%
Capital Markets	0.95%
Diversified Fmcg	0.60%
Realty	0.57%

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 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	1.72%
Bharat Electronics Ltd.	1.72%
Auto Components	4.40%
• Sansera Engineering Ltd.	1.98%
Bharat Forge Ltd.	1.50%
Craftsman Automation Ltd.	0.92%
Automobiles	2.62%
Maruti Suzuki India Ltd.	1.61%
Hero MotoCorp Ltd.	1.01%
Banks	12.52%
• HDFC Bank Ltd.	5.43%
• ICICI Bank Ltd.	4.60%
Kotak Mahindra Bank Ltd.	1.26%
Bank of Baroda	1.24%
Beverages	0.96%
VARUN BEVERAGES LIMITED	0.96%
Capital Markets	0.95%
Nippon Life India Asset Management Ltd.	0.95%
Cement & Cement Products	1.13%
Grasim Industries Ltd.	1.13%
Chemicals & Petrochemicals	2.91%
• SRF Ltd.	1.78%
Vinati Organics Ltd.	0.93%
Atul Ltd.	0.19%
Cigarettes & Tobacco Products	1.51%
Godfrey Phillips India Ltd.	1.51%
Construction	2.05%
• Larsen & Toubro Ltd.	2.05%
Consumer Durables	1.67%
Orient Electric Ltd.	0.98%
Dixon Technologies (India) Ltd.	0.69%
Diversified Fmcg	0.60%
Hindustan Unilever Ltd.	0.60%
Electrical Equipment	4.59%
TD Power Systems Ltd.	1.62%
Azad Engineering Ltd.	1.62%
GE Vernova T&D India Limited	1.35%
Entertainment	1.10%
Saregama India Ltd.	1.10%
Finance	3.55%
Power Finance Corporation Ltd.	1.32%
Cholamandalam Investment & Fin Co Ltd.	1.20%
SBI Cards & Payment Services Ltd.	1.03%
Food Products	3.47%
• Manorama Industries Ltd.	2.10%
MRS Bectors Food Specialities Ltd.	1.37%
Healthcare Services	2.43%
Apollo Hospitals Enterprise Ltd.	1.22%
Global Health Ltd.	1.21%
Industrial Manufacturing	1.45%
Dee Development Engineers Ltd.	1.45%
Industrial Products	5.16%

- 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	7.51	7.36	6.65	10,751	10,736	10,665
3 Years	10.16	11.38	11.77	13,373	13,821	13,956
5 Years	16.07	18.99	23.72	21,074	23,864	28,957
Since Inception (January 1, 1991)	8.88	NA	14.38	1,84,376	NA	10,01,570

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	8.68	7.36	6.65	10,868	10,736	10,665
3 Years	11.63	11.38	11.77	13,914	13,821	13,956
5 Years	16.68	18.99	23.72	21,637	23,864	28,957
Since Inception (January 1, 2013)	10.86	12.29	13.15	35,337	41,356	45,370

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

Above returns are as on 31st March, 2025. 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 12 and by Mr. Sumit Bhatnagar is 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. 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. 70.

INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) HISTORY

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Regular	January 28, 2025	10.0000	15.2222	0.1000
	February 27, 2025	10.0000	14.6471	0.1000
	March 26, 2025	10.0000	15.2448	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. 79

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

Company	% of NAV
APL Apollo Tubes Ltd.	1.53%
Shakti Pumps (India) Ltd.	1.45%
KEI Industries Ltd.	1.26%
Yuken India Ltd.	0.48%
Surya Roshni Ltd.	0.44%
IT - Software	8.07%
• Infosys Ltd.	3.44%
• Tata Consultancy Services Ltd.	2.33%
Mphasis Ltd.	1.20%
LTIMindtree Ltd.	1.10%
Petroleum Products	3.06%
• Reliance Industries Ltd.	3.06%
Pharmaceuticals & Biotechnology	3.46%
Piramal Pharma Ltd.	1.62%
Onesource Specialty Pharma Ltd.	1.22%
Alkem Laboratories Ltd.	0.62%
Power	1.03%
Tata Power Company Ltd.	1.03%
Realty	0.57%
Prestige Estates Projects Ltd.	0.57%
Retailing	2.86%
• Trent Ltd.	1.90%
Arvind Fashions Ltd.	0.97%
Telecom - Services	1.18%
Bharti Airtel Ltd.	1.18%
Equity Holdings Total	75.03%
Corporate Debt	
Non-convertible Debentures	
NLC India Ltd.	2.22%
Larsen & Toubro Ltd.	1.09%
Jamnagar Utilities & Power Pvt. Ltd.	1.04%
National Bk for Agriculture & Rural Dev.	1.02%
Non-convertible Debentures Total	5.37%
Corporate Debt Total	5.37%
Government Bond And Treasury Bill	
Government Bond	
7.18% GOVT OF INDIA RED 24-07-2037	3.18%
7.34% GOVT OF INDIA RED 22-04-2064	1.85%
7.41% GOVT OF INDIA RED 19-12-2036	1.09%
7.30% GOVT OF INDIA RED 19-06-2053	0.54%
7.25% GOVT OF INDIA RED 12-06-2063	0.53%
7.38% GOVT OF INDIA RED 20-06-2027	0.31%
7.10% GOVT OF INDIA RED 08-04-2034	0.21%
7.26% GOVT OF INDIA RED 22-08-2032	0.11%
Government Bond Total	7.82%
State Government Bond	
7.7% KARNATAKA SDL RED 08-11-2033	3.26%
7.73% KARNATAKA SDL RED 29-11-2034	2.17%
7.45% MAHARASHTRA SDL RED 20-03-2037	2.10%
7.7% MAHARASHTRA SDL RED 15-11-2034	1.09%
7.63% MAHARASHTRA SDL RED 31-01-2036	1.07%
State Government Bond Total	9.68%
Government Bond And Treasury Bill Total	17.51%
Cash & Other Receivables Total	2.09%
Grand Total	100.00%

LIC MF

BALANCED ADVANTAGE FUND

An Open-Ended Dynamic Asset Allocation Fund



SCHEME FEATURES

Scheme Type: An open ended Dynamic Asset Allocation Fund.

Inception/Allotment Date: November 12, 2021

Fund Size:

AUM as on 31/03/2025: ₹ 756.75 Cr

Average AUM for March 2025: ₹ 739.62 Cr

Load Structure:

Exit Load:

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

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

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

Fund Managers:

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

Total Experience: 16+ years, 20 + years & 22+ years respectively

NAV as on March 31, 2025:

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

Expense Ratio as on March 31, 2025:

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

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

Annual Equity Portfolio Turnover Ratio: 0.56 times

Portfolio Metrics:

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

ASSET ALLOCATION (% OF NAV)

Equity Holdings	71.29%
Cash & Other Receivables	15.94%
Government Bond And Treasury Bill	13.26%
Corporate Debt	6.83%
Futures And Options	-7.31%

MATURITY PROFILE (% OF NAV)

Equity Instruments	71.29%
Debt Instruments (> 365 days)	20.08%
Cash & Other Receivables	8.63%

RATING PROFILE (% OF NAV)

Equity Instruments	71.29%
Sovereign	13.26%
Cash & Other Receivables Debt	13.26%
Aaa/a1+ And Equivalent	6.83%

SECTOR ALLOCATION (% OF NAV)

Banks	19.18%
IT - Software	8.69%
Industrial Products	6.01%
Petroleum Products	4.35%
Pharmaceuticals & Biotechnology	3.94%
Construction	3.46%
Finance	3.02%
Electrical Equipment	2.51%
Chemicals & Petrochemicals	2.17%
Power	2.15%
Telecom - Services	1.71%
Automobiles	1.62%
Auto Components	1.42%
Healthcare Services	1.19%
Agricultural Food & Other Products	1.07%
Aerospace & Defense	1.01%
Minerals & Mining	0.97%
Media	0.88%
Non - Ferrous Metals	0.76%
Diversified Fmcg	0.74%
Food Products	0.67%
Cement & Cement Products	0.60%
Consumable Fuels	0.57%
Insurance	0.51%
Industrial Manufacturing	0.45%
Oil	0.39%
Commercial Services & Supplies	0.34%
Other Utilities	0.27%
IT - Services	0.26%
Beverages	0.18%
Transport Services	0.16%
Leisure Services	0.02%

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 31/03/2025

Company	% of NAV	% of NAV (hedged)
Equity Holdings		
Aerospace & Defense	1.01%	-0.46%
Bharat Electronics Ltd.	1.01%	-0.46%
Agricultural Food & Other Products	1.07%	
Tata Consumer Products Ltd.	1.07%	
Auto Components	1.42%	
Bharat Forge Ltd.	0.84%	
Endurance Technologies Ltd.	0.42%	
JK Tyre & Industries Ltd.	0.18%	
Automobiles	1.62%	
Maruti Suzuki India Ltd.	0.63%	
Bajaj Auto Ltd.	0.54%	
Mahindra & Mahindra Ltd.	0.44%	
TVS Motor Company Ltd.	0.01%	
Banks	19.18%	-2.00%
HDFC Bank Ltd.	7.18%	-0.53%
Kotak Mahindra Bank Ltd.	3.06%	
State Bank of India	3.02%	-1.47%
ICICI Bank Ltd.	2.99%	
Axis Bank Ltd.	1.99%	
City Union Bank Ltd.	0.78%	
IndusInd Bank Ltd.	0.13%	
DCB Bank Ltd.	0.11%	
Beverages	0.18%	
Allied Blenders And Distillers Ltd.	0.18%	
Cement & Cement Products	0.60%	-0.28%
Grasim Industries Ltd.	0.60%	-0.28%
Chemicals & Petrochemicals	2.11%	
SRF Ltd.	0.94%	
Vinati Organics Ltd.	0.55%	
Tata Chemicals Ltd.	0.42%	
S H Kelkar and Company Ltd.	0.24%	
Fosco India Ltd.	0.03%	
Commercial Services & Supplies	0.34%	
International Gemmological Inst Ind Ltd.	0.34%	
Construction	3.46%	-0.27%
Larsen & Toubro Ltd.	1.75%	-0.27%
Techno Electric & Engineering Co. Ltd.	0.69%	
Afcons Infrastructure Ltd.	0.54%	
Isgec Heavy Engineering Ltd.	0.49%	
Consumable Fuels	0.57%	-0.55%
Coal India Ltd.	0.57%	-0.55%
Diversified Fmcg	0.74%	
ITC Ltd.	0.74%	
Electrical Equipment	2.51%	
Bharat Heavy Electricals Ltd.	1.11%	
Bharat Bijlee Ltd.	0.53%	
Quality Power Electrical Equipments Ltd.	0.40%	
Elecon Engineering Company Ltd.	0.28%	
Avalon Technologies Ltd.	0.16%	
Finance	3.02%	
Power Finance Corporation Ltd.	0.94%	
Mahindra & Mahindra Financial Serv Ltd.	0.55%	
REC Ltd.	0.46%	
SBI Cards & Payment Services Ltd.	0.37%	
Muthoot Finance Ltd.	0.29%	
Creditaccess Grameen Ltd.	0.21%	
Cholamandalam Investment & Fin Co Ltd.	0.20%	
Bajaj Finance Ltd.	0.09%	
Food Products	0.67%	
Manorama Industries Ltd.	0.67%	
Healthcare Services	1.19%	
Apollo Hospitals Enterprise Ltd.	0.59%	
Dr Agarwal's Health Care Ltd.	0.38%	
Syngene International Ltd.	0.22%	

• Top 10 holdings

SCHEME PERFORMANCE (Regular Plan - Growth Option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index*	Nifty 50 TRI**	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index*	Nifty 50 TRI**
1 Year	9.36	7.85	6.65	10,936	10,785	10,665
3 Years	9.54	9.48	11.77	13,147	13,125	13,956
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (November 12, 2021)	8.40	8.03	9.30	13,136	12,986	13,499

SCHEME PERFORMANCE (Direct Plan - Growth Option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index*	Nifty 50 TRI**	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index*	Nifty 50 TRI**
1 Year	11.10	7.85	6.65	11,110	10,785	10,665
3 Years	11.38	9.48	11.77	13,821	13,125	13,956
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (November 12, 2021)	10.26	8.03	9.30	13,915	12,986	13,499

Above returns are as on 31st March, 2025. 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	71.29%	7.31%	63.97%

For product labelling please refer page no. 79

Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	37.64%
Mid Cap	11.24%
Small Cap	15.09%
Net Equity	63.97%

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

Company	% of NAV	% of NAV (hedged)
Industrial Manufacturing	0.45%	
Texmaco Rail & Engineering Ltd.	0.45%	
Industrial Products	6.01%	
Shakti Pumps (India) Ltd.	1.77%	
Garware Hi-Tech Films Ltd.	1.73%	
Cummins India Ltd.	0.86%	
Quadrant Future Tek Ltd.	0.57%	
APL Apollo Tubes Ltd.	0.49%	
Surya Roshni Ltd.	0.30%	
Ador Welding Ltd.	0.28%	
Kirloskar Oil Engines Ltd.	0.00%	
Insurance	0.51%	-0.50%
ICICI Lombard General Insurance Co. Ltd.	0.51%	-0.50%
IT - Services	0.26%	
L&T Technology Services Ltd.	0.26%	
IT - Software	8.69%	-1.64%
Tata Consultancy Services Ltd.	4.04%	-1.64%
Infosys Ltd.	2.23%	
Mphasis Ltd.	0.95%	
Oracle Financial Services Software Ltd.	0.65%	
Sonata Software Ltd.	0.34%	
Tech Mahindra Ltd.	0.27%	
KPIIT Technologies Ltd.	0.19%	
Leisure Services	0.02%	
ITC Hotels Ltd.	0.02%	
Media	0.88%	
R K Swamy Ltd.	0.88%	
Minerals & Mining	0.97%	
MOIL Ltd.	0.59%	
NMDC Ltd.	0.38%	
Non - Ferrous Metals	0.76%	-0.27%
Hindalco Industries Ltd.	0.76%	-0.27%
Oil	0.39%	
Oil India Ltd.	0.39%	
Other Utilities	0.27%	
Concord Enviro Systems Ltd.	0.27%	
Petroleum Products	4.35%	-0.80%
Reliance Industries Ltd.	4.35%	-0.80%
Pharmaceuticals & Biotechnology	3.94%	-0.28%
IPCA Laboratories Ltd.	0.99%	
Sun Pharmaceutical Industries Ltd.	0.85%	
Torrent Pharmaceuticals Ltd.	0.77%	-0.28%
JB Chemicals & Pharmaceuticals Ltd.	0.74%	
Alkem Laboratories Ltd.	0.60%	
Power	2.15%	-0.28%
Tata Power Company Ltd.	1.11%	
NTPC Ltd.	1.04%	-0.28%
Telecom - Services	1.71%	
Bharti Airtel Ltd.	1.05%	
Tata Communications Ltd.	0.67%	
Transport Services	0.18%	
Container Corporation Of India Ltd.	0.18%	
Equity Holdings Total	71.29%	-7.31%
Corporate Debt		
Non-convertible Debentures		
Jamnagar Utilities & Power Pvt. Ltd.	6.83%	
Non-convertible Debentures Total	6.83%	
Corporate Debt Total	6.83%	
Government Bond And Treasury Bill		
Government Bond		
7.18% GOVT OF INDIA RED 24-07-2037	6.97%	
7.26% GOVT OF INDIA RED 22-08-2032	4.85%	
7.54% GOVT OF INDIA RED 23-05-2036	1.45%	
Government Bond Total	13.26%	
Government Bond And Treasury Bill Total	13.26%	
Cash & Other Receivables Total	8.63%	
Grand Total	100.00%	

LIC MF EQUITY SAVINGS FUND

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



SCHEME FEATURES

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

Inception/Allotment Date: March 07, 2011

Fund Size:

AUM as on 31/03/2025: ₹ 19.12 Cr

Average AUM for March 2025: ₹ 18.83 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: Nifty Equity Savings Index

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

Fund Managers:

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

Total Experience: 24+ years & 17+ years respectively

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 26.1276	₹ 29.3902
Monthly IDCW Option	₹ 20.5850	₹ 19.8524
Quarterly IDCW Option	₹ 19.4621	₹ 16.3733

Expense Ratio as on March 31, 2025:

Regular: 2.32% **Direct:** 1.31%

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

Annual Equity Portfolio Turnover Ratio: 0.78 times

Risk Measures:

Standard Deviation	6.99%
Portfolio Beta	1.27
Sharpe Ratio	0.07
Risk Free Rate assumed to be (MIBOR as of 31st March 2025)	7.20%

ASSET ALLOCATION (% OF NAV)

Equity Holdings	77.78%
Cash & Other Receivables	44.73%
Mutual Fund Units	12.81%
Futures And Options	-35.32%

MATURITY PROFILE (% of NAV)

Equity Instruments	74.10%
Mutual Fund Units	13.29%
Cash & Other Receivables	12.41%
Up to 365 days	0.20%

RATING PROFILE (% of NAV)

Equity Instruments	74.10%
Mutual Fund Units	13.29%
Cash & Other Receivables	12.41%
AAA/A1+ and Equivalent	0.20%

SECTOR ALLOCATION (% OF NAV)

Banks	9.57%
It - Software	7.78%
Industrial Products	6.01%
Pharmaceuticals & Biotechnology	4.94%
Ferrous Metals	3.99%
Finance	3.90%
Automobiles	3.73%
Construction	3.56%
Food Products	3.47%
Cement & Cement Products	3.01%
Diversified Fmcg	2.83%
Electrical Equipment	2.74%
Agricultural, Commercial & Construction Vehicles	2.14%
Non - Ferrous Metals	2.07%
Industrial Manufacturing	1.87%
Aerospace & Defense	1.84%
Capital Markets	1.81%
Consumer Durables	1.63%
Power	1.43%
Minerals & Mining	1.34%
Telecom - Services	1.29%
Retailing	1.11%
Petroleum Products	1.01%
Auto Components	1.00%
Agricultural Food & Other Products	0.93%
Chemicals & Petrochemicals	0.74%
Fertilizers & Agrochemicals	0.53%
Consumable Fuels	0.52%
Leisure Services	0.50%
Beverages	0.50%

INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	1.84%
Hindustan Aeronautics Ltd.	1.00%
Bharat Electronics Ltd.	0.84%
Agricultural Food & Other Products	0.93%
Tata Consumer Products Ltd.	0.93%
Agricultural, Commercial & Construction Vehicles	2.14% -2.13%
Ashok Leyland Ltd.	2.14% -2.13%
Auto Components	1.00%
Bharat Forge Ltd.	1.00%
Automobiles	3.73% -3.75%
Mahindra & Mahindra Ltd.	1.95% -1.96%
Maruti Suzuki India Ltd.	0.90% -0.91%
Hero MotoCorp Ltd.	0.88% -0.88%
Banks	9.57% -5.34%
Bank of Baroda	3.50% -3.51%
Kotak Mahindra Bank Ltd.	1.82% -1.82%
Axis Bank Ltd.	1.67%
State Bank of India	1.57%
HDFC Bank Ltd.	1.02%
Beverages	0.50%
VARUN BEVERAGES LIMITED	0.50%
Capital Markets	1.81%
Nippon Life India Asset Management Ltd.	1.14%
DAM Capital Advisers Ltd.	0.67%
Cement & Cement Products	3.01% -3.03%
Ultratech Cement Ltd.	3.01% -3.03%
Chemicals & Petrochemicals	0.74%
Vinati Organics Ltd.	0.74%
Construction	3.56%
NCC Ltd.	1.54%
Larsen & Toubro Ltd.	1.47%
KEC International Ltd.	0.55%
Consumable Fuels	0.52%
Coal India Ltd.	0.52%
Consumer Durables	1.63%
Somany Ceramics Ltd.	0.92%
Senco Gold Ltd.	0.71%
Diversified Fmcg	2.83% -2.85%
Hindustan Unilever Ltd.	2.83% -2.85%
Electrical Equipment	2.74%
Bharat Bijlee Ltd.	1.16%
ABB India Ltd.	0.91%
GE Vernova T&D India Limited	0.67%
Ferrous Metals	3.99% -4.01%
Tata Steel Ltd.	3.99% -4.01%

• Top 10 holdings

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	7.06	7.76	9.90	10,706	10,776	10,990
3 Years	7.71	8.78	7.25	12,498	12,875	12,338
5 Years	11.13	12.33	5.26	16,954	17,892	12,921
Since Inception (March 7, 2011)	7.06	9.23	6.64	26,128	34,659	24,726

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of 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	8.14	7.76	9.90	10,814	10,776	10,990
3 Years	8.78	8.78	7.25	12,874	12,875	12,338
5 Years	12.23	12.33	5.26	17,808	17,892	12,921
Since Inception (January 1, 2013)	7.91	9.43	6.68	25,407	30,153	22,079

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 and total no. of schemes managed by him are 15. & Mr. Pratik Shroff (debt portfolio) is managing the scheme from 26th September 2023, and total no. of schemes managed by him are 12. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, **Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

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

For product labelling please refer page no. 79

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

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

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

SCHEME FEATURES

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

Inception/Allotment Date: June 01, 1998

Fund Size:

AUM as on 31/03/2025: ₹ 50.24 Cr

Average AUM for March 2025: ₹ 49.98 Cr

Load Structure:

Exit Load

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

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

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

Fund Managers:

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

Total Experience: 16+ years & 17+ years respectively

NAV as on March 31, 2025:

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

Expense Ratio as on March 31, 2025:

Regular: 2.25%; **Direct:** 1.20%

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

Portfolio Metrics:

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

ASSET ALLOCATION (% OF NAV)

Government Bond And Treasury Bill	69.17%
Equity Holdings	19.67%
Corporate Debt	8.21%
Cash & Other Receivables	2.59%
Mutual Fund Units	0.35%

MATURITY PROFILE (% of NAV)

Debt Instruments with maturity >365 days	77.39%
Equity Instruments	19.67%
Cash & Other Receivables	2.59%
Mutual Fund Units	0.35%

RATING PROFILE (% of NAV)

Sovereign	69.17%
Equity Instruments	19.67%
AAA/A1+ and Equivalent	8.21%
Cash & Other Receivables	2.59%
Mutual Fund Units	0.35%

SECTOR ALLOCATION (% of NAV)

Banks	7.23%
Industrial Products	3.42%
IT - Software	2.89%
Petroleum Products	2.66%
Auto Components	1.50%
Diversified Fmcg	1.49%
Automobiles	0.48%

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 31/03/2025

Company	% of NAV
Equity Holdings	
Auto Components	1.50%
• Bharat Forge Ltd.	1.50%
Automobiles	0.48%
• Mahindra & Mahindra Ltd.	0.48%
Banks	7.23%
• ICICI Bank Ltd.	3.71%
• HDFC Bank Ltd.	3.53%
Diversified Fmcg	1.49%
Hindustan Unilever Ltd.	1.49%
Industrial Products	3.42%
• JTL Industries Ltd.	3.42%
IT - Software	2.89%
• Infosys Ltd.	2.89%
Petroleum Products	2.66%
• Reliance Industries Ltd.	2.66%
Equity Holdings Total	19.67%
Mutual Fund/Exchange Traded Funds	
Aif	0.35%
SBI CDMDF-A2	0.35%

- Top 10 holdings

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	6.89	8.54	9.90	10,689	10,854	10,990
3 Years	5.58	8.01	7.25	11,771	12,602	12,338
5 Years	7.12	9.45	5.26	14,110	15,709	12,921
Since Inception (June 1, 1998)	8.03	NA^	NA^	79,505	NA^	NA^

SCHEME PERFORMANCE (Direct plan - Growth option)

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	8.00	8.54	9.90	10,800	10,854	10,990
3 Years	6.59	8.01	7.25	12,113	12,602	12,338
5 Years	8.12	9.45	5.26	14,781	15,709	12,921
Since Inception (January 1, 2013)	7.72	9.02	6.62	24,843	28,745	21,901

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Pratik Shroff is managing the scheme from 26th September 2023 & Mr. Nikhil Rungta is managing the above scheme from 1st July 2024. Total no. of schemes managed by Mr. Pratik Shroff is 12 & by Mr. Nikhil Rungta is 7. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. ^As the scheme was launched before the launch of the 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 28, 2023	10.0000	11.5320	0.7200
	March 28, 2024	10.0000	11.8400	0.7200
	March 26, 2025	10.0000	11.9121	0.7200
Yearly Direct	March 29, 2022	10.0000	12.9901	0.7200
	March 28, 2024	10.0000	13.8352	0.7200
	March 26, 2025	10.0000	14.1447	0.7200
Monthly	January 28, 2025	10.0000	13.0367	0.0600
	February 27, 2025	10.0000	12.8897	0.0600
	March 26, 2025	10.0000	12.9105	0.0600
Monthly Direct	January 28, 2025	10.0000	13.3704	0.0600
	February 27, 2025	10.0000	13.2289	0.0600
	March 26, 2025	10.0000	13.2589	0.0600
Quarterly	December 28, 2021	10.0000	12.2724	0.1800
	March 29, 2022	10.0000	12.0064	0.1800
	January 24, 2022	10.0000	11.5428	0.1800
Quarterly Direct	January 03, 2017	10.0000	11.1330	0.1500
	March 21, 2017	10.0000	11.0194	0.1500
	June 28, 2018	10.0000	10.8458	0.1500

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

For product labelling please refer page no. 79

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

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

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

SCHEME FEATURES

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

Inception/Allotment Date: January 25, 2019

Fund Size:

AUM as on 31/03/2025: ₹ 329.15 Cr

Average AUM for March 2025: ₹ 359.15 Cr

Load Structure:

Exit Load:

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

First Tier Benchmark: Nifty 50 Arbitrage Index

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

Fund Manager:

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

Total Experience: 24+ years & 17+ years respectively

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 13.6042	₹ 14.1975
Weekly IDCW Option	₹ 13.2066	₹ 13.3414
Monthly IDCW Option	₹ 13.2914	₹ 12.9076

Expense Ratio as on March 31, 2025:

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

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

Annual Equity Portfolio Turnover Ratio: 2.31 times

ASSET ALLOCATION (% OF NAV)

Cash & Other Receivables	68.57%
Equity Holdings	65.60%
Mutual Fund Units	21.07%
Money Market Instruments	5.90%
Corporate Debt	4.77%
Futures And Options	-65.92%

MATURITY PROFILE (% of NAV)

Equity Instruments	65.60%
Mutual Fund Units	21.07%
Debt Instruments with maturity upto 365 days	7.43%
Debt Instruments with maturity >365 days	3.25%
Cash & Other Receivables	2.65%

RATING PROFILE (% of NAV)

Equity Instruments	65.60%
Mutual Fund Units	21.07%
AAA/A1+ and Equivalent	7.50%
AA+/AA	3.17%
Cash & Other Receivables	2.65%

SECTOR ALLOCATION (% of NAV)

Banks	18.62%
Petroleum Products	8.70%
Automobiles	7.74%
IT - Software	4.51%
Power	3.36%
Ferrous Metals	2.46%
Transport Infrastructure	2.45%
Capital Markets	2.27%
Realty	1.75%
Aerospace & Defense	1.72%
Finance	1.43%
Auto Components	1.28%
Retailing	1.13%
Non - Ferrous Metals	1.00%
Electrical Equipment	0.99%
Consumer Durables	0.86%
Gas	0.85%
Beverages	0.75%
Pharmaceuticals & Biotechnology	0.74%
Minerals & Mining	0.57%
Diversified Fmcg	0.55%
Cement & Cement Products	0.48%
Telecom - Services	0.43%
Personal Products	0.29%
Leisure Services	0.27%
Insurance	0.23%
Chemicals & Petrochemicals	0.18%

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 31/03/2025

Company	% of NAV	% of NAV (hedged)	Company	% of NAV	% of NAV (hedged)
Equity Holdings			ICICI Prudential Life Insurance Co Ltd.	0.22%	-0.22%
Aerospace & Defense	1.72%	-1.74%	ICICI Lombard General Insurance Co. Ltd.	0.01%	-0.01%
• Bharat Electronics Ltd.	1.72%	-1.74%	IT - Software	4.51%	-4.53%
Auto Components	1.28%	-1.29%	• Infosys Ltd.	3.32%	-3.34%
Samvardhana Mother'son International Ltd.	0.90%	-0.91%	Tata Consultancy Services Ltd.	1.19%	-1.19%
Exide Industries Ltd.	0.35%	-0.36%	Leisure Services	0.27%	-0.27%
Bosch Ltd.	0.02%	-0.02%	Indian Railway Catering & Tou. Corp. Ltd.	0.27%	-0.27%
Automobiles	7.74%	-7.77%	Minerals & Mining	0.57%	-0.57%
• Tata Motors Ltd.	5.51%	-5.54%	NMDC Ltd.	0.57%	-0.57%
Mahindra & Mahindra Ltd.	0.88%	-0.88%	Non - Ferrous Metals	1.00%	-1.00%
Maruti Suzuki India Ltd.	0.72%	-0.72%	Hindustan Copper Ltd.	1.00%	-1.00%
Bajaj Auto Ltd.	0.63%	-0.63%	Personal Products	0.29%	-0.29%
Banks	18.62%	-18.71%	Dabur India Ltd.	0.29%	-0.29%
• ICICI Bank Ltd.	8.29%	-8.33%	Petroleum Products	8.70%	-8.74%
• Canara Bank	2.90%	-2.92%	• Reliance Industries Ltd.	8.70%	-8.74%
• HDFC Bank Ltd.	2.17%	-2.18%	Pharmaceuticals & Biotechnology	0.74%	-0.75%
• Bank of Baroda	1.81%	-1.82%	Cipla Ltd.	0.48%	-0.49%
State Bank of India	1.63%	-1.64%	Biocon Ltd.	0.18%	-0.18%
Bandhan Bank Ltd.	0.97%	-0.98%	Lupin Ltd.	0.08%	-0.08%
Punjab National Bank	0.75%	-0.75%	Power	3.36%	-3.37%
IndusInd Bank Ltd.	0.10%	-0.10%	• Tata Power Company Ltd.	3.31%	-3.32%
Beverages	0.75%	-0.75%	JSW Energy Ltd.	0.05%	-0.05%
United Spirits Ltd.	0.75%	-0.75%	Realty	1.75%	-1.76%
Capital Markets	2.27%	-2.29%	DLF Ltd.	1.60%	-1.61%
HDFC Asset Management Company Ltd.	1.23%	-1.23%	Godrej Properties Ltd.	0.15%	-0.15%
Multi Commodity Exchange Of India Ltd.	1.05%	-1.05%	Retailing	1.13%	-1.13%
Cement & Cement Products	0.48%	-0.48%	Info Edge (India) Ltd.	0.54%	-0.54%
Grasim Industries Ltd.	0.18%	-0.18%	Aditya Birla Fashion and Retail Ltd.	0.36%	-0.36%
ACC Ltd.	0.18%	-0.18%	Trent Ltd.	0.23%	-0.23%
Ultratech Cement Ltd.	0.12%	-0.12%	Telecom - Services	0.43%	-0.43%
Chemicals & Petrochemicals	0.18%	-0.18%	Indus Towers Ltd.	0.43%	-0.43%
Aarti Industries Ltd.	0.18%	-0.18%	Transport Infrastructure	2.45%	-2.46%
Consumer Durables	0.86%	-0.86%	• GMR Airports Ltd.	2.45%	-2.46%
Titan Company Ltd.	0.78%	-0.79%	Equity Holdings Total	65.60%	-65.92%
Crompton Greaves Cons Electrical Ltd.	0.08%	-0.08%	Mutual Fund/Exchange Traded Funds		
Diversified Fmcg	0.55%	-0.56%	Mutual Fund	21.07%	
Hindustan Unilever Ltd.	0.45%	-0.46%	Lic Mf Liquid Fund-dr Pln-gr	13.62%	
ITC Ltd.	0.10%	-0.10%	Lic Mf Low Duration Fund-dr Pln-gr	4.40%	
Electrical Equipment	0.99%	-1.00%	Lic Mf Money Market Fund-direct Plan-gr	3.05%	
Bharat Heavy Electricals Ltd.	0.55%	-0.55%	Mutual Fund Holding Total/ETF	21.07%	
ABB India Ltd.	0.44%	-0.44%	Corporate Debt		
Ferrous Metals	2.46%	-2.47%	Non-convertible Debentures		
Tata Steel Ltd.	1.62%	-1.63%	Shriram Finance Ltd.	3.17%	
Steel Authority of India Ltd.	0.77%	-0.78%	National Bk for Agriculture & Rural Dev.	1.60%	
JSW Steel Ltd.	0.07%	-0.07%	Non-convertible Debentures Total	4.77%	
Finance	1.43%	-1.44%	Corporate Debt Total	4.77%	
Jio Financial Services Ltd.	0.63%	-0.63%	Money Market Instruments		
LIC Housing Finance Ltd.	0.36%	-0.36%	Certificate of Deposit		
Aditya Birla Capital Ltd.	0.35%	-0.35%	Punjab National Bank	2.89%	
Power Finance Corporation Ltd.	0.08%	-0.08%	Certificate of Deposit Total	2.89%	
Shriram Finance Ltd.	0.01%	-0.02%	Commercial Paper		
Gas	0.85%	-0.86%	360 One Prime Ltd.	1.51%	
Petronet LNG Ltd.	0.60%	-0.61%	Piramal Finance Ltd.	1.50%	
GAIL (India) Ltd.	0.25%	-0.25%	Commercial Paper Total	3.01%	
Insurance	0.23%	-0.23%	Money Market Instruments Total	5.90%	
			Cash & Other Receivables Total	2.65%	
			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 Arbitrage Index*	CRISIL 1 Year T-Bill Index**	Scheme	NIFTY 50 Arbitrage Index*	CRISIL 1 Year T-Bill Index**
1 Year	6.91	7.65	7.49	10,691	10,765	10,749
3 Years	6.22	7.01	6.39	11,986	12,249	12,043
5 Years	4.94	5.42	5.51	12,727	13,014	13,079
Since Inception (January 25, 2019)	5.10	5.58	5.92	13,604	13,986	14,270

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 50 Arbitrage Index*	CRISIL 1 Year T-Bill Index**	Scheme	NIFTY 50 Arbitrage Index*	CRISIL 1 Year T-Bill Index**
1 Year	7.61	7.65	7.49	10,761	10,765	10,749
3 Years	6.97	7.01	6.39	12,244	12,249	12,043
5 Years	5.67	5.42	5.51	13,180	13,014	13,079
Since Inception (January 25, 2019)	5.83	5.58	5.92	14,198	13,986	14,270

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October 2023 & Mr. Pratik Shroff is managing the above scheme from 26th September 2023. Total no. of schemes managed by Mr. Sumit Bhatnagar is 15 and by Mr. Pratik Shroff is 12. Past performance may or may not be sustained in the future. Load is not 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.

LIC MF
MULTI ASSET
ALLOCATION FUND

An open ended scheme investing in Equity, Debt and Gold



SCHEME FEATURES

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

Inception/Allotment Date: February 14, 2025

Fund Size:

AUM as on 31/03/2025: ₹ 499.80 Cr

Average AUM for March 2025: ₹ 475.00 Cr

Load Structure:

Exit Load -

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

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

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

Fund Managers:

Name: Mr. Nikhil Rungta (Equity)

Mr. Sumit Bhatnagar (Equity & Commodity)

Mr. Pratik Shroff (Debt)

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

NAV as on March 31, 2025:

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

Expense Ratio as on March 31, 2025:

Regular: 2.30%

Direct: 0.55%

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

Annual Portfolio Turnover Ratio: NA

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

ASSET ALLOCATION (% OF NAV)

Equity Holdings	70.92%
Mutual Fund Units	15.50%
Corporate Debt	7.18%
Cash & Other Receivables	4.30%
Government Bond And Treasury Bill	2.11%

MATURITY PROFILE (% of NAV)

Equity Instruments	70.92%
Mutual Fund Units	15.50%
Debt Instruments with maturity >365 days	9.29%
Cash & Other Receivables	4.30%

RATING PROFILE (% of NAV)

Equity Instruments	86.41%
AAA/A1+ and Equivalent	7.18%
Cash & Other Receivables	4.30%
Sovereign	2.11%

SECTOR ALLOCATION (% OF NAV)

Finance	10.73%
Banks	8.26%
Auto Components	4.59%
Pharmaceuticals & Biotechnology	3.60%
Aerospace & Defense	3.18%
Beverages	3.10%
Consumer Durables	3.10%
Power	3.06%
Chemicals & Petrochemicals	2.77%
IT - Software	2.73%
Automobiles	2.69%
Other Utilities	2.46%
Cement & Cement Products	2.09%
Healthcare Services	2.07%
Petroleum Products	1.83%
Commercial Services & Supplies	1.81%
Construction	1.74%
Consumable Fuels	1.55%
Gas	1.55%
Fertilizers & Agrochemicals	1.50%
Textiles & Apparels	1.13%
Capital Markets	1.06%
Industrial Products	0.98%
Ferrous Metals	0.97%
Food Products	0.94%
Electrical Equipment	0.91%
Minerals & Mining	0.52%

INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	3.18%
• Bharat Electronics Ltd.	1.90%
Hindustan Aeronautics Ltd.	1.28%
Auto Components	4.59%
• Ramkrishna Forgings Ltd.	1.88%
Bharat Forge Ltd.	1.35%
Samvardhana Motherson International Ltd.	0.74%
Exide Industries Ltd.	0.62%
Automobiles	2.69%
Hero MotoCorp Ltd.	1.61%
Maruti Suzuki India Ltd.	1.08%
Banks	8.26%
• Kotak Mahindra Bank Ltd.	2.67%
State Bank of India	1.97%
• HDFC Bank Ltd.	1.84%
Axis Bank Ltd.	1.77%
Beverages	3.10%
• VARUN BEVERAGES LIMITED	1.93%
Allied Blenders And Distillers Ltd.	1.17%
Capital Markets	1.06%
Nippon Life India Asset Management Ltd.	1.06%
Cement & Cement Products	2.09%
Ultratech Cement Ltd.	1.05%
Grasim Industries Ltd.	1.04%
Chemicals & Petrochemicals	2.77%
Navin Fluorine International Ltd.	1.43%
Deepak Nitrite Ltd.	1.34%
Commercial Services & Supplies	1.81%
International Gemmological Inst Ind Ltd.	1.81%
Construction	1.74%
Larsen & Toubro Ltd.	1.74%
Consumable Fuels	1.55%
Coal India Ltd.	1.55%
Consumer Durables	3.10%
• Blue Star Ltd.	2.10%
Dixon Technologies (India) Ltd.	0.99%
Electrical Equipment	0.91%
Transrail Lighting Ltd.	0.91%
Ferrous Metals	0.97%
JSW Steel Ltd.	0.97%
Fertilizers & Agrochemicals	1.50%
P I INDUSTRIES LIMITED	1.50%
Finance	10.73%
• Power Finance Corporation Ltd.	1.97%
REC Ltd.	1.96%
Bajaj Finserv Ltd.	1.71%
SBI Cards & Payment Services Ltd.	1.68%
Cholamandalam Investment & Fin Co Ltd.	1.40%

• Top 10 holdings

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

For product labelling please refer page no. 79

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

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

Company	% of NAV
Bajaj Finance Ltd.	1.02%
Housing & Urban Development Corp Ltd.	1.01%
Food Products	0.94%
Manorama Industries Ltd.	0.94%
Gas	1.55%
Mahanagar Gas Ltd.	1.55%
Healthcare Services	2.07%
Apollo Hospitals Enterprise Ltd.	1.34%
Dr Agarwal's Health Care Ltd.	0.73%
Industrial Products	0.98%
KSB Ltd.	0.98%
IT - Software	2.73%
Tata Consultancy Services Ltd.	1.39%
Infosys Ltd.	1.34%
Minerals & Mining	0.52%
MOIL Ltd.	0.52%
Other Utilities	2.46%
Enviro Infra Engineers Ltd	1.55%
Concord Enviro Systems Ltd.	0.91%
Petroleum Products	1.83%
• Reliance Industries Ltd.	1.83%
Pharmaceuticals & Biotechnology	3.60%
Sun Pharmaceutical Industries Ltd.	1.27%
Cipla Ltd.	1.27%
Piramal Pharma Ltd.	1.06%
Power	3.06%
Tata Power Company Ltd.	1.56%
CESC Ltd.	1.50%
Textiles & Apparels	1.13%
Himatsingka Seide Ltd.	1.13%
Equity Holdings Total	70.92%
Mutual Fund/Exchange Traded Funds	
Mutual Fund	10.66%
Capital Markets	4.83%
LIC MF GOLD EXCHANGE TRADED FUND	10.66%
ADITYA BIRLA SUNLIFE SILVER ETF	4.83%
Mutual Fund Holding Total/Exchange Traded Funds	15.50%
CORPORATE DEBT	
NON-CONVERTIBLE DEBENTURES	
NTPC Ltd.	3.06%
Power Finance Corporation Ltd.	3.06%
National Bk for Agriculture & Rural Dev.	1.05%
NON-CONVERTIBLE DEBENTURES Total	7.18%
CORPORATE DEBT Total	7.18%
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.18% GOVT OF INDIA RED 24-07-2037	2.11%
Government Bond Total	2.11%
GOVERNMENT BOND AND TREASURY BILL Total	2.11%
Cash & Other Receivables Total	4.30%
Grand Total	100.00%

SCHEME FEATURES

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

Inception/Allotment Date: June 19, 1989

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

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

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

Minimum Investment (lumpsum):
Single Premium Option : Rs. 10,000/- and thereafter in multiples of Rs. 1,000/- under both the 5 as well as the 10 years term.
The Minimum Investment amount is
1. Rs. 10,000/- under 10 years term, Rs. 1,000/ Rs. 3,000 under Monthly/ Quarterly SIP respectively.
2. Rs. 10,000 under 15 years term, Rs. 1,000/ Rs. 3,000 under Monthly/ Quarterly SIP respectively.

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

NAV as on March 31, 2025:

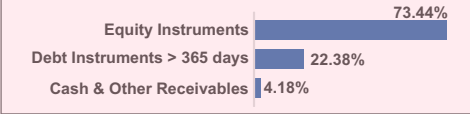
NAV	Regular Plan	Direct Plan
IDCW Option	₹ 34.7166	₹ 38.4755

Expense Ratio as on March 31, 2025:
Regular: 2.37%; **Direct:** 1.28%
(for detailed bifurcation on TER, please see page no 70)

Annual Equity Portfolio Turnover Ratio:
0.01 times

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

MATURITY PROFILE (% of NAV)



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 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	
Bharat Electronics Ltd.	2.07%
Agricultural Food & Other Products	
Tata Consumer Products Ltd.	1.25%
Automobiles	
Maruti Suzuki India Ltd.	1.24%
Banks	
● ICICI Bank Ltd.	8.17%
● HDFC Bank Ltd.	4.98%
● Axis Bank Ltd.	2.09%
Kotak Mahindra Bank Ltd.	1.47%
State Bank of India	1.04%
The Federal Bank Ltd.	0.72%
Chemicals & Petrochemicals	
● SRF Ltd.	2.29%
Vinati Organics Ltd.	1.89%
Pidilite Industries Ltd.	1.22%
Navin Fluorine International Ltd.	0.99%
Cigarettes & Tobacco Products	
Godfrey Phillips India Ltd.	0.98%
Construction	
Techno Electric & Engineering Co. Ltd.	0.90%
Consumer Durables	
Titan Company Ltd.	1.99%
Bajaj Electricals Ltd.	0.31%
Diversified Fmcg	
Hindustan Unilever Ltd.	1.05%
Electrical Equipment	
Schneider Electric Infrastructure Ltd.	0.25%
Bharat Bijlee Ltd.	0.24%
Finance	
● Bajaj Finance Ltd.	2.52%
Bajaj Finserv Ltd.	1.49%
SBI Cards & Payment Services Ltd.	1.00%
Creditaccess Grameen Ltd.	0.66%
Food Products	
Manorama Industries Ltd.	1.47%
Bikaji Foods International Ltd.	0.56%
Healthcare Services	
Artemis Medicare Services Ltd.	0.53%
Industrial Products	
● KSB Ltd.	2.22%
Garware Hi-Tech Films Ltd.	1.52%
Carborundum Universal Ltd.	1.25%
● 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	8.57	7.36	6.65	10,857	10,736	10,665
3 Years	8.34	11.38	11.77	12,720	13,821	13,956
5 Years	17.86	18.99	23.72	22,750	23,864	28,957
Since Inception (June 19, 1989)	9.76	NA	NA	2,80,960	NA	NA

SCHEME PERFORMANCE (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	9.68	7.36	6.65	10,968	10,736	10,665
3 Years	9.39	11.38	11.77	13,093	13,821	13,956
5 Years	18.96	18.99	23.72	23,831	23,864	28,957
Since Inception (January 1, 2013)	11.78	12.81	13.79	38,451	42,933	47,637

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Dikshit Mittal is managing the above scheme from 6th September 2021. Mr. Pratik Shroff is managing the above scheme from 26th September 2023 & Mr. 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 12 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 then 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. 79

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

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

Company	% of NAV
SKF India Ltd.	0.60%
Shakti Pumps (India) Ltd.	0.50%
IT - Software	
● Infosys Ltd.	3.91%
● Tata Consultancy Services Ltd.	2.61%
Coforge Ltd.	1.04%
Petroleum Products	
Reliance Industries Ltd.	1.37%
Pharmaceuticals & Biotechnology	
● Divi's Laboratories Ltd.	2.37%
Alkem Laboratories Ltd.	1.34%
Torrent Pharmaceuticals Ltd.	0.37%
Retailing	
● Trent Ltd.	4.07%
Avenue Supermarts Ltd.	2.08%
Aditya Birla Fashion and Retail Ltd.	0.90%
Telecom - Services	
Bharti Airtel Ltd.	1.93%
Textiles & Apparels	
Gokaldas Exports Ltd.	0.85%
Transport Services	
Transport Corporation Of India Ltd.	1.16%
Equity Holdings Total	
Corporate Debt	
Non-convertible Debentures	
Power Finance Corporation Ltd.	3.49%
Jamnagar Utilities & Power Pvt. Ltd.	2.20%
Indian Railway Finance Corporation Ltd.	1.13%
Export Import Bank of India	1.09%
National Bk for Agriculture & Rural Dev.	1.08%
Nuclear Power Corporation	0.22%
Non-convertible Debentures Total	
Corporate Debt Total	
Government Bond And Treasury Bill	
Government Bond	
7.18% GOVT OF INDIA RED 24-07-2037	5.61%
7.41% GOVT OF INDIA RED 19-12-2036	2.30%
Government Bond Total	
State Government Bond	
7.63% MAHARASHTRA SDL RED 31-01-2036	3.39%
7.98% KERALA SDL RED 29-06-2026	1.10%
7.19% TAMILNADU SDL RED 27-11-2030	0.77%
State Government Bond Total	
Government Bond And Treasury Bill Total	
Cash & Other Receivables Total	
Grand Total	

SCHEME FEATURES

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

Inception/Allotment Date: July 18, 2019

Fund Size:

AUM as on 31/03/2025: ₹ 410.31 Cr

Average AUM for March 2025: ₹ 877.41 Cr

Load Structure:

Exit Load: Nil

First Tier Benchmark: NIFTY 1D Rate Index

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

Fund Manager:

Name: Mr. Rahul Singh;

Total Experience: 20+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹1313.8104	₹1323.5950
Daily IDCW Option	-	₹1061.5346
Weekly IDCW Option	₹1155.7991	₹1027.7546
IDCW Option	₹1161.8056	₹1323.4116

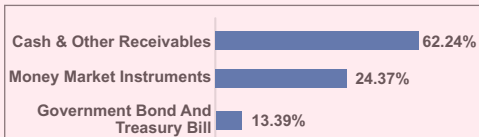
Expense Ratio as on March 31, 2025:

Regular: 0.20%; **Direct:** 0.07%
 (for detailed bifurcation on TER, please see page no 70)

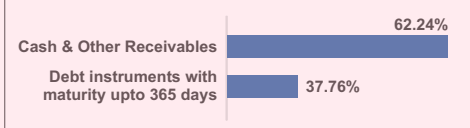
Portfolio Metrics:

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

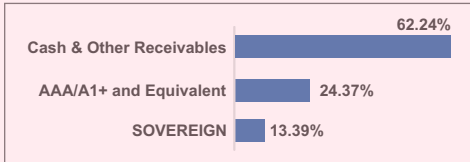
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/03/2025

Company	Rating	% of NAV
Money Market Instruments		
Certificate of Deposit		
Punjab National Bank	CRISIL A1+	24.37%
Certificate of Deposit Total		24.37%
Money Market Instruments Total		24.37%
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 DAYS TBILL RED 11-04-2025	SOVEREIGN	7.30%
182 DAYS TBILL RED 04-04-2025	SOVEREIGN	6.09%
Treasury Bill Total		13.39%
GOVERNMENT BOND AND TREASURY BILL Total		13.39%
Cash & Other Receivables Total		62.24%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 1D Rate Index*	CRISIL 1 Year T-Bill Index**	Scheme	NIFTY 1D Rate Index*	CRISIL 1 Year T-Bill Index**
7 Days	6.86	6.29	7.46	10,013	10,012	10,014
15 Days	6.48	6.27	8.23	10,027	10,026	10,034
30 Days	6.30	6.20	7.04	10,050	10,050	10,056
1 Year	6.51	6.65	7.49	10,651	10,665	10,749
3 Years	6.16	6.33	6.39	11,966	12,019	12,043
5 Years	4.89	5.08	5.51	12,700	12,805	13,079
Since Inception (July 18, 2019)	4.90	5.06	5.75	13,138	13,249	13,758

SCHEME PERFORMANCE (Direct plan - Growth option)

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

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Rahul Singh is managing the above scheme from 18th July, 2019 and total no. of schemes managed by him are 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. Since respective schemes have not completed 5 years after allotment or units were not available throughout the respective period, no returns are available. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, **Additional Benchmark.

For product labelling please refer page no. 79

For PRC Matrix please refer page no. 82

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 31/03/2025: ₹ 9,366.68 Cr

Average AUM for March 2025: ₹ 11,306.68 Cr

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

Load Structure:

Exit Load:

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

First Tier Benchmark: CRISIL Liquid Debt A-I Index

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

Fund Manager:

Name: Mr. Rahul Singh;

Total Experience: 20+ years

NAV as on March 31, 2025:

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

Expense Ratio as on March 31, 2025:

Regular: 0.30%; **Direct:** 0.16%
(for detailed bifurcation on TER, please see page no 70)

Portfolio Metrics:

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

ASSET ALLOCATION (% OF NAV)

Money Market Instruments	87.25%
Government Bond And Treasury Bill	27.83%
Corporate Debt	3.96%
Mutual Fund Units	0.30%
Cash & Other Receivables	-19.34%

MATURITY PROFILE (% of NAV)

Debt instruments with maturity Up to 60 Days	78.22%
Debt Instruments > 60 days Up to 91 days	40.82%
Mutual Fund Units	0.30%
Cash & Other Receivables	-19.34%

RATING PROFILE (% of NAV)

AAA/A1+ and Equivalent	91.21%
Sovereign	27.83%
Mutual Fund Units	0.30%
Cash & Other Receivables	-19.34%

INVESTMENT OBJECTIVE

An open ended scheme which seeks to generate reasonable returns with low risk and high liquidity through judicious mix of investment in money market instruments and quality debt instruments.

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

PORTFOLIO AS ON 31/03/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.30%
SBI CDMDF-A2		0.30%
Mutual Fund Holding Total/Exchange Traded Funds		
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
Export Import Bank of India	CRISIL AAA	2.26%
Small Industries Development Bk of India	ICRA AAA	1.70%
NON-CONVERTIBLE DEBENTURES Total		3.96%
CORPORATE DEBT Total		3.96%
Money Market Instruments		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	10.07%
Punjab National Bank	CRISIL A1+	9.49%
Axis Bank Ltd.	CRISIL A1+	6.36%
HDFC Bank Ltd.	CRISIL A1+	6.32%
UCO Bank	CRISIL A1+	2.11%
Indian Bank	FITCH A1+	1.85%
Indian Overseas Bank	CARE A1+	1.06%
Indian Bank	CRISIL A1+	1.05%
Certificate of Deposit Total		38.32%
Commercial Paper		
National Bk for Agriculture & Rural Dev.	CRISIL A1+	11.10%
Reliance Retail Ventures Ltd.	CRISIL A1+	5.29%
Motilal Oswal Financial Services Ltd.	CRISIL A1+	4.22%
Birla Group Holdings Pvt Ltd.	CRISIL A1+	4.21%
360 One Prime Ltd.	ICRA A+	2.18%
Standard Chartered Capital Ltd.	CRISIL A1+	2.13%
Export Import Bank of India	CRISIL A1+	2.12%
Godrej Finance Ltd.	CRISIL A1+	2.12%
Piramal Finance Ltd.	CRISIL A1+	2.11%
Godrej Industries Ltd.	ICRA A1+	1.59%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	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	11.28	9.37	7.46	10,022	10,018	10,014
15 Days	9.30	8.36	8.23	10,038	10,034	10,034
30 Days	7.85	7.45	7.04	10,062	10,059	10,056
1 Year	7.30	7.24	7.49	10,730	10,724	10,749
3 Years	6.68	6.75	6.39	12,142	12,168	12,043
5 Years	5.39	5.51	5.51	13,004	13,075	13,079
Since Inception (March 18, 2002)	6.92	NA^	6.00	46,755	NA^	38,290

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	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	11.42	9.37	7.46	10,022	10,018	10,014
15 Days	9.45	8.36	8.23	10,039	10,034	10,034
30 Days	7.99	7.45	7.04	10,063	10,059	10,056
1 Year	7.39	7.24	7.49	10,739	10,724	10,749
3 Years	6.78	6.75	6.39	12,178	12,168	12,043
5 Years	5.50	5.51	5.51	13,070	13,075	13,079
Since Inception (January 1, 2013)	6.88	6.77	6.51	22,589	22,305	21,659

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

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. 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 31/03/2025: ₹ 306.80 Cr

Average AUM for March 2025: ₹ 368.20 Cr

Load Structure:

Exit Load: Nil

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

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

Fund Manager:

Name: Mr. Rahul Singh;

Total Experience: 20+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 1298.9761	₹ 1324.9913
Daily IDCW Option	₹ 1093.4116	₹ 1102.1317
Weekly IDCW Option	₹ 1032.2090	₹ 1104.0602
Monthly IDCW Option	₹ 1299.1801	₹ 1324.8475

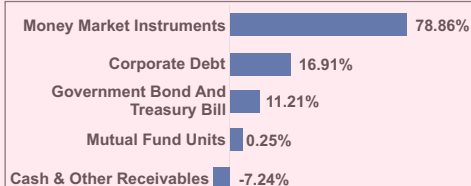
Expense Ratio as on March 31, 2025:

Regular: 0.95%; **Direct:** 0.25%
(for detailed bifurcation on TER, please see page no 70)

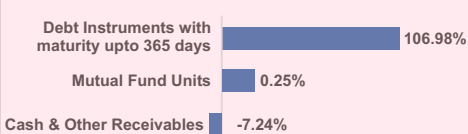
Portfolio Metrics:

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

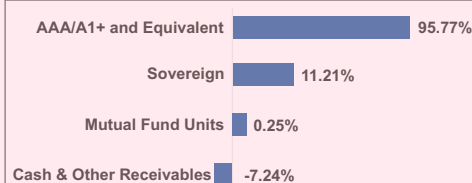
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



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 31/03/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.25%
SBI CDMDF--A2		0.25%
Mutual Fund Holding Total/Exchange Traded Funds		
Corporate Debt		
Non-convertible Debentures		
Power Finance Corporation Ltd.	CRISIL AAA	8.50%
National Bk for Agriculture & Rural Dev.	CRISIL AAA	8.41%
Non-convertible Debentures Total		
Corporate Debt Total		
Money Market Instruments		
Certificate of Deposit		
Axis Bank Ltd.	CRISIL A1+	7.92%
Canara Bank	CRISIL A1+	7.91%
HDFC Bank Ltd.	CRISIL A1+	7.77%
IDFC First Bank Ltd.	CRISIL A1+	7.69%
IndusInd Bank Ltd.	CRISIL A1+	6.15%
Small Industries Development Bk of India	CRISIL A1+	3.14%
Certificate of Deposit Total		
Commercial Paper		
Time Technoplast Ltd.	ICRA A1+	9.54%
Kotak Securities Ltd.	ICRA A1+	8.06%
Angel One Ltd.	CRISIL A1+	8.01%
Export Import Bank of India	CRISIL A1+	7.80%
360 One Prime Ltd.	ICRA A1+	4.87%
Commercial Paper Total		
Money Market Instruments Total		
Government Bond And Treasury Bill		
Treasury Bill		
364 DAYS TBILL RED 31-07-2025	SOVEREIGN	7.98%
182 DAYS TBILL RED 15-05-2025	SOVEREIGN	1.62%
182 DAYS TBILL RED 23-05-2025	SOVEREIGN	1.62%
Treasury Bill Total		
Government Bond And Treasury Bill Total		
Cash & Other Receivables Total		
Grand Total		

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	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	6.93	7.53	7.49	10,693	10,753	10,749
3 Years	6.19	6.95	6.39	11,975	12,234	12,043
5 Years	5.35	5.99	5.51	12,978	13,379	13,079
Since Inception (November 27, 2019)	5.37	5.99	5.62	13,229	13,645	13,395

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	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	7.70	7.53	7.49	10,770	10,753	10,749
3 Years	6.67	6.95	6.39	12,139	12,234	12,043
5 Years	5.75	5.99	5.51	13,225	13,379	13,079
Since Inception (November 27, 2019)	5.73	5.99	5.62	13,471	13,645	13,395

On 29th July 2023, IDBI Ultra Short Term Debt 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 March, 2025. Different plans shall have a different expense structure. Mr. Rahul Singh is managing the above scheme from 27th November, 2019 and total no. of schemes managed by him are 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. NA: 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 31/03/2025: ₹ 152.25 Cr

Average AUM for March 2025: ₹ 66.93 Cr

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

Load Structure:

Exit Load: Nil

First Tier Benchmark: NIFTY Money Market Index A-I

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

Fund Manager:

Name: Mr. Rahul Singh;

Total Experience: 20+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 1167.2570	₹ 1180.7508
IDCW Option	₹ 1167.2570	₹ 1180.7508

Expense Ratio as on March 31, 2025:

Regular: 0.49%;

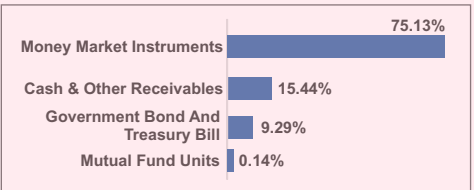
Direct: 0.19%

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

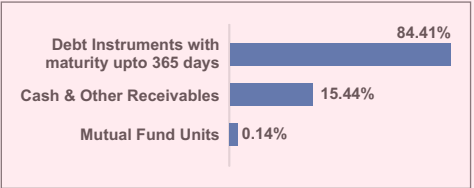
Portfolio Metrics:

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

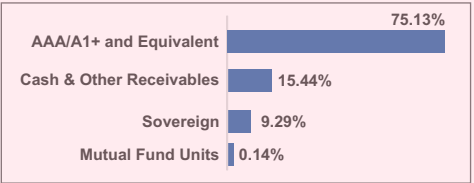
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 31/03/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		0.14%
Aif		0.14%
SBI CDMF--A2		0.14%
Mutual Fund Holding Total/Exchange Traded Funds		0.14%
Money Market Instruments		
Certificate of Deposit		
HDFC Bank Ltd.	CRISIL A1+	6.30%
Kotak Mahindra Bank Ltd.	CRISIL A1+	6.27%
Canara Bank	CRISIL A1+	6.26%
Indian Bank	CRISIL A1+	6.22%
Bank of Baroda	FITCH A1+	6.22%
Axis Bank Ltd.	CRISIL A1+	6.19%
Small Industries Development Bk of India	CRISIL A1+	6.13%
Punjab National Bank	CRISIL A1+	3.26%
Certificate of Deposit Total		46.85%
Commercial Paper		
Angel One Ltd.	CRISIL A1+	6.44%
Time Technoplast Ltd.	ICRA A1+	6.31%
Export Import Bank of India	CRISIL A1+	6.31%
360 One Prime Ltd.	ICRA A1+	6.18%
Piramal Enterprises Ltd.	CRISIL A1+	3.03%
Commercial Paper Total		28.28%
Money Market Instruments Total		75.13%
Government Bond And Treasury Bill		
Treasury Bill		
364 DAYS TBILL RED 12-03-2026	SOVEREIGN	9.29%
Treasury Bill Total		9.29%
Government Bond And Treasury Bill Total		9.29%
Cash & Other Receivables Total		15.44%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	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	13.68	9.79	7.46	10,026	10,019	10,014
15 Days	9.27	9.83	7.88	10,038	10,040	10,032
30 Days	7.98	8.34	7.02	10,065	10,068	10,058
1 Year	5.98	7.56	7.49	10,598	10,756	10,749
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (August 1, 2022)	5.97	7.23	6.93	11,673	12,045	11,955

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	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	13.99	9.79	7.46	10,027	10,019	10,014
15 Days	9.65	9.83	7.88	10,040	10,040	10,032
30 Days	8.38	8.34	7.02	10,069	10,068	10,058
1 Year	6.44	7.56	7.49	10,644	10,756	10,749
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (August 1, 2022)	6.43	7.23	6.93	11,808	12,045	11,955

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Rahul Singh is managing the above scheme from 1st August, 2022 and total no. of schemes managed by him are 6. Past performance may 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.

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 31/03/2025: ₹ 1,449.53 Cr

Average AUM for March 2025: ₹ 1,956.62 Cr

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

Load Structure:

Exit Load: Nil

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

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

Fund Manager:

Name: Mr. Rahul Singh;

Total Experience: 20+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 38.8022	₹ 41.9980
Daily IDCW Option	₹ 10.6756	₹ 10.0500
Weekly IDCW Option	₹ 13.3229	₹ 14.6298
Monthly IDCW Option	₹ 13.3799	₹ 21.9342

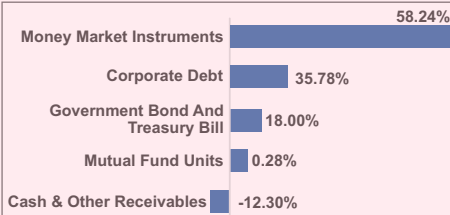
Expense Ratio as on March 31, 2025:

Regular: 0.96%; **Direct:** 0.25%
(for detailed bifurcation on TER, please see page no 70)

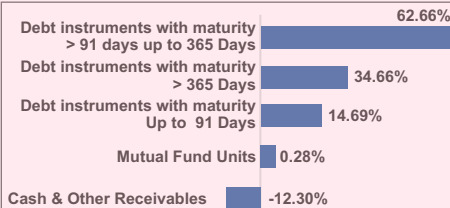
Portfolio Metrics:

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

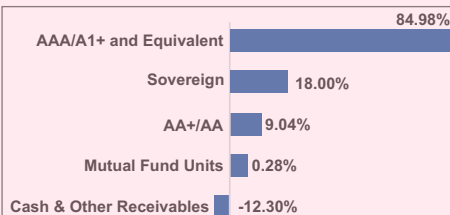
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate income by investing in a portfolio of quality short term debt securities.
There is no assurance that the investment objective of the Scheme will be achieved.

PORTFOLIO AS ON 31/03/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.28%
SBI CDMDF--A2		0.28%
Mutual Fund Holding Total/Exchange Traded Funds		0.28%
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
Power Finance Corporation Ltd.	CRISIL AAA	7.17%
National Bk for Agriculture & Rural Dev.	CRISIL AAA	7.16%
Shriram Finance Ltd.	CRISIL AA+	5.48%
REC Ltd.	CRISIL AAA	5.28%
GIC Housing Finance Ltd.	CRISIL AA+	3.56%
National Bk for Agriculture & Rural Dev.	ICRA AAA	3.49%
REC Ltd.	ICRA AAA	1.86%
Aditya Birla Housing Finance Ltd.	ICRA AAA	1.77%
NON-CONVERTIBLE DEBENTURES Total		35.78%
CORPORATE DEBT Total		35.78%
Money Market Instruments		
Certificate of Deposit		
Small Industries Development Bk of India	CRISIL A1+	10.27%
HDFC Bank Ltd.	CRISIL A1+	8.26%
Axis Bank Ltd.	CRISIL A1+	6.70%
ICICI Bank Ltd.	CRISIL A1+	6.68%
Canara Bank	CRISIL A1+	4.28%
Punjab National Bank	CRISIL A1+	3.38%
National Bk for Agriculture & Rural Dev.	CRISIL A1+	3.25%
IndusInd Bank Ltd.	CRISIL A1+	0.33%
Certificate of Deposit Total		43.13%
Commercial Paper		
Time Technoplast Ltd.	ICRA A1+	7.46%
Export Import Bank of India	CRISIL A1+	4.30%
Aditya Birla Finance Ltd.	ICRA A1+	3.34%
Commercial Paper Total		15.11%
Money Market Instruments Total		58.24%
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.32% GOVT OF INDIA RED 13-11-2030	SOVEREIGN	3.68%
7.02% GOVT OF INDIA RED 18-06-2031	SOVEREIGN	1.80%
Government Bond Total		5.48%
Treasury Bill		
364 DAYS TBILL RED 02-05-2025	SOVEREIGN	6.86%
182 DAYS TBILL RED 08-05-2025	SOVEREIGN	1.71%
Treasury Bill Total		8.58%
State Government Bond		
7.61% MAHARASHTRA SDL RED 11-05-2029	SOVEREIGN	2.19%
7.03% ODISHA SDL RED 29-01-2031	SOVEREIGN	1.75%
State Government Bond Total		3.94%
GOVERNMENT BOND AND TREASURY BILL Total		18.00%
Cash & Other Receivables Total		-12.30%
Grand Total		100.00%

SCHEME 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	7.18	7.63	7.49	10,718	10,763	10,749
3 Years	6.16	6.80	6.39	11,966	12,184	12,043
5 Years	5.77	6.12	5.51	13,240	13,458	13,079
Since Inception (June 9, 2003)	6.41	7.06	5.97	38,802	44,360	35,468

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	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	7.93	7.63	7.49	10,793	10,763	10,749
3 Years	6.83	6.80	6.39	12,196	12,184	12,043
5 Years	6.40	6.12	5.51	13,640	13,458	13,079
Since Inception (January 1, 2013)	7.22	7.50	6.51	23,482	24,260	21,659

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

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

LIC MF MEDIUM TO LONG DURATION FUND

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



SCHEME FEATURES

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

Inception/Allotment Date: June 23, 1999

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

Load Structure:
Exit Load:

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

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

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

Fund Manager:
Name: Mr. Marzban Irani;
Total Experience: 24+ years
Name: Mr. Pratik Shroff;
Total Experience: 17+ years

NAV as on March 31, 2025:

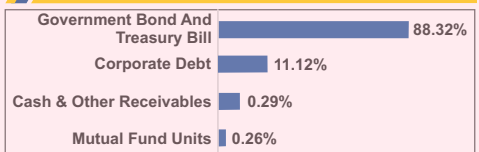
NAV	Regular Plan	Direct Plan
Growth Option	₹ 70.9365	₹ 76.2505
IDCW Option	₹ 15.5489	₹ 18.4228
Quarterly IDCW Option	₹ 15.5489	₹ 18.4229
Annual IDCW Option	₹ 15.5489	₹ 18.4227

Expense Ratio as on March 31, 2025:
Regular: 1.22%; **Direct:** 0.21%
(for detailed bifurcation on TER, please see page no 70)

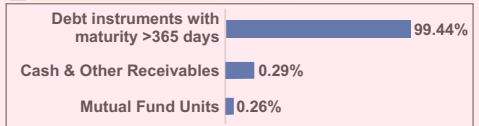
Portfolio Metrics:

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

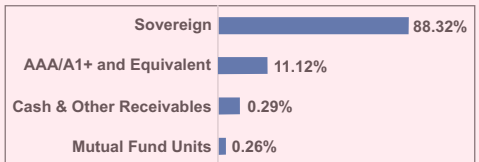
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



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 31/03/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.26%
SBI CDMDF--A2		0.26%
Mutual Fund Holding Total/Exchange Traded Funds		
Corporate Debt		
Non-convertible Debentures		
HDFC Bank Ltd.	CRISIL AAA	5.71%
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	5.41%
Non-convertible Debentures Total		
Corporate Debt Total		
Government Bond And Treasury Bill		
Government Bond		
7.10% GOVT OF INDIA RED 08-04-2034	SOVEREIGN	20.40%
7.18% GOVT OF INDIA RED 14-08-2033	SOVEREIGN	6.85%
6.79% GOVT OF INDIA RED 07-10-2034	SOVEREIGN	2.74%
Government Bond Total		
State Government Bond		
7.7% MAHARASHTRA SDL RED 08-03-2033	SOVEREIGN	22.06%
7.8% GUJARAT SDL RED 20-07-2032	SOVEREIGN	13.94%
7.64% MAHARASHTRA SDL RED 28-09-2032	SOVEREIGN	8.18%
7.71% MAHARASHTRA SDL RED 08-11-2033	SOVEREIGN	7.08%
7.12% MAHARASHTRA SDL RED 05-02-2036	SOVEREIGN	5.37%
7.72% MAHARASHTRA SDL RED 25-05-2034	SOVEREIGN	1.69%
State Government Bond Total		
Government Bond And Treasury Bill Total		
Cash & Other Receivables Total		
Grand Total		

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	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	8.79	8.84	9.90	10,879	10,884	10,990
3 Years	6.89	6.67	7.25	12,215	12,140	12,338
5 Years	5.67	6.58	5.26	13,177	13,754	12,921
Since Inception (June 23, 1999)	7.89	9.08	NA^	70,936	94,070	NA^

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	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	9.89	8.84	9.90	10,989	10,884	10,990
3 Years	7.75	6.67	7.25	12,511	12,140	12,338
5 Years	6.38	6.58	5.26	13,626	13,754	12,921
Since Inception (January 1, 2013)	7.28	7.96	6.68	23,643	25,560	22,079

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Marzban Irani is managing the above scheme from 10th August, 2016 and total no. of schemes managed by him are 5. Also, Mr. Pratik Shroff is managing the above scheme from 26th September, 2023 and total no. of schemes managed by him are 12. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting 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. 80

For PRC Matrix please refer page no. 82

SCHEME FEATURES

Scheme Type: An open ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds.

A Relatively High interest rate risk and Relatively Low Credit Risk

Inception/Allotment Date: May 31, 2007

Fund Size:

AUM as on 31/03/2025: ₹ 1,701.81 Cr

Average AUM for March 2025: ₹ 1,770.45 Cr

Load Structure:

Exit Load: Nil

First Tier Benchmark:

NIFTY Banking & PSU Debt Index A-II

Minimum Investment (lumpsum):

₹ 5000/- and in multiples of ₹ 1 thereafter

Fund Managers:

Name: Mr. Marzban Irani;

Total Experience: 24+ years

Name: Mr. Pratik Shroff;

Total Experience: 17+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 34.0502	₹ 36.6764
Daily IDCW Option	₹ 11.1691	₹ 14.3147
Weekly IDCW Option	₹ 10.2699	₹ 10.1007
Monthly IDCW Option	₹ 12.7437	₹ 13.8128

Expense Ratio as on March 31, 2025:

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

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

Portfolio Metrics:

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

ASSET ALLOCATION (% OF NAV)

Corporate Debt	75.72%
Government Bond And Treasury Bill	16.18%
Money Market Instruments	6.47%
Cash & Other Receivables	1.35%
Mutual Fund Units	0.28%

MATURITY PROFILE (% of NAV)

Debt instruments with maturity > 365 Days	91.90%
Debt instruments with maturity > 91 days up to 365 Days	5.30%
Cash & Other Receivables	1.35%
Up to 91 days	1.17%
Mutual Fund Units	0.28%

RATING PROFILE (% of NAV)

AAA/ A1+ and Equivalent	80.91%
Sovereign	16.42%
Cash & Other Receivables	2.41%
Mutual Fund Units	0.25%

INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to seek to generate income and capital appreciation by primarily investing in a portfolio of high quality debt and money market securities that are issued by banks, public sector undertakings, public financial institutions and Municipal Bonds.

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

PORTFOLIO AS ON 31/03/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.28%
SBI CDMDF-A2		0.28%
Mutual Fund Holding Total/Exchange Traded Funds		0.28%
Corporate Debt		
Non-convertible Debentures		
Power Finance Corporation Ltd.	CRISIL AAA	8.43%
Export Import Bank of India	CRISIL AAA	7.81%
Small Industries Development Bk of India	CRISIL AAA	7.59%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	7.52%
REC Ltd.	CRISIL AAA	6.43%
Power Grid Corporation of India Ltd.	CRISIL AAA	5.26%
National Bk for Agriculture & Rural Dev.	ICRA AAA	4.47%
NLC India Ltd.	ICRA AAA	3.90%
Bank of Baroda	ICRA AAA	3.10%
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	3.04%
Housing & Urban Development Corp Ltd.	ICRA AAA	2.99%
National Bk for Agriculture & Rural Dev.	CRISIL AAA	2.97%
NHPC Ltd.	ICRA AAA	2.78%
REC Ltd.	ICRA AAA	1.58%
Indian Oil Corporation Ltd.	FITCH AAA	1.54%
National Highways Authority of India	CRISIL AAA	1.54%
Nuclear Power Corporation	ICRA AAA	1.51%
National Housing Bank	CARE AAA	1.50%
Indian Oil Corporation Ltd.	CRISIL AAA	0.86%
NTPC Ltd.	CRISIL AAA	0.60%

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

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			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	8.09	7.80	9.90	10,809	10,780	10,990
3 Years	6.33	6.08	7.25	12,022	11,940	12,338
5 Years	5.77	6.10	5.26	13,239	13,449	12,921
Since Inception (May 31, 2007)	7.11	7.77	6.71	34,050	38,018	31,883

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	8.64	7.80	9.90	10,864	10,780	10,990
3 Years	6.88	6.08	7.25	12,212	11,940	12,338
5 Years	6.33	6.10	5.26	13,595	13,449	12,921
Since Inception (January 1, 2013)	7.47	7.42	6.68	24,179	24,043	22,073

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

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 31/03/2025: ₹ 110.64 Cr

Average AUM for March 2025: ₹ 118.47 Cr

Load Structure:

Exit Load: Nil

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

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

Fund Managers:

Name: Mr. Marzban Irani;

Total Experience: 24+ years

Name: Mr. Pratik Shroff;

Total Experience: 17+ years

NAV as on March 31, 2025:

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

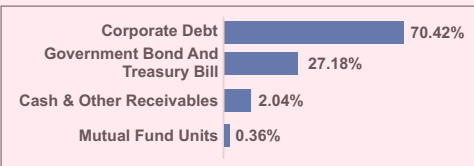
Expense Ratio as on March 31, 2025:

Regular: 1.32%; **Direct:** 0.35%
(for detailed bifurcation on TER, please see page no 70)

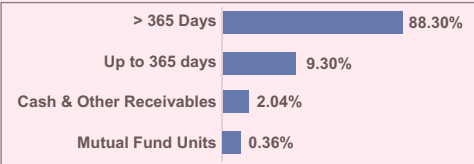
Portfolio Metrics:

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

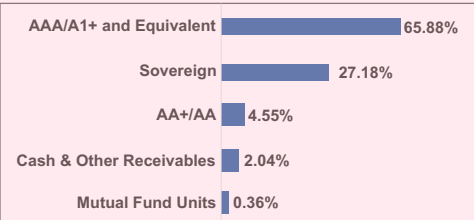
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



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 31/03/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.36%
SBI CDMDF--A2		0.36%
Mutual Fund Holding Total/Exchange Traded Funds		
Corporate Debt		
Non-convertible Debentures		
Power Grid Corporation of India Ltd.	CRISIL AAA	4.93%
Bajaj Housing Finance Ltd.	CRISIL AAA	4.84%
LIC Housing Finance Ltd.	CRISIL AAA	4.80%
Power Finance Corporation Ltd.	CRISIL AAA	4.78%
NHPC Ltd.	CARE AAA	4.78%
Sikka Ports and Terminals Ltd.	CRISIL AAA	4.69%
National Bk for Agriculture & Rural Dev.	CRISIL AAA	4.67%
Tata Capital Ltd.	CRISIL AAA	4.67%
Nuclear Power Corporation	CRISIL AAA	4.66%
Bajaj Finance Ltd.	CRISIL AAA	4.66%
Small Industries Development Bk of India	ICRA AAA	4.64%
Export Import Bank of India	CRISIL AAA	4.61%
National Highways Authority of India	CRISIL AAA	4.58%
REC Ltd.	CRISIL AAA	4.57%
Shriram Finance Ltd.	CRISIL AA+	4.55%
Non-convertible Debentures Total		70.42%
Corporate Debt Total		70.42%
Government Bond And Treasury Bill		
Government Bond		
5.77% GOVT OF INDIA RED 03-08-2030	SOVEREIGN	17.66%
7.17% GOVT OF INDIA RED 17-04-2030	SOVEREIGN	4.80%
Government Bond Total		22.45%
State Government Bond		
7.2% MAHARASHTRA SDL RED 23-10-2029	SOVEREIGN	4.73%
State Government Bond Total		4.73%
Government Bond And Treasury Bill Total		27.18%
Cash & Other Receivables Total		2.04%
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	7.67	8.06	9.90	10,767	10,806	10,990
3 Years	5.73	6.51	7.25	11,822	12,086	12,338
5 Years	5.40	6.28	5.26	13,012	13,564	12,921
Since Inception (February 1, 2019)	5.68	7.00	6.89	14,058	15,177	15,078

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	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	8.72	8.06	9.90	10,872	10,806	10,990
3 Years	6.77	6.51	7.25	12,175	12,086	12,338
5 Years	6.46	6.28	5.26	13,681	13,564	12,921
Since Inception (February 1, 2019)	6.96	7.00	6.89	15,136	15,177	15,078

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

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Marzban Irani is managing the above scheme from 1st February, 2019 and total no. of schemes managed by him are 5. Also, Mr. Pratik Shroff is managing the above scheme from 26th September, 2023 and total no. of schemes managed by him are 12. Past performance may or may not be sustained in the future. Load is 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 debt scheme investing in government securities across maturity. A Relatively High interest rate risk and Relatively Low Credit Risk

Inception/Allotment Date: December 10, 1999

Fund Size:

AUM as on 31/03/2025: ₹ 86.83 Cr
Average AUM for March 2025: ₹ 90.65 Cr

Load Structure:

Exit Load: 0.25% if exit within 30 days from date of allotment of units

First Tier Benchmark: NIFTY All Duration G-Sec Index

Minimum Investment (lumpsum): ₹ Rs. 10,000 and in multiples of Rs. 1 thereafter

Fund Managers:

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

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

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan	PF
Growth Option	₹ 59.2237	₹ 65.1342	₹ 34.2055
IDCW Option	₹ 17.0713	₹ 18.7677	₹ 22.1345

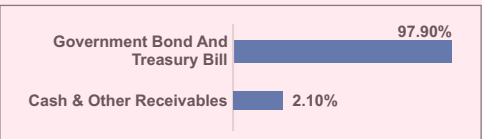
Expense Ratio as on March 31, 2025:

Regular: 1.48%; **Direct:** 0.75%
(for detailed bifurcation on TER, please see page no 70)

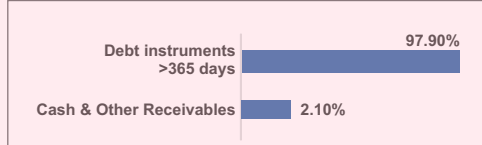
Portfolio Metrics:

Average Maturity	28.56 years
Macaulay Duration	11.43 years
Modified Duration	11.04 years
Yield to Maturity (YTM)	7%

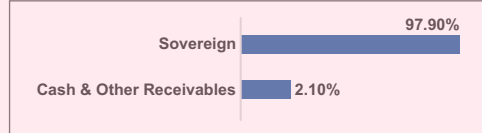
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



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

INVESTMENT OBJECTIVE

The primary objective of the scheme is to generate 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 31/03/2025

Company	Rating	% of NAV
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.34% GOVT OF INDIA RED 22-04-2064	SOVEREIGN	46.86%
7.30% GOVT OF INDIA RED 19-06-2053	SOVEREIGN	15.39%
7.23% GOVT OF INDIA RED 15-04-2039	SOVEREIGN	12.46%
7.09% GOVT OF INDIA RED 25-11-2074	SOVEREIGN	6.02%
7.25% GOVT OF INDIA RED 12-06-2063	SOVEREIGN	3.06%
7.10% GOVT OF INDIA RED 08-04-2034	SOVEREIGN	2.46%
Government Bond Total		86.24%
State Government Bond		
7.7% MAHARASHTRA SDL RED 08-03-2033	SOVEREIGN	6.06%
7.71% MAHARASHTRA SDL RED 08-11-2033	SOVEREIGN	3.11%
7.72% MAHARASHTRA SDL RED 25-05-2034	SOVEREIGN	2.48%
State Government Bond Total		11.66%
GOVERNMENT BOND AND TREASURY BILL Total		97.90%
Cash & Other Receivables Total		2.10%
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	8.36	9.81	9.90	10,836	10,981	10,990
3 Years	6.33	7.78	7.25	12,025	12,525	12,338
5 Years	5.57	6.74	5.26	13,114	13,858	12,921
Since Inception (December 10, 1999)	7.28	NA^	NA^	59,224	NA^	NA^

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			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	9.16	9.81	9.90	10,916	10,981	10,990
3 Years	7.10	7.78	7.25	12,289	12,525	12,338
5 Years	6.34	6.74	5.26	13,602	13,858	12,921
Since Inception (January 1, 2013)	7.73	7.56	6.68	24,909	24,431	22,079

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



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 31/03/2025: ₹ 14.85 Cr

Average AUM for March 2025: ₹ 14.53 Cr

Load Structure:

Exit Load: Nil

Lock-in Period:- Lock-in-period for at least 5 years or till the child attains age of majority whichever is earlier.

First Tier Benchmark: Crisil Hybrid 35 + 65 - 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 March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 30.6042	₹ 34.0346

Expense Ratio as on March 31, 2025:

Regular: 2.45%; **Direct:** 1.68%
(for detailed bifurcation on TER, please see page no 70)

Annual Equity Portfolio Turnover Ratio:

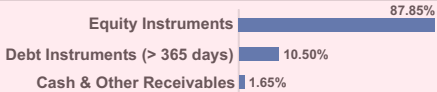
1.02 times

Risk Measures (Equity portion):

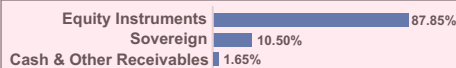
Standard Deviation	13.95%
Portfolio Beta	1.24
Sharpe Ratio	0.19
Risk Free Rate assumed to be	7.20%

(MIBOR as of 31st March 2025)

MATURITY PROFILE (% of NAV)



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 31/03/2025

Company	% of NAV
Equity Holdings	
Auto Components	5.79%
Exide Industries Ltd.	2.23%
Kross Ltd.	2.22%
Bharat Forge Ltd.	1.34%
Automobiles	2.46%
Maruti Suzuki India Ltd.	2.46%
Banks	10.06%
• ICICI Bank Ltd.	4.13%
• State Bank of India	3.24%
• Kotak Mahindra Bank Ltd.	2.69%
Capital Markets	1.39%
DAM Capital Advisors Ltd.	1.39%
Chemicals & Petrochemicals	1.18%
NOCIL Ltd.	1.18%
Commercial Services & Supplies	3.79%
• International Gemmological Inst Ind Ltd.	3.06%
Teamlease Services Ltd.	0.73%
Construction	2.13%
Larsen & Toubro Ltd.	2.13%
Consumer Durables	2.86%
Johnson Controls-Hitachi AC India Ltd.	1.60%
Sheela Foam Ltd	1.26%
Electrical Equipment	4.73%
Triveni Turbine Ltd.	1.76%
TD Power Systems Ltd.	1.61%
Transrail Lighting Ltd.	1.35%
Fertilizers & Agrochemicals	2.48%
• Coromandel International Ltd.	2.48%
Finance	2.72%
Bajaj Finserv Ltd.	1.62%
REC Ltd.	1.10%
Food Products	1.90%
Bikaji Foods International Ltd.	1.90%
Healthcare Services	2.02%
Artemis Medicare Services Ltd.	2.02%
Industrial Manufacturing	3.14%
Kilburn Engineering Ltd.	1.37%
• 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	4.27	7.36	6.65	10,427	10,736	10,665
3 Years	9.20	11.38	11.77	13,024	13,821	13,956
5 Years	16.01	18.99	23.72	21,019	23,864	28,957
Since Inception (November 12, 2001)	4.90	NA	15.96	30,604	NA	3,19,265

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	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	5.14	7.36	6.65	10,514	10,736	10,665
3 Years	9.93	11.38	11.77	13,289	13,821	13,956
5 Years	16.94	18.99	23.72	21,878	23,864	28,957
Since Inception (January 1, 2013)	10.15	12.34	13.21	32,569	41,395	45,427

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Nikhil Rungta is managing the above scheme from 1st July 2024 & Mr. Pratik Shroff is managing the above scheme from 26th September 2023. Total no. of schemes managed by Mr. Nikhil Rungta is 7 & by Mr. Pratik Shroff is 12. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. * First 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. 80

LIC MF

BSE SENSEX ETF

An open-ended scheme replicating/tracking BSE Sensex index



SCHEME FEATURES

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

NSE Scrip Code: LICNETFSEN

BSE Scrip Code: 539487

Inception/Allotment Date: November 30, 2015

Fund Size:

AUM as on 31/03/2025: ₹ 766.89 Cr

Average AUM for March 2025: ₹ 743.63 Cr

Load Structure:

Exit Load: Nil

Liquidity: The Units of the scheme are listed on National Stock Exchange(NSE) & Bombay Stock Exchange Ltd.(BSE).

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First Tier Benchmark: BSE Sensex TRI

Minimum Investment (lumpsum):

For Subscription of units directly with Mutual Fund:

All direct transactions in units of the Scheme by Market Makers (MM) /Authorised Participants (AP) or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed. Each creation unit consists of 2,000 units of LIC MF BSE Sensex ETF. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

For Purchase / Sale of units through Stock Exchange:

As the Units of the Schemes are listed on NSE & BSE, an Investor can buy Units on continuous basis on the capital market segment of NSE during trading hours like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. There is no minimum investment, although Units are Purchased in round lots of 1 (one) Unit.

Fund Manager:

Name: Mr. Sumit Bhatnagar;

Total Experience: 24+ years

NAV as on March 31, 2025:

NAV : ₹ 859.9150

Expense Ratio as on March 31, 2025: 0.10%

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

Annual Portfolio Turnover Ratio:

0.10 times

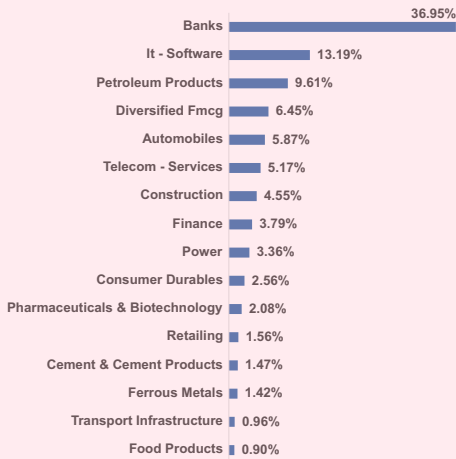
Risk Measures:

Tracking Error 0.07%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 78 to read benchmark disclaimer.

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the BSE SENSEX by holding BSE SENSEX stocks in same proportion, subject to tracking errors.

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

PORTFOLIO AS ON 31/03/2025

	% of NAV
Equity Holdings	
Automobiles	5.87%
Mahindra & Mahindra Ltd.	2.62%
Maruti Suzuki India Ltd.	1.69%
Tata Motors Ltd.	1.57%
Banks	36.95%
• HDFC Bank Ltd.	15.44%
• ICICI Bank Ltd.	10.70%
• Kotak Mahindra Bank Ltd.	3.56%
• Axis Bank Ltd.	3.48%
State Bank of India	3.29%
IndusInd Bank Ltd.	0.48%
Cement & Cement Products	1.47%
Ultratech Cement Ltd.	1.47%
Construction	4.55%
• Larsen & Toubro Ltd.	4.55%
Consumer Durables	2.56%
Titan Company Ltd.	1.39%
Asian Paints Ltd.	1.17%
Diversified Fmcg	6.45%
• ITC Ltd.	4.22%
Hindustan Unilever Ltd.	2.23%
Ferrous Metals	1.42%
Tata Steel Ltd.	1.42%

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	6.21	6.39	6.65	10,621	10,639	10,665
3 Years	11.02	11.17	11.77	13,686	13,731	13,956
5 Years	22.56	22.77	23.72	27,674	27,864	28,957
Since Inception (November 30, 2015)	13.60	13.71	13.72	32,889	33,157	33,192

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

LIC MF

NIFTY 50 ETF

An open-ended scheme replicating/tracking Nifty 50 index



SCHEME FEATURES

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

NSE Scrip Code: LICNETFN50

BSE Scrip Code: 539480

Inception/Allotment Date: November 20, 2015

Fund Size:

AUM as on 31/03/2025: ₹ 817.53 Cr

Average AUM for March 2025: ₹ 793.23 Cr

Load Structure:

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):
For Subscription of units directly with Mutual Fund:
All direct transactions in units of the Scheme by Market Makers (MM) /Authorised Participants (AP) or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed. Each creation unit consists of 10,000 units of LIC MF Nifty 50 ETF. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.
For Purchase / Sale of units through Stock Exchange:
As the Units of the Schemes are listed on NSE & BSE, an Investor can buy Units on continuous basis on the capital market segment of NSE during trading hours like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. There is no minimum investment, although Units are Purchased in round lots of 1 (one) Unit.

Fund Manager:

Name: Mr. Sumit Bhatnagar;

Total Experience: 24+ years

NAV as on March 31, 2025:

NAV : ₹ 259.4046

Expense Ratio as on March 31, 2025: 0.06%
(for detailed bifurcation on TER, please see page no 70)

Annual Portfolio Turnover Ratio:
0.12 times

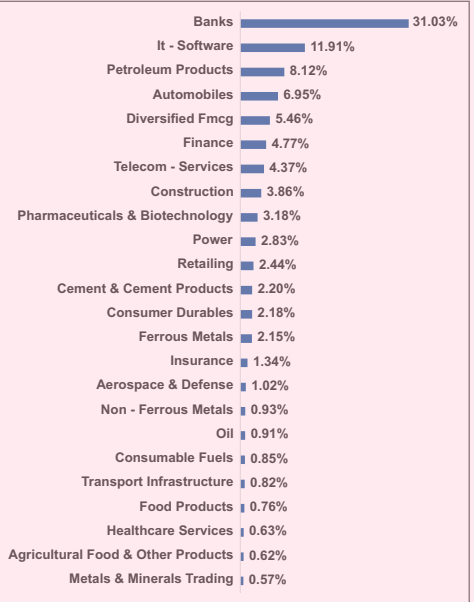
Risk Measures:

Tracking Error 0.06%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 77 to read benchmark disclaimer.

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 50 Index, subject to tracking errors.

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	
Bharat Electronics Ltd.	1.02%
Agricultural Food & Other Products	
Tata Consumer Products Ltd.	0.62%
Automobiles	
Mahindra & Mahindra Ltd.	2.22%
Maruti Suzuki India Ltd.	1.43%
Tata Motors Ltd.	1.33%
Bajaj Auto Ltd.	0.82%
Eicher Motors Ltd.	0.69%
Hero MotoCorp Ltd.	0.46%
Banks	
• HDFC Bank Ltd.	12.99%
• ICICI Bank Ltd.	8.91%
• Kotak Mahindra Bank Ltd.	2.99%
• Axis Bank Ltd.	2.96%
State Bank of India	2.78%
IndusInd Bank Ltd.	0.40%
Cement & Cement Products	
Ultratech Cement Ltd.	1.26%
Grasim Industries Ltd.	0.94%
Construction	
• Larsen & Toubro Ltd.	3.86%
Consumable Fuels	
Coal India Ltd.	0.85%
Consumer Durables	
Titan Company Ltd.	1.19%
Asian Paints Ltd.	0.99%
Diversified Fmcg	
• ITC Ltd.	3.58%
Hindustan Unilever Ltd.	1.88%
Ferrous Metals	
Tata Steel Ltd.	1.20%
JSW Steel Ltd.	0.95%
Finance	
Bajaj Finance Ltd.	2.19%
Bajaj Finserv Ltd.	1.02%
Top 10 holdings	

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	6.53	6.65	6.39	10,653	10,665	10,639
3 Years	11.60	11.77	11.17	13,904	13,956	13,731
5 Years	23.53	23.72	22.77	28,783	28,957	27,864
Since Inception (November 20, 2015)	13.60	13.80	13.79	33,018	33,525	33,513

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

For product labelling please refer page no. 81



SCHEME FEATURES

Scheme Type: An open ended scheme replicating/tracking Nifty 100 Index

NSE Scrip Code: LICNFNHGP

BSE Scrip Code: 539784

Inception/Allotment Date: March 17, 2016

Fund Size:

AUM as on 31/03/2025: ₹ 699.17 Cr

Average AUM for March 2025: ₹ 674.18 Cr

Load Structure:

Exit Load: Nil

Liquidity: The Units of the scheme are listed on National Stock Exchange(NSE) & Bombay Stock Exchange Ltd.(BSE).

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First Tier Benchmark: Nifty 100 TRI

Minimum Investment (lumpsum):

For Subscription of units directly with Mutual Fund:

All direct transactions in units of the Scheme by Market Makers (MM) /Authorised Participants (AP) or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed. Each creation unit consists of 40,000 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 March 31, 2025:

NAV : ₹ 260.1520

Expense Ratio as on March 31, 2025: 0.28%

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

Annual Portfolio Turnover Ratio:

0.05 times

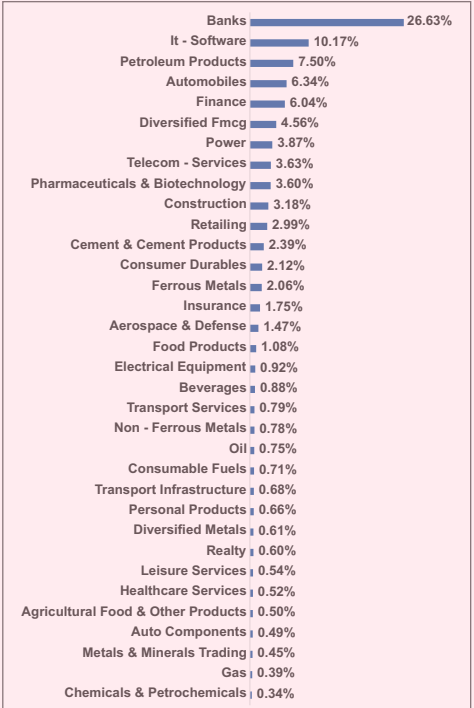
Risk Measures:

Tracking Error 0.07%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 77 to read benchmark disclaimer.

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 100 INDEX, subject to tracking errors.

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	1.47%
Bharat Electronics Ltd.	0.84%
Hindustan Aeronautics Ltd.	0.62%
Agricultural Food & Other Products	0.50%
Tata Consumer Products Ltd.	0.50%
Auto Components	0.49%
Samvardhana Motherson International Ltd.	0.29%
Bosch Ltd.	0.19%
Automobiles	6.34%
Mahindra & Mahindra Ltd.	1.85%
Maruti Suzuki India Ltd.	1.18%
Tata Motors Ltd.	1.11%
Bajaj Auto Ltd.	0.68%
Eicher Motors Ltd.	0.57%
TVS Motor Company Ltd.	0.44%
Hero MotoCorp Ltd.	0.37%
Hyundai Motor India Ltd.	0.13%
Banks	26.63%
● HDFC Bank Ltd.	10.82%
● ICICI Bank Ltd.	7.40%
● Kotak Mahindra Bank Ltd.	2.48%
● Axis Bank Ltd.	2.45%
State Bank of India	2.31%
Bank of Baroda	0.34%
IndusInd Bank Ltd.	0.33%
Punjab National Bank	0.25%
Canara Bank	0.24%
Beverages	0.88%
VARUN BEVERAGES LIMITED	0.56%
United Spirits Ltd.	0.32%
Cement & Cement Products	2.39%
Ultratech Cement Ltd.	1.02%
Grasim Industries Ltd.	0.76%
Shree Cement Ltd.	0.33%
Ambuja Cements Ltd.	0.29%
Chemicals & Petrochemicals	0.34%
Pidilite Industries Ltd.	0.34%
Construction	3.18%
● Larsen & Toubro Ltd.	3.18%
Consumable Fuels	0.71%
Coal India Ltd.	0.71%
Consumer Durables	2.12%
Titan Company Ltd.	0.99%
Asian Paints Ltd.	0.83%
Havells India Ltd.	0.30%
Diversified Fmcg	4.56%
● ITC Ltd.	2.98%
Hindustan Unilever Ltd.	1.58%
Diversified Metals	0.61%
Vedanta Ltd.	0.61%
Electrical Equipment	0.92%
Siemens Ltd.	0.37%
CG Power and Industrial Solutions Ltd.	0.32%
ABB India Ltd.	0.23%
Ferrous Metals	2.06%
Tata Steel Ltd.	0.99%
JSW Steel Ltd.	0.79%
Jindal Steel & Power Ltd.	0.27%
Finance	6.04%
Bajaj Finance Ltd.	1.83%
Bajaj Finserv Ltd.	0.87%
Shriram Finance Ltd.	0.71%
Jio Financial Services Ltd.	0.59%
Cholamandalam Investment & Fin Co Ltd.	0.50%
Power Finance Corporation Ltd.	0.47%
REC Ltd.	0.42%
Bajaj Holdings & Investment Ltd.	0.41%
● Top 10 holdings	

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	5.81	6.14	6.65	10,581	10,614	10,665
3 Years	11.73	12.11	11.77	13,953	14,081	13,956
5 Years	23.40	23.82	23.72	28,636	29,075	28,957
Since Inception (March 17, 2016)	14.57	14.97	14.85	34,223	35,272	34,980

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index. For product labelling please refer page no. 81

Company	% of NAV
Indian Railway Finance Corporation Ltd.	0.18%
Bajaj Housing Finance Ltd.	0.06%
Food Products	1.08%
Nestle India Ltd.	0.63%
Britannia Industries Ltd.	0.45%
Gas	0.39%
GAIL (India) Ltd.	0.39%
Healthcare Services	0.52%
Apollo Hospitals Enterprise Ltd.	0.52%
Insurance	1.75%
HDFC Life Insurance Company Ltd.	0.57%
SBI Life Insurance Company Ltd.	0.53%
ICICI Lombard General Insurance Co. Ltd.	0.34%
ICICI Prudential Life Insurance Co Ltd.	0.17%
Life Insurance Corporation of India	0.14%
IT - Software	10.17%
● Infosys Ltd.	4.38%
● Tata Consultancy Services Ltd.	2.87%
HCL Technologies Ltd.	1.31%
Tech Mahindra Ltd.	0.70%
Wipro Ltd.	0.58%
LTIMindtree Ltd.	0.32%
Leisure Services	0.54%
The Indian Hotels Company Ltd.	0.54%
Metals & Minerals Trading	0.45%
Adani Enterprises Ltd.	0.45%
Non - Ferrous Metals	0.78%
Hindalco Industries Ltd.	0.78%
Oil	0.75%
Oil & Natural Gas Corporation Ltd.	0.75%
Personal Products	0.66%
Godrej Consumer Products Ltd.	0.43%
Dabur India Ltd.	0.23%
Petroleum Products	7.50%
● Reliance Industries Ltd.	6.71%
Bharat Petroleum Corporation Ltd.	0.43%
Indian Oil Corporation Ltd.	0.37%
Pharmaceuticals & Biotechnology	3.60%
Sun Pharmaceutical Industries Ltd.	1.46%
Cipla Ltd.	0.62%
Divi's Laboratories Ltd.	0.57%
Dr. Reddy's Laboratories Ltd.	0.54%
Torrent Pharmaceuticals Ltd.	0.24%
Zydus Lifesciences Ltd.	0.17%
Power	3.87%
NTPC Ltd.	1.32%
Power Grid Corporation of India Ltd.	1.03%
Tata Power Company Ltd.	0.50%
Adani Power Ltd.	0.32%
Adani Energy Solutions Ltd.	0.25%
Adani Green Energy Ltd.	0.24%
JSW Energy Ltd.	0.22%
Realty	0.60%
DLF Ltd.	0.34%
Macrotech Developers Ltd.	0.27%
Retailing	2.99%
Zomato Ltd.	1.09%
Trent Ltd.	0.92%
Avenue Supermarts Ltd.	0.48%
Info Edge (India) Ltd.	0.44%
Swiggy Ltd.	0.05%
Telecom - Services	3.63%
● Bharti Airtel Ltd.	3.63%
Transport Infrastructure	0.68%
Adani Ports & Special Economic Zone Ltd.	0.68%
Transport Services	0.79%
InterGlobe Aviation Ltd.	0.79%
Equity Holdings Total	99.97%
Cash & Other Receivables Total	0.03%
Grand Total	100.00%

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 31/03/2025: ₹ 640.82 Cr

Average AUM for March 2025: ₹ 618.37 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 Midcap 100 - TRI

Minimum Investment (lumpsum):

For Subscription of units directly with Mutual Fund:

All direct transactions in units of the Scheme by Market Makers/ Authorised Participants or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed. Each creation unit consists of 2,00,000 units of LIC MF 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 March 31, 2025:

NAV : ₹ 51.7253

Expense Ratio as on March 31, 2025: 0.16%

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

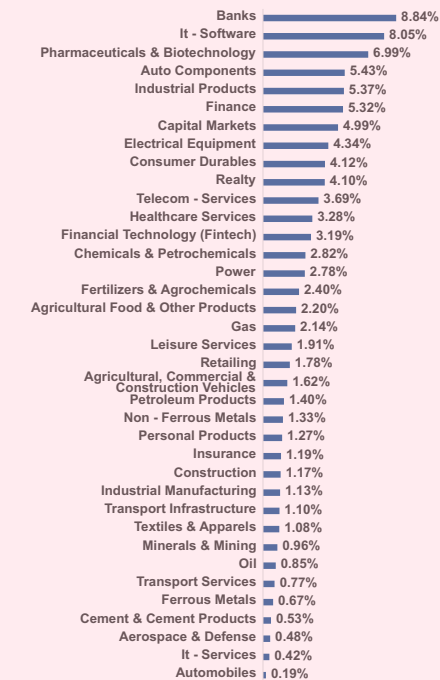
Risk Measures: Tracking Error

0.24%

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

Annual Portfolio Turnover Ratio: 0.33 times

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 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	0.48%
Bharat Dynamics Ltd.	0.48%
Agricultural Food & Other Products	2.20%
Marico Ltd.	1.39%
Patanjali Foods Ltd.	0.81%
Agricultural, Commercial & Construction Vehicles	1.62%
Ashok Leyland Ltd.	1.18%
Escorts Kubota Ltd.	0.43%
Auto Components	5.43%
Bharat Forge Ltd.	1.26%
Tube Investments Of India Ltd.	1.20%
MRF Ltd.	0.92%
Sona BLW Precision Forgings Ltd.	0.83%
Exide Industries Ltd.	0.66%
Apollo Tyres Ltd.	0.56%
Automobiles	0.19%
Ola Electric Mobility Ltd.	0.19%
Banks	8.84%
● The Federal Bank Ltd.	1.90%
IDFC First Bank Ltd.	1.38%
Yes Bank Ltd.	1.29%
AU Small Finance Bank Ltd.	1.21%
Union Bank of India	0.98%
Indian Bank	0.77%
Bank of India	0.53%
Bandhan Bank Ltd.	0.49%
Bank of Maharashtra	0.29%
Capital Markets	4.99%
● BSE Ltd.	2.97%
HDFC Asset Management Company Ltd.	1.64%
Motilal Oswal Financial Services Ltd.	0.37%
Cement & Cement Products	0.53%
ACC Ltd.	0.53%
Chemicals & Petrochemicals	2.82%
SRF Ltd.	1.72%
Solar Industries India Ltd.	1.10%
Construction	1.17%
Rail Vikas Nigam Ltd.	0.81%
IRB Infrastructure Developers Ltd.	0.36%
Consumer Durables	4.12%
● Dixon Technologies (India) Ltd.	2.05%
Voltas Ltd.	1.34%
Kalyan Jewellers India Ltd.	0.72%
Electrical Equipment	4.34%
● Suzlon Energy Ltd.	2.71%
Bharat Heavy Electricals Ltd.	1.12%
Waaree Energies Ltd.	0.26%
Premier Energies Ltd.	0.25%
Ferrous Metals	0.67%
Steel Authority of India Ltd.	0.67%
Fertilizers & Agrochemicals	2.40%
UPL Ltd.	1.28%
P.I. INDUSTRIES LIMITED	1.12%
Finance	5.32%
SBI Cards & Payment Services Ltd.	1.06%
Muthoot Finance Ltd.	1.03%
LIC Housing Finance Ltd.	0.68%
Mahindra & Mahindra Financial Serv Ltd.	0.68%
Aditya Birla Capital Ltd.	0.53%
L&T Finance Ltd.	0.50%
Indian Renewable Energy Dev Agency Ltd.	0.44%
Housing & Urban Development Corp Ltd.	0.40%
Financial Technology (Fintech)	3.19%
● PB Fintech Ltd.	2.11%
One 97 Communications Ltd.	1.08%
Gas	2.14%
Petronet LNG Ltd.	0.89%
Adani Total Gas Ltd.	0.68%
Indraprastha Gas Ltd.	0.57%

● Top 10 holdings

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**
1 Year	7.63	8.01	6.65	10,763	10,801	10,665
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (February 14, 2024)	6.21	6.74	8.09	10,702	10,757	10,909

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 14th February 2024 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index. NA: Not Available.

Please refer to page no. 77 to read benchmark disclaimer.

For product labelling please refer page no. 81

LIC MF
NIFTY 8-13 YR G-SEC ETF

An Open Ended Scheme replicating/tracking Nifty 8-13 Yr. G-Sec Index. A relatively high interest rate risk and relatively low credit risk.



SCHEME FEATURES

Scheme Type: An Open Ended Scheme replicating/tracking Nifty 8-13 Yr. G-Sec Index. A relatively high interest rate risk and relatively low credit risk.

NSE Scrip Code: LICNETFGSC

Inception/Allotment Date: December 24, 2014

Fund Size:

AUM as on 31/03/2025: ₹ 2,471.18 Cr
Average AUM for March 2025: ₹ 2,464.46 Cr

Load Structure:

Exit Load: Nil

Liquidity: The Units of the scheme are listed on National Stock Exchange(NSE).

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First Tier Benchmark: Nifty 8-13 yr G-Sec Index

Minimum Investment (lumpsum):

For Subscription of units directly with Mutual Fund:

All direct transactions in units of the Scheme by Market Makers (MM) /Authorised Participants (AP)or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed. Each creation unit consists of 1,00,000 units of LIC MF 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 March 31, 2025:

NAV : ₹ 27.5533

Expense Ratio as on March 31, 2025: 0.16%

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

Risk Measures:

Tracking Error: 0.11%

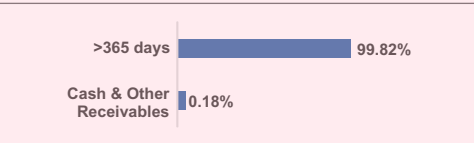
(Tracking error is calculated on 1 year rolling basis)

Portfolio Metrics:

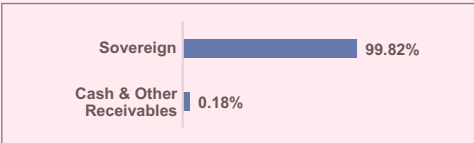
Average Maturity 8.71 years
Macaulay Duration 6.72 years
Modified Duration 6.50 years
Yield to Maturity (YTM) 6.7%

Please refer to page no. 77 to read benchmark disclaimer.

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 8-13 yr G-Sec Index, subject to tracking errors.

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

PORTFOLIO AS ON 31/03/2025

Company	Rating	% of NAV
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.79% GOVT OF INDIA RED 07-10-2034	SOVEREIGN	47.18%
7.10% GOVT OF INDIA RED 08-04-2034	SOVEREIGN	27.00%
7.18% GOVT OF INDIA RED 14-08-2033	SOVEREIGN	25.63%
Government Bond Total		99.82%
GOVERNMENT BOND AND TREASURY BILL Total		99.82%
Cash & Other Receivables Total		0.18%
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	9.83	9.99	9.90	10,983	10,999	10,990
3 Years	7.41	7.65	7.25	12,395	12,478	12,338
5 Years	5.86	6.19	5.26	13,297	13,506	12,921
Since Inception (December 24, 2014)	7.26	7.60	5.83	20,547	21,215	19,706

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

LIC MF
BSE SENSEX INDEX FUND

An open-ended scheme replicating/tracking Sensex index



SCHEME FEATURES

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

Inception/Allotment Date: December 05, 2002

Fund Size:

AUM as on 31/03/2025: ₹ 84.12 Cr
Average AUM for March 2025: ₹ 81.06 Cr

Load Structure:

Exit Load:

- 0.25% if redeemed or switch out on or before completion of 7 Days from the date of allotment of units
- Nil after 7 days

First Tier Benchmark: BSE Sensex TRI

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

Fund Manager:

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

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 144.3673	₹ 154.5891
IDCW Option	₹ 49.4829	₹ 51.8289

Expense Ratio as on March 31, 2025:

Regular: 1.08% **Direct:** 0.38%
(for detailed bifurcation on TER, please see page no 70)

Annual Portfolio Turnover Ratio:

0.12 times

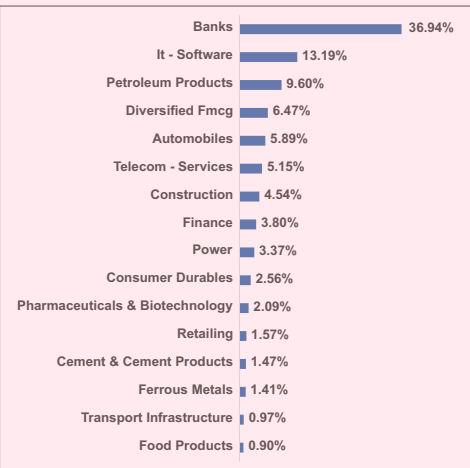
Risk Measures:

Tracking Error 0.12%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 77 to read benchmark disclaimer.

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The main investment objective of the fund is to generate returns commensurate with the performance of the index BSE Sensex based on the plans by investing in the respective index stocks subject to tracking errors.

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Automobiles	5.89%
Mahindra & Mahindra Ltd.	2.63%
Maruti Suzuki India Ltd.	1.69%
Tata Motors Ltd.	1.57%
Banks	36.94%
HDFC Bank Ltd.	15.43%
ICICI Bank Ltd.	10.70%
Kotak Mahindra Bank Ltd.	3.55%
Axis Bank Ltd.	3.49%
State Bank of India	3.29%
IndusInd Bank Ltd.	0.47%
Cement & Cement Products	1.47%
Ultratech Cement Ltd.	1.47%
Construction	4.54%
Larsen & Toubro Ltd.	4.54%
Consumer Durables	2.56%
Titan Company Ltd.	1.39%
Asian Paints Ltd.	1.17%
Diversified Fmcg	6.47%
ITC Ltd.	4.22%
Hindustan Unilever Ltd.	2.25%
Ferrous Metals	1.41%
Tata Steel Ltd.	1.41%
Top 10 holdings	

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	5.14	6.39	6.65	10,514	10,639	10,665
3 Years	9.94	11.17	11.77	13,291	13,731	13,956
5 Years	21.29	22.77	23.72	26,262	27,864	28,957
Since Inception (December 5, 2002)	13.19	16.95	16.50	1,59,140	3,29,547	3,02,647

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	5.88	6.39	6.65	10,588	10,639	10,665
3 Years	10.71	11.17	11.77	13,573	13,731	13,956
5 Years	22.09	22.77	23.72	27,144	27,864	28,957
Since Inception (January 1, 2013)	12.42	13.34	13.24	41,950	46,306	45,817

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October 2023 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

For product labelling please refer page no. 81

LIC MF
NIFTY 50 INDEX FUND

An open-ended scheme replicating/tracking Nifty 50 Index



SCHEME FEATURES

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

Inception/Allotment Date: December 05, 2002

Fund Size:

AUM as on 31/03/2025: ₹ 315.65 Cr

Average AUM for March 2025: ₹ 306.13 Cr

Load Structure:

Exit Load:

- 0.25% if redeemed or switch out on or before completion of 7 Days from the date of allotment of units
- Nil after 7 days

First Tier Benchmark: Nifty 50 TRI

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

Fund Manager:

Name: Mr. Sumit Bhatnagar;

Total Experience: 24+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 129.5942	₹ 139.3907
IDCW Option	₹ 47.8070	₹ 51.3628

Expense Ratio as on March 31, 2025:

Regular: 1.01% **Direct:** 0.18%

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

Annual Portfolio Turnover Ratio:

0.09 times

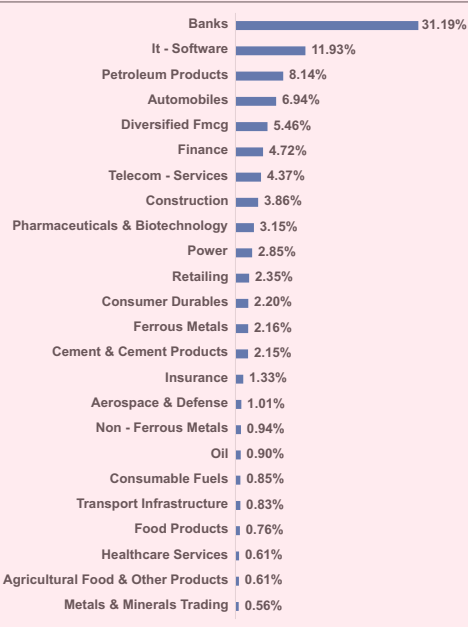
Risk Measures:

Tracking Error 0.10%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 77 to read benchmark disclaimer.

SECTOR ALLOCATION (% of NAV)



For product labelling please refer page no. 81

INVESTMENT OBJECTIVE

The main investment objective of the fund is to generate returns commensurate with the performance of the index Nifty based on the plans by investing in the respective index stocks subject to tracking errors.

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	1.01%
Bharat Electronics Ltd.	1.01%
Agricultural Food & Other Products	0.61%
Tata Consumer Products Ltd.	0.61%
Automobiles	6.94%
Mahindra & Mahindra Ltd.	2.23%
Maruti Suzuki India Ltd.	1.41%
Tata Motors Ltd.	1.33%
Bajaj Auto Ltd.	0.82%
Eicher Motors Ltd.	0.69%
Hero MotoCorp Ltd.	0.45%
Banks	31.19%
• HDFC Bank Ltd.	13.09%
• ICICI Bank Ltd.	8.96%
• Kotak Mahindra Bank Ltd.	3.00%
• Axis Bank Ltd.	2.96%
State Bank of India	2.78%
IndusInd Bank Ltd.	0.40%
Cement & Cement Products	2.15%
Ultratech Cement Ltd.	1.23%
Grasim Industries Ltd.	0.91%
Construction	3.86%
• Larsen & Toubro Ltd.	3.86%
Consumable Fuels	0.85%
Coal India Ltd.	0.85%
Consumer Durables	2.20%
Titan Company Ltd.	1.19%
Asian Paints Ltd.	1.01%
Diversified Fmcg	5.46%
• ITC Ltd.	3.59%
Hindustan Unilever Ltd.	1.87%
Ferrous Metals	2.16%
Tata Steel Ltd.	1.20%
JSW Steel Ltd.	0.96%
Finance	4.72%
Bajaj Finance Ltd.	2.19%
Bajaj Finserv Ltd.	1.04%

- Top 10 holdings

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	5.48	6.65	6.39	10,548	10,665	10,639
3 Years	10.58	11.77	11.17	13,527	13,956	13,731
5 Years	22.24	23.72	22.77	27,308	28,957	27,864
Since Inception (December 5, 2002)	12.49	16.50	16.95	1,38,622	3,02,647	3,29,547

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	6.35	6.65	6.39	10,635	10,665	10,639
3 Years	11.39	11.77	11.17	13,826	13,956	13,731
5 Years	23.12	23.72	22.77	28,307	28,957	27,864
Since Inception (January 1, 2013)	12.51	13.24	13.34	42,361	45,817	46,306

On 29th July 2023, DBI Nifty Index Fund got merged with LIC MF Nifty 50 Index Fund. The Scheme performance given herewith is a blended performance on weighted average, as per applicable guidelines of SEBI.

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October 2023 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, **Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

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 31/03/2025: ₹ 91.22 Cr

Average AUM for March 2025: ₹ 87.22 Cr

Load Structure:

- Exit Load - Nil

First Tier Benchmark: Nifty Next 50 - TRI

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

Fund Manager:

Name: Mr. Sumit Bhatnagar;

Total Experience: 24+ years

NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 46.7005	₹ 51.1438
IDCW Option	₹ 46.7005	₹ 51.1438

Expense Ratio as on March 31, 2025:

Regular: 0.90% **Direct:** 0.32%
(for detailed bifurcation on TER, please see page no 70)

Annual Portfolio Turnover Ratio:

0.71 times

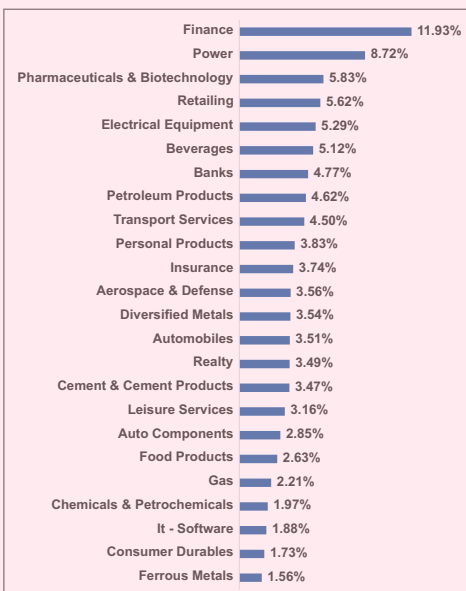
Risk Measures:

Tracking Error: 0.18%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 77 to read benchmark disclaimer.

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the Scheme is to invest only in and all the stocks comprising the NIFTY Next 50 Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of NIFTY Next 50 Index. The Scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the NIFTY Next 50 Index. The Scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the NIFTY Next 50 Index (Total Returns Index) and the Scheme. There is no assurance that the investment objective of the Scheme will be achieved.

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	3.56%
• Hindustan Aeronautics Ltd.	3.56%
Auto Components	2.85%
Samvardhana Motherson International Ltd.	1.75%
Bosch Ltd.	1.10%
Automobiles	3.51%
TVS Motor Company Ltd.	2.56%
Hyundai Motor India Ltd.	0.94%
Banks	4.77%
Bank of Baroda	1.92%
Punjab National Bank	1.50%
Canara Bank	1.36%
Beverages	5.12%
• VARUN BEVERAGES LIMITED	3.26%
United Spirits Ltd.	1.86%
Cement & Cement Products	3.47%
Shree Cement Ltd.	1.85%
Ambuja Cements Ltd.	1.62%
Chemicals & Petrochemicals	1.97%
Pidilite Industries Ltd.	1.97%
Consumer Durables	1.73%
Havells India Ltd.	1.73%
Diversified Metals	3.54%
• Vedanta Ltd.	3.54%
Electrical Equipment	5.29%
Siemens Ltd.	2.12%
CG Power and Industrial Solutions Ltd.	1.85%
ABB India Ltd.	1.32%
Ferrous Metals	1.56%
Jindal Steel & Power Ltd.	1.56%
Finance	11.93%
• Cholamandalam Investment & Fin Co Ltd.	2.88%
• Power Finance Corporation Ltd.	2.72%
Bajaj Holdings & Investment Ltd.	2.41%
REC Ltd.	2.41%
Indian Railway Finance Corporation Ltd.	1.00%
Bajaj Housing Finance Ltd.	0.51%

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	3.65	4.76	6.65	10,365	10,476	10,665
3 Years	14.99	16.18	11.77	15,209	15,667	13,956
5 Years	23.85	25.45	23.72	29,155	31,037	28,957
Since Inception (September 20, 2010)	11.18	12.88	11.20	46,701	58,129	46,783

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Next 50 TRI*	Nifty 50 TRI**	Scheme	Nifty Next 50 TRI*	Nifty 50 TRI**
1 Year	4.25	4.76	6.65	10,425	10,476	10,665
3 Years	15.65	16.18	11.77	15,476	15,667	13,956
5 Years	24.58	25.45	23.72	30,025	31,037	28,957
Since Inception (January 1, 2013)	14.47	15.39	13.24	52,382	57,723	45,817

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 3rd October, 2023 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, **Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

For product labelling please refer page no. 81

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 31/03/2025: ₹ 293.64 Cr

Average AUM for March 2025: ₹ 275.76 Cr

Load Structure:

Exit Load - Nil

Liquidity: The Units of the scheme are listed on National Stock Exchange(NSE) & Bombay Stock Exchange Ltd.(BSE).

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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.

Fund Manager:

Name: Mr. Sumit Bhatnagar;

Total Experience: 24+ years

NAV as on March 31, 2025:

NAV : ₹ 8202.8187

Expense Ratio as on March 31, 2025:

0.41%

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

Risk Measures:

Tracking Error: 0.13%

(Tracking error is calculated on 1 year rolling basis)

For product labelling please refer page no. 81

INVESTMENT OBJECTIVE

To invest in physical Gold and Gold related Instruments with the objective to replicate the performance of Gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset.

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Physical Gold & Gold Related Instruments	
GOLD	98.53%
GOLD	98.53%
Cash & Other Receivables Total	1.47%
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	32.30	30.82	NA	13,230	13,082	NA
3 Years	19.60	19.49	NA	17,116	17,067	NA
5 Years	14.90	15.10	NA	20,037	20,208	NA
Since Inception (November 9, 2011)	8.06	8.69	NA	28,270	30,536	NA

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 1st June, 2024 and total no. of schemes managed by him are 15. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark.

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 31/03/2025: ₹ 103.66 Cr

Average AUM for March 2025: ₹ 98.92 Cr

Load Structure:

Exit Load

- 1% for exit (redemption / switchout / transfer /SWP) within 15 days from the date of allotment.
- Nil, if units of scheme are redeemed or switched out after 15 days from the date of allotment.

First Tier Benchmark: Domestic Price of Gold

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

Fund Manager:

Name: Mr. Sumit Bhatnagar;

Total Experience: 24+ years

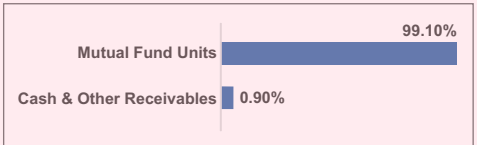
NAV as on March 31, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 23.5031	₹ 24.7458

Expense Ratio as on March 31, 2025:

Regular: 0.66% **Direct:** 0.20%
(for detailed bifurcation on TER, please see page no 70)

Maturity Profile (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the Scheme will be to generate returns that correspond closely to the returns generated by LIC MF Gold Exchange Traded Fund (LIC MF Gold ETF).

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

PORTFOLIO AS ON 31/03/2025

Company	% of NAV
Mutual Fund/Exchange Traded Funds	
Mutual Fund	99.10%
LIC MF GOLD EXCHANGE TRADED FUND	99.10%
Mutual Fund Holding Total/Exchange Traded Funds	99.10%
Cash & Other Receivables Total	0.90%
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	31.93	30.82	NA	13,193	13,082	NA
3 Years	19.19	19.49	NA	16,939	17,067	NA
5 Years	13.91	15.10	NA	19,184	20,208	NA
Since Inception (August 14, 2012)	7.00	8.85	NA	23,503	29,203	NA

SCHEME PERFORMANCE (Direct plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Domestic Price of Gold*	-	Scheme	Domestic Price of Gold*	-
1 Year	32.50	30.82	NA	13,250	13,082	NA
3 Years	19.68	19.49	NA	17,151	17,067	NA
5 Years	14.38	15.10	NA	19,580	20,208	NA
Since Inception (January 1, 2013)	7.68	8.65	NA	24,752	28,756	NA

Above returns are as on 31st March, 2025. Different plans shall have a different expense structure. Mr. Sumit Bhatnagar is managing the above scheme from 1st June, 2024 and total no. of schemes managed by him are 15. Past performance may or may not be 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. 81

LIC MF Large Cap Fund

SIP Investments	Regular							Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (Sep under 1,1994)		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	14,70,000	
Market Value as on March 31, 2025 (₹)	1,16,498	4,21,371	8,32,004	13,37,732	22,32,248	NA	1,17,217	4,28,055	8,47,145	13,68,463	23,37,596	34,20,086	
Returns (CAGR) (%)	-5.41	10.51	13.05	13.07	11.93	NA	-4.31	11.59	13.78	13.70	12.80	12.99	
First Tier Benchmark Returns (CAGR) (%) #	-3.55	12.89	15.44	14.83	14.05	NA	-3.55	12.89	15.44	14.83	14.05	13.87	
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	NA	-1.16	12.35	15.14	14.69	14.01	13.69	
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty 100 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.^Due to unavailability of historical daily NAV since inception, we are unable to calculate since inception SIP Performance.							Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty 100 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for 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						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (February 25, 2015)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (February 25, 2015)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	-	12,10,000	1,20,000	3,60,000	6,00,000	8,40,000	-	12,10,000
Market Value as on March 31, 2025 (₹)	1,17,332	4,59,552	9,37,676	15,21,098	-	27,09,974	1,18,185	4,69,904	9,76,952	16,13,018	-	29,59,998
Returns (CAGR) (%)	-4.13	16.54	17.92	16.67	-	15.27	-2.82	18.12	19.60	18.32	-	16.89
First Tier Benchmark Returns (CAGR) (%) #	-6.70	16.22	19.70	18.56	-	16.72	-6.70	16.22	19.70	18.56	-	16.72
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	-	13.96	-1.16	12.35	15.14	14.69	-	13.96
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty LargeMidcap 250 TRI, ## NIFTY 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. 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 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty LargeMidcap 250 TRI, ## NIFTY 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. 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							Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (Apr 15, 1993)	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	14,70,000	
Market Value as on March 31, 2025 (₹)	1,08,794	4,05,293	8,06,208	12,84,059	21,20,352	NA	1,09,371	4,11,772	8,26,361	13,30,384	22,01,912	32,05,605	
Returns (CAGR) (%)	-16.97	7.86	11.77	11.92	10.97	NA	-16.12	8.94	12.77	12.91	11.68	12.03	
First Tier Benchmark Returns (CAGR) (%) #	-6.14	14.18	17.27	16.40	15.08	NA	-6.14	14.18	17.27	16.40	15.08	14.86	
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	NA	-1.16	12.35	15.14	14.69	14.01	13.69	
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. ^Due to unavailability of historical daily NAV since inception, we are unable to calculate since inception SIP Performance.							Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct 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						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (October 31, 2022)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (October 31, 2022)
Total Amount Invested (₹)	1,20,000	-	-	-	-	2,80,000	1,20,000	-	-	-	-	2,80,000
Market Value as on March 31, 2025 (₹)	1,15,483	-	-	-	-	3,37,368	1,16,478	-	-	-	-	3,44,784
Returns (CAGR) (%)	-6.96	-	-	-	-	14.04	-5.44	-	-	-	-	18.25
First Tier Benchmark Returns (CAGR) (%) #	-8.32	-	-	-	-	7.97	-8.32	-	-	-	-	14.04
Additional Benchmark Returns (CAGR) (%) ##	-1.16	-	-	-	-	11.27	-1.16	-	-	-	-	11.27
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.							Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The 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 Mid cap Fund

SIP Investments	Regular						Direct					
	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	-	9,70,000	1,20,000	3,60,000	6,00,000	8,40,000	-	9,70,000
Market Value as on March 31, 2025 (₹)	1,13,509	4,67,498	9,65,368	15,58,812	-	18,61,317	1,14,155	4,75,231	9,92,339	16,20,867	-	19,53,000
Returns (CAGR) (%)	-9.95	17.75	19.11	17.36	-	15.68	-3.98	18.92	20.24	18.45	-	16.83
First Tier Benchmark Returns (CAGR) (%) #	-10.07	19.42	23.88	22.14	-	20.37	-10.07	19.42	23.88	22.14	-	20.37
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	-	14.29	-1.16	12.35	15.14	14.69	-	14.29
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty Midcap 150 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.							Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty Midcap 150 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.					

LIC MF Small Cap Fund

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	9,30,000	1,20,000	3,60,000	6,00,000	8,40,000	-	9,30,000
Market Value as on March 31, 2025 (₹)	1,09,232	4,50,469	10,51,478	-	-	19,96,197	1,09,968	4,58,830	10,85,999	18,38,735	-	21,02,184
Returns (CAGR) (%)	-16.33	15.14	22.64	-	-	19.20	-15.24	16.43	23.98	22.00	-	20.50
First Tier Benchmark Returns (CAGR) (%) #	-16.50	17.81	24.10	-	-	19.76	-16.50	17.81	24.10	21.71	-	19.76
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	-	-	14.35	-1.16	12.35	15.14	14.69	-	14.35
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty Smallcap 250 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. 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 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty Smallcap 250 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for 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					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (December 21, 2018)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (December 21, 2018)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	7,50,000	1,20,000	3,60,000	6,00,000	-	-	7,50,000
Market Value as on March 31, 2025 (₹)	1,15,460	4,82,218	9,93,480	-	-	14,01,224	1,16,339	4,91,994	10,26,378	-	-	14,61,304
Returns (CAGR) (%)	-6.99	19.96	20.29	-	-	19.83	-5.65	21.40	21.64	-	-	21.17
First Tier Benchmark Returns (CAGR) (%) #	-6.14	14.18	17.27	-	-	16.99	-6.14	14.18	17.27	-	-	16.99
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	-	-	15.02	-1.16	12.35	15.14	-	-	15.02
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 Index-TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.							Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 Index-TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - 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					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (August 20, 2018)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (August 20, 2018)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	7,90,000	1,20,000	3,60,000	6,00,000	-	-	7,90,000
Market Value as on March 31, 2025 (₹)	1,09,898	4,23,356	8,67,654	-	-	12,79,004	1,10,587	4,30,432	8,91,647	-	-	13,25,527
Returns (CAGR) (%)	-15.34	10.83	14.75	-	-	14.44	-14.32	11.97	15.86	-	-	15.51
First Tier Benchmark Returns (CAGR) (%) #	-6.14	14.18	17.27	-	-	16.78	-6.14	14.18	17.27	-	-	16.78
Additional Benchmark Returns (CAGR) (%) ##	-1.21	11.40	14.35	-	-	14.32	-1.21	11.40	14.35	-	-	14.32
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 Index-TRI, ## BSE Sensex-TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.							Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 Index-TRI, ## BSE Sensex-TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.					

LIC MF Focused Fund

SIP Investments	Regular						Direct					
	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	8,40,000	-	8,80,000	1,20,000	3,60,000	6,00,000	8,40,000	-	8,80,000
Market Value as on March 31, 2025 (₹)	1,14,343	4,08,967	8,10,992	12,87,840	-	13,65,324	1,14,915	4,15,232	8,32,640	13,38,739	-	14,23,228
Returns (CAGR) (%)	-8.69	8.47	12.01	12.00	-	11.75	-7.82	9.51	13.08	13.09	-	12.85
First Tier Benchmark Returns (CAGR) (%) #	-6.14	14.18	17.27	16.40	-	16.06	-6.14	14.18	17.27	16.40	-	16.06
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	-	14.52	-1.16	12.35	15.14	14.69	-	14.52
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 Index-TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.						Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 Index-TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - 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					
	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	20,40,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000
Market Value as on March 31, 2025 (₹)	1,11,616	5,16,187	11,83,341	19,33,256	32,12,850	76,37,754	1,12,445	5,27,091	12,27,976	20,29,727	34,41,037	48,82,234
Returns (CAGR) (%)	-12.79	24.90	27.57	23.42	18.72	14.02	-11.55	26.43	29.13	24.79	19.99	18.44
First Tier Benchmark Returns (CAGR) (%) #	-5.84	20.77	22.81	20.63	16.78	11.43	-5.84	20.77	22.81	20.63	16.78	15.05
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	13.16	-1.16	12.35	15.14	14.69	14.01	14.00
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty Infrastructure TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.						Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty Infrastructure TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for 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					
	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 27, 2015)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	12,00,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	12,00,000
Market Value as on March 31, 2025 (₹)	1,17,430	4,01,699	7,87,441	11,88,106	18,53,309	18,53,309	1,18,407	4,12,390	8,23,262	12,58,524	20,01,598	20,01,598
Returns (CAGR) (%)	-3.98	7.26	10.82	9.75	8.42	8.42	-2.47	9.04	12.62	11.36	9.88	9.88
First Tier Benchmark Returns (CAGR) (%) #	16.74	16.41	16.54	14.86	14.96	14.96	16.74	16.41	16.54	14.86	14.96	14.96
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	14.01	-1.16	12.35	15.14	14.69	14.01	14.01
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty Financial Services TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.						Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty Financial Services TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR 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					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception^ (Feb. 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	-	-	7,20,000	1,20,000	3,60,000	6,00,000	-	-	7,20,000
Market Value as on March 31, 2025 (₹)	1,25,131	5,04,207	9,27,935	-	-	12,61,138	1,25,989	5,14,861	9,60,619	-	-	13,19,410
Returns (CAGR) (%)	8.09	23.18	17.49	-	-	18.56	9.46	24.71	18.91	-	-	20.07
First Tier Benchmark Returns (CAGR) (%) #	7.20	26.45	21.38	-	-	22.25	7.20	26.45	21.38	-	-	22.25
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	-	-	15.06	-1.16	12.35	15.14	-	-	15.06
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # BSE Healthcare TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.							Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # BSE Healthcare TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month 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						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception [^] (March 31, 1997)	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	14,70,000
Market Value as on March 31, 2025 (₹)	1,20,193	4,55,997	9,10,978	14,30,856	23,89,225	NA	1,20,993	4,65,131	9,42,949	15,03,156	25,78,654	39,87,329
Returns (CAGR) (%)	0.30	15.99	16.73	14.95	13.21	NA	1.55	17.39	18.15	16.34	14.63	15.24
First Tier Benchmark Returns (CAGR) (%) #	-6.14	14.18	17.27	16.40	15.08	NA	-6.14	14.18	17.27	16.40	15.08	14.86
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	NA	-1.16	12.35	15.14	14.69	14.01	13.69

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are 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 March, 2025. Past performance may or may not be sustained in the future. # Nifty 500 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct 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						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception [^] (January 1, 1991)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (January 1, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	NA	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000
Market Value as on March 31, 2025 (₹)	1,17,672	4,25,468	8,02,678	12,34,459	19,82,339	NA	1,18,358	4,33,413	8,24,867	12,87,888	21,36,770	29,45,039
Returns (CAGR) (%)	-3.61	11.17	11.60	10.82	9.70	NA	-2.55	12.45	12.70	12.00	11.11	10.94
First Tier Benchmark Returns (CAGR) (%) #	0.73	12.06	13.26	13.22	12.65	NA	0.73	12.06	13.26	13.22	12.65	12.64
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	NA	-1.16	12.35	15.14	14.69	14.01	14.00

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # Crisil Hybrid 35 + 65 - Aggressive Index, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. 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 March, 2025. Past performance may or may not be sustained in the future. # Crisil Hybrid 35 + 65 - Aggressive Index, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. 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						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (November 12, 2021)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (November 12, 2021)
Total Amount Invested (₹)	1,20,000	3,60,000	-	-	-	4,00,000	1,20,000	3,60,000	-	-	-	4,00,000
Market Value as on March 31, 2025 (₹)	1,22,679	4,18,505	-	-	-	4,71,417	1,23,713	4,29,791	-	-	-	4,85,638
Returns (CAGR) (%)	4.20	10.04	-	-	-	9.85	5.84	11.87	-	-	-	11.68
First Tier Benchmark Returns (CAGR) (%) #	4.23	10.40	-	-	-	10.15	4.23	10.40	-	-	-	10.15
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	-	-	-	12.24	-1.16	12.35	-	-	-	12.24

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # Nifty 50 Hybrid Composite Debt 50:50 index, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the 15th 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 March, 2025. Past performance may or may not be sustained in the future. # Nifty 50 Hybrid Composite Debt 50:50 index, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the 15th Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Re-investment of income distribution cum capital withdrawal. Load is not taken into consideration for computation of performance. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

LIC MF Children's Fund

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception [^] (November 12, 2001)	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	28,00,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000
Market Value as on March 31, 2025 (₹)	1,13,263	4,10,029	7,78,801	12,11,839	19,15,309	62,42,045	1,13,765	4,15,007	7,95,500	12,49,772	20,07,099	27,62,403
Returns (CAGR) (%)	10.32	8.65	10.38	10.30	9.05	6.32	9.56	9.47	11.23	11.16	9.93	9.98
First Tier Benchmark Returns (CAGR) (%) #	0.73	12.06	13.26	13.22	12.65	NA	0.73	12.06	13.26	13.22	12.65	12.64
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	14.44	-1.16	12.35	15.14	14.69	14.01	14.00

Above returns are as on 31st March, 2025. Past performance may or may not be sustained in the future. # 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 March, 2025. Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## Nifty 50 TRI. Assuming ₹10,000/- invested systematically on the first Business Day of every month over a period of time. 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. 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.

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	26,80,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000
Market Value as on March 31, 2025 (₹)	1,18,505	4,18,800	8,30,880	13,30,798	23,08,328	1,15,89,951	1,18,952	4,23,646	8,47,493	13,65,868	23,92,696	33,42,295
Returns (CAGR) (%)	-2.32	10.09	12.99	12.92	12.56	11.56	-1.63	10.88	13.79	13.65	13.24	12.84
First Tier Benchmark Returns (CAGR) (%) #	-1.21	11.40	14.35	14.20	13.91	14.19	-1.21	11.40	14.35	14.20	13.91	13.60
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	13.16	14.69	14.01	14.00	-1.16	12.35	15.14	14.69	14.01	14.00
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # BSE Sensex TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.												

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 01, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	16,80,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000
Market Value as on March 31, 2025 (₹)	1,22,225	4,08,784	7,43,272	11,25,192	17,51,493	28,38,804	1,22,891	4,15,405	7,63,605	11,70,066	18,60,860	24,75,175
Returns (CAGR) (%)	3.48	8.44	8.51	8.22	7.35	7.15	4.53	9.53	9.59	9.32	8.50	8.31
First Tier Benchmark Returns (CAGR) (%) #	5.11	9.46	9.64	9.57	9.35	9.42	5.11	9.46	9.64	9.57	9.35	9.36
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	6.74	-1.16	12.35	15.14	14.69	14.01	6.69
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # NIFTY Equity Savings Index, ## CRISIL 10 Year Gilt Index. Assuming ₹ 10,000/- invested systematically on the 15th Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - 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 1, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	26,80,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,70,000
Market Value as on March 31, 2025 (₹)	1,18,588	4,24,780	8,47,344	13,50,823	23,07,430	1,11,55,850	1,19,114	4,30,211	8,65,529	13,91,932	24,20,355	34,38,809
Returns (CAGR) (%)	-2.19	11.06	13.79	13.34	12.56	11.28	-1.38	11.94	14.65	14.18	13.45	13.07
First Tier Benchmark Returns (CAGR) (%) #	-1.16	12.35	15.14	14.69	14.01	14.00	-1.16	12.35	15.14	14.69	14.01	13.69
Additional Benchmark Returns (CAGR) (%) ##	-1.21	11.40	14.35	14.20	13.91	14.19	-1.21	11.40	14.35	14.20	13.91	14.29
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # NIFTY 50 TRI, ## BSE Sensex TRI. Assuming ₹10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.												

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	17,40,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,70,000
Market Value as on March 31, 2025 (₹)	1,10,527	4,57,895	9,21,382	14,54,665	24,27,542	51,20,797	1,10,867	4,62,453	9,37,401	14,90,226	25,29,072	38,18,475
Returns (CAGR) (%)	-14.41	16.28	17.20	15.42	13.50	13.73	-13.91	16.98	17.90	16.09	14.27	14.61
First Tier Benchmark Returns (CAGR) (%) #	-13.77	17.67	18.54	16.73	14.94	15.40	-13.77	17.67	18.54	16.73	14.94	15.40
Additional Benchmark Returns (CAGR) (%) ##	-1.16	12.35	15.14	14.69	14.01	13.36	-1.16	12.35	15.14	14.69	14.01	13.69
Above returns are as on 31 st March, 2025. Past performance may or may not be sustained in the future. # Nifty Next 50 TRI, ## Nifty 50 TRI. Assuming ₹10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.												

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
Funds managed by Mr. Yogesh Patil									
LIC MF Large & Mid Cap Fund - Regular Plan	15.28	14.12	24.47	13.54	11,528	14,867	29,891	36,062	February 25, 2015
Nifty LargeMidcap 250 TRI #	7.33	16.42	29.25	14.45	10,733	15,765	36,021	39,034	
NIFTY 50 TRI ##	6.65	11.77	23.72	11.63	10,665	13,956	28,957	30,360	
LIC MF Large & Mid Cap Fund - Direct Plan	16.84	15.66	26.28	15.08	11,684	15,477	32,134	41,332	
Nifty LargeMidcap 250 TRI #	7.33	16.42	29.25	14.45	10,733	15,765	36,021	39,034	
NIFTY 50 TRI ##	6.65	11.77	23.72	11.63	10,665	13,956	28,957	30,360	
LIC MF Infrastructure Fund - Regular Plan	15.85	24.31	33.64	9.04	11,585	19,221	42,656	43,649	March 24, 2008
Nifty Infrastructure TRI #	2.27	20.06	30.61	5.75	10,227	17,287	37,953	25,886	
NIFTY 50 TRI ##	6.65	11.77	23.72	11.36	10,665	13,956	28,957	62,472	
LIC MF Infrastructure Fund - Direct Plan	17.31	25.74	35.23	15.57	11,731	19,894	45,267	58,906	January 1, 2013
Nifty Infrastructure TRI #	2.27	20.06	30.61	11.61	10,227	17,287	37,953	38,357	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	
LIC MF Balanced Advantage Fund - Regular Plan	9.36	9.54	NA	8.40	10,936	13,147	NA	13,136	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	7.85	9.48	NA	8.03	10,785	13,125	NA	12,986	
NIFTY 50 TRI ##	6.65	11.77	NA	9.30	10,665	13,956	NA	13,499	
LIC MF Balanced Advantage Fund - Direct Plan	11.10	11.38	NA	10.26	11,110	13,821	NA	13,915	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	7.85	9.48	NA	8.03	10,785	13,125	NA	12,986	
NIFTY 50 TRI ##	6.65	11.77	NA	9.30	10,665	13,956	NA	13,499	
LIC MF Multicap Fund - Regular Plan	14.91	NA	NA	19.28	11,491	NA	NA	15,311	October 31, 2022
NIFTY 500 Multicap 50:25:25 TRI #	6.88	NA	NA	18.08	10,688	NA	NA	14,923	
NIFTY 50 TRI ##	6.65	NA	NA	12.88	10,665	NA	NA	13,388	
LIC MF Multicap Fund - Direct Plan	16.77	NA	NA	21.30	11,677	NA	NA	15,944	
NIFTY 500 Multicap 50:25:25 TRI #	6.88	NA	NA	18.08	10,688	NA	NA	14,923	
NIFTY 50 TRI ##	6.65	NA	NA	12.88	10,665	NA	NA	13,388	
LIC MF ELSS Tax Saver - Regular Plan	14.72	14.09	21.48	10.44	11,472	14,855	26,470	1,61,543	March 31, 1997
Nifty 500 Index-TRI #	6.37	13.89	26.27	15.10	10,637	14,761	32,055	5,14,119	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.44	10,665	13,956	28,957	3,42,225	
LIC MF ELSS Tax Saver - Direct Plan	16.14	15.39	22.99	15.97	11,614	15,369	28,153	61,459	January 1, 2013
Nifty 500 Index-TRI #	6.37	13.89	26.27	14.24	10,637	14,761	32,055	51,031	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Yogesh Patil is 6. #First Tier Benchmark ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Funds managed by Mr. Marzban Irani									
LIC MF Banking & PSU Fund - Regular Plan	8.09	6.38	5.77	7.11	10,809	12,022	13,239	34,050	May 31, 2007
NIFTY Banking & PSU Debt Index A-II #	7.80	6.08	6.10	7.77	10,780	11,940	13,449	38,018	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.71	10,990	12,338	12,921	31,883	
LIC MF Banking & PSU Fund - Direct Plan	8.64	6.88	6.33	7.47	10,864	12,212	13,595	24,179	January 1, 2013
NIFTY Banking & PSU Debt Index A-II #	7.80	6.08	6.10	7.42	10,780	11,940	13,449	24,043	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.68	10,990	12,338	12,921	22,073	
LIC MF Medium to Long Duration Fund - Regular Plan	8.79	6.89	5.67	7.89	10,879	12,215	13,177	70,936	June 23, 1999
CRISIL Medium to Long Duration Debt A-III Index #	8.84	6.67	6.58	9.08	10,884	12,140	13,754	94,070	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	NA	10,990	12,338	12,921	NA	

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Medium to Long Duration Fund - Direct Plan	9.89	7.75	6.38	7.28	10,989	12,511	13,626	23,643	January 1, 2013
CRISIL Medium to Long Duration Debt A-III Index #	8.84	6.67	6.58	7.96	10,884	12,140	13,754	25,560	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.68	10,990	12,338	12,921	22,079	
LIC MF Nifty 8-13 yr G-Sec ETF	9.83	7.41	5.86	7.26	10,983	12,395	13,297	20,547	December 24, 2014
Nifty 8-13 yr G-Sec Index #	9.99	7.65	6.19	7.60	10,999	12,478	13,506	21,215	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.83	10,990	12,338	12,921	19,706	
LIC MF Gilt Fund - Regular Plan	8.36	6.33	5.57	7.28	10,836	12,025	13,114	59,224	December 10, 1999
NIFTY All Duration G-Sec Index #	9.81	7.78	6.74	NA	10,981	12,525	13,858	NA	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	NA	10,990	12,338	12,921	NA	
LIC MF Gilt Fund - Direct Plan	9.16	7.10	6.34	7.73	10,916	12,289	13,602	24,909	January 1, 2013
NIFTY All Duration G-Sec Index #	9.81	7.78	6.74	7.56	10,981	12,525	13,858	24,431	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.68	10,990	12,338	12,921	22,079	
LIC MF Short Duration Fund - Regular Plan	7.67	5.73	5.40	5.68	10,767	11,822	13,012	14,058	February 1, 2019
CRISIL Short Duration Debt A-II Index #	8.06	6.51	6.28	7.00	10,806	12,086	13,564	15,177	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.89	10,990	12,338	12,921	15,078	
LIC MF Short Duration Fund - Direct Plan	8.72	6.77	6.46	6.96	10,872	12,175	13,681	15,136	
CRISIL Short Duration Debt A-II Index #	8.06	6.51	6.28	7.00	10,806	12,086	13,564	15,177	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.89	10,990	12,338	12,921	15,078	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Marzban Irani is 5. #First Tier Benchmark, ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Funds managed by Mr. Jaiprakash Toshniwal									
LIC MF Flexi Cap Fund - Regular Plan	1.67	9.55	19.27	7.54	10,167	13,150	24,148	1,02,098	April 15, 1993
Nifty 500 TRI #	6.37	13.89	26.27	NA	10,637	14,761	32,055	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	12.99	10,665	13,956	28,957	4,97,069	
LIC MF Flexi Cap Fund - Direct Plan	2.65	10.62	20.14	12.45	10,265	13,538	25,036	42,123	January 1, 2013
Nifty 500 TRI #	6.37	13.89	26.27	14.24	10,637	14,761	32,055	51,031	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	
LIC MF Banking & Financial Services Fund - Regular Plan	4.79	10.29	18.54	6.29	10,479	13,421	23,419	18,424	March 27, 2015
Nifty Financial Services TRI #	20.67	14.61	22.81	13.82	12,067	15,045	27,910	36,554	
NIFTY 50 TRI ##	6.65	11.77	23.72	12.27	10,665	13,956	28,957	31,854	
LIC MF Banking & Financial Services Fund - Direct Plan	6.49	12.24	20.12	7.56	10,649	14,144	25,024	20,761	
Nifty Financial Services TRI #	20.67	14.61	22.81	13.82	12,067	15,045	27,910	36,554	
NIFTY 50 TRI ##	6.65	11.77	23.72	12.27	10,665	13,956	28,957	31,854	
LIC MF Focused Fund - Regular Plan	4.98	8.54	20.45	9.50	10,493	12,789	25,362	19,528	November 17, 2017
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.41	10,637	14,761	32,055	25,256	
NIFTY 50-TRI ##	6.65	11.77	23.72	13.22	10,665	13,956	28,957	24,960	
LIC MF Focused Fund - Direct Plan	5.97	9.52	21.55	10.87	10,597	13,141	26,543	21,394	
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.41	10,637	14,761	32,055	25,256	
NIFTY 50-TRI ##	6.65	11.77	23.72	13.22	10,665	13,956	28,957	24,960	
LIC MF Balanced Advantage Fund - Regular Plan	9.36	9.54	NA	8.40	10,936	13,147	NA	13,136	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	7.85	9.43	NA	8.03	10,785	13,125	NA	12,986	
NIFTY 50 TRI ##	6.65	11.77	NA	9.30	10,665	13,956	NA	13,499	

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Balanced Advantage Fund - Direct Plan	11.10	11.38	NA	10.26	11,110	13,821	NA	13,915	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	7.85	9.48	NA	8.03	10,785	13,125	NA	12,986	
NIFTY 50 TRI ##	6.65	11.77	NA	9.30	10,665	13,956	NA	13,499	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Jaiprakash Toshniwal is 4. *First Tier Benchmark, **Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Funds managed by Mr. Karan Doshi									
LIC MF Dividend Yield Fund - Regular Plan	12.19	18.07	26.45	17.83	11,219	16,469	32,348	28,013	December 21, 2018
Nifty 500 Index-TRI #	6.37	13.89	26.27	15.80	10,637	14,761	32,055	25,089	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.62	10,665	13,956	28,957	23,535	
LIC MF Dividend Yield Fund - Direct Plan	13.63	19.38	27.82	19.25	11,363	17,021	34,137	30,212	
Nifty 500 Index-TRI #	6.37	13.89	26.27	15.80	10,637	14,761	32,055	25,089	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.62	10,665	13,956	28,957	23,535	
LIC MF Aggressive Hybrid Fund - Regular Plan	7.51	10.16	16.07	8.88	10,751	13,373	21,074	1,84,376	January 1, 1991
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.38	10,665	13,956	28,957	10,01,570	
LIC MF Aggressive Hybrid Fund - Direct Plan	8.68	11.63	16.68	10.86	10,868	13,914	21,637	35,337	January 1, 2013
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	12.29	10,736	13,821	23,864	41,356	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.15	10,665	13,956	28,957	45,370	
LIC MF Mid cap Fund - Regular Plan	13.03	17.50	27.91	12.60	11,303	16,228	34,266	26,419	January 25, 2017
Nifty Midcap 150 TRI #	8.17	20.58	34.62	18.50	10,817	17,512	44,140	40,052	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.48	10,665	13,956	28,957	30,208	
LIC MF Mid cap Fund - Direct Plan	14.17	18.57	29.01	14.10	11,417	16,678	35,768	29,437	
Nifty Midcap 150 TRI #	8.17	20.58	34.62	18.50	10,817	17,512	44,140	40,052	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.48	10,665	13,956	28,957	30,208	
LIC MF Healthcare Fund - Regular Plan	19.25	16.25	22.89	18.61	11,925	15,716	28,048	28,273	February 28, 2019
BSE Healthcare TRI #	18.81	20.27	28.61	20.68	11,881	17,379	35,137	31,366	
NIFTY 50 TRI ##	6.65	11.77	23.72	15.00	10,665	13,956	28,957	23,402	
LIC MF Healthcare Fund - Direct Plan	20.73	17.68	24.51	20.25	12,073	16,303	29,939	30,747	
BSE Healthcare TRI #	18.81	20.27	28.61	20.68	11,881	17,379	35,137	31,366	
NIFTY 50 TRI ##	6.65	11.77	23.72	15.00	10,665	13,956	28,957	23,402	
LIC MF Unit Linked Insurance Scheme - Regular Plan	8.57	8.34	17.86	9.76	10,857	12,720	22,750	2,80,960	June 19, 1989
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	NA	10,665	13,956	28,957	NA	
LIC MF Unit Linked Insurance Scheme - Direct Plan	9.68	9.39	18.96	11.78	10,968	13,093	23,831	38,451	January 1, 2013
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.38	18.99	12.81	10,736	13,821	23,864	42,933	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.79	10,665	13,956	28,957	47,637	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Karan Doshi is 5. #First Tier Benchmark ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Funds managed by Mr. Rahul Singh									
LIC MF Balanced Advantage Fund - Regular Plan	9.36	9.54	NA	8.40	10,936	13,147	NA	13,136	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	7.85	9.48	NA	8.03	10,785	13,125	NA	12,986	
NIFTY 50 TRI ##	6.65	11.77	NA	9.30	10,665	13,956	NA	13,499	
LIC MF Balanced Advantage Fund - Direct Plan	11.10	11.38	NA	10.26	11,110	13,821	NA	13,915	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	7.85	9.48	NA	8.03	10,785	13,125	NA	12,986	
NIFTY 50 TRI ##	6.65	11.77	NA	9.30	10,665	13,956	NA	13,499	

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Overnight Fund - Regular Plan	6.51	6.16	4.89	4.90	10,651	11,966	12,700	13,138	July 18, 2019
NIFTY 1D Rate Index #	6.65	6.33	5.08	5.06	10,665	12,019	12,805	13,249	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.75	10,749	12,043	13,079	13,758	
LIC MF Overnight Fund - Direct Plan	6.65	6.30	5.03	5.04	10,665	12,012	12,783	13,236	July 18, 2019
NIFTY 1D Rate Index #	6.65	6.33	5.08	5.06	10,665	12,019	12,805	13,249	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.75	10,749	12,043	13,079	13,758	
LIC MF Liquid Fund - Regular Plan	7.30	6.68	5.39	6.92	10,730	12,142	13,004	46,755	March 18, 2002
CRISIL Liquid Debt A-I Index #	7.24	6.75	5.51	NA	10,724	12,168	13,075	NA	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	6.00	10,749	12,043	13,079	38,290	
LIC MF Liquid Fund - Direct Plan	7.39	6.78	5.50	6.88	10,739	12,178	13,070	22,589	January 1, 2013
CRISIL Liquid Debt A-I Index #	7.24	6.75	5.51	6.77	10,724	12,168	13,075	22,305	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	6.51	10,749	12,043	13,079	21,659	
LIC MF Ultra Short Duration Fund - Regular Plan	6.93	6.19	5.35	5.37	10,693	11,975	12,978	13,229	November 27, 2019
CRISIL Ultra Short Duration Debt A-I Index #	7.53	6.95	5.99	5.99	10,753	12,234	13,379	13,645	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.62	10,749	12,043	13,079	13,395	
LIC MF Ultra Short Duration Fund - Direct Plan	7.70	6.67	5.75	5.73	10,770	12,139	13,225	13,471	
CRISIL Ultra Short Duration Debt A-I Index #	7.53	6.95	5.99	5.99	10,753	12,234	13,379	13,645	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.62	10,749	12,043	13,079	13,395	
LIC MF Money Market Fund - Regular Plan	5.98	NA	NA	5.97	10,598	NA	NA	11,673	August 1, 2022
NIFTY Money Market Index A-I #	7.56	NA	NA	7.23	10,756	NA	NA	12,045	
CRISIL 1 Year T-Bill Index ##	7.49	NA	NA	6.93	10,749	NA	NA	11,955	
LIC MF Money Market Fund - Direct Plan	6.44	NA	NA	6.43	10,644	NA	NA	11,808	
NIFTY Money Market Index A-I #	7.56	NA	NA	7.23	10,756	NA	NA	12,045	
CRISIL 1 Year T-Bill Index ##	7.49	NA	NA	6.93	10,749	NA	NA	11,955	
LIC MF Low Duration Fund - Regular Plan	7.18	6.16	5.77	6.41	10,718	11,966	13,240	38,802	June 9, 2003
CRISIL Low Duration Debt A-I Index #	7.63	6.80	6.12	7.06	10,763	12,184	13,458	44,360	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.97	10,749	12,043	13,079	35,468	
LIC MF Low Duration Fund - Direct Plan	7.93	6.83	6.40	7.22	10,793	12,196	13,640	23,482	January 1, 2013
CRISIL Low Duration Debt A-I Index #	7.63	6.80	6.12	7.50	10,763	12,184	13,458	24,260	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	6.51	10,749	12,043	13,079	21,659	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Rahul Singh is 6. #First Tier Benchmark ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Funds managed by Mr. Dikshit Mittal									
LIC MF Unit Linked Insurance Scheme - Regular Plan	8.57	8.34	17.86	9.76	10,857	12,720	22,750	2,80,960	June 19, 1989
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	NA	10,665	13,956	28,957	NA	
LIC MF Unit Linked Insurance Scheme - Direct Plan	9.68	9.39	18.96	11.78	10,968	13,093	23,831	38,451	January 1, 2013
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.38	18.99	12.81	10,736	13,821	23,864	42,933	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.79	10,665	13,956	28,957	47,637	
LIC MF Large & Mid Cap Fund - Regular Plan	15.28	14.12	24.47	13.54	11,528	14,867	29,891	36,062	February 25, 2015
Nifty LargeMidcap 250 TRI #	7.33	16.42	29.25	14.45	10,733	15,765	36,021	39,034	
NIFTY 50 TRI ##	6.65	11.77	23.72	11.63	10,665	13,956	28,957	30,360	
LIC MF Large & Mid Cap Fund - Direct Plan	16.84	15.66	26.28	15.08	11,684	15,477	32,134	41,332	
Nifty LargeMidcap 250 TRI #	7.33	16.42	29.25	14.45	10,733	15,765	36,021	39,034	
NIFTY 50 TRI ##	6.65	11.77	23.72	11.63	10,665	13,956	28,957	30,360	

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Mid cap Fund - Regular Plan	13.03	17.50	27.91	12.60	11,303	16,228	34,266	26,419	January 25, 2017
Nifty Midcap 150 TRI #	8.17	20.58	34.62	18.50	10,817	17,512	44,140	40,052	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.48	10,665	13,956	28,957	30,208	
LIC MF Mid cap Fund - Direct Plan	14.17	18.57	29.01	14.10	11,417	16,678	35,768	29,437	
Nifty Midcap 150 TRI #	8.17	20.58	34.62	18.50	10,817	17,512	44,140	40,052	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.48	10,665	13,956	28,957	30,208	
LIC MF ELSS Tax Saver - Regular Plan	14.72	14.09	21.48	10.44	11,472	14,855	26,470	1,61,543	March 31, 1997
Nifty 500 Index-TRI #	6.37	13.89	26.27	15.10	10,637	14,761	32,055	5,14,119	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.44	10,665	13,956	28,957	3,42,225	
LIC MF ELSS Tax Saver - Direct Plan	16.14	15.39	22.99	15.97	11,614	15,369	28,153	61,459	January 1, 2013
Nifty 500 Index-TRI #	6.37	13.89	26.27	14.24	10,637	14,761	32,055	51,031	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	
LIC MF Multicap Fund - Regular Plan	14.91	NA	NA	19.28	11,491	NA	NA	15,311	October 31, 2022
NIFTY 500 Multicap 50:25:25 TRI #	6.88	NA	NA	18.08	10,688	NA	NA	14,923	
NIFTY 50 TRI ##	6.65	NA	NA	12.88	10,665	NA	NA	13,388	
LIC MF Multicap Fund - Direct Plan	16.77	NA	NA	21.30	11,677	NA	NA	15,944	
NIFTY 500 Multicap 50:25:25 TRI #	6.88	NA	NA	18.08	10,688	NA	NA	14,923	
NIFTY 50 TRI ##	6.65	NA	NA	12.88	10,665	NA	NA	13,388	
LIC MF Dividend Yield Fund - Regular Plan	12.19	18.07	26.45	17.83	11,219	16,469	32,348	28,013	December 21, 2018
Nifty 500 Index-TRI #	6.37	13.89	26.27	15.80	10,637	14,761	32,055	25,089	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.62	10,665	13,956	28,957	23,535	
LIC MF Dividend Yield Fund - Direct Plan	13.63	19.38	27.82	19.25	11,363	17,021	34,137	30,212	
Nifty 500 Index-TRI #	6.37	13.89	26.27	15.80	10,637	14,761	32,055	25,089	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.62	10,665	13,956	28,957	23,535	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Dikshit Mittal is 6. #First Tier Benchmark, ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Funds managed by Mr. Pratik Shroff									
LIC MF Banking & PSU Fund - Regular Plan	8.09	6.33	5.77	7.11	10,809	12,022	13,239	34,050	May 31, 2007
NIFTY Banking & PSU Debt Index A-II #	7.80	6.08	6.10	7.77	10,780	11,940	13,449	38,018	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.71	10,990	12,338	12,921	31,883	
LIC MF Banking & PSU Fund - Direct Plan	8.64	6.88	6.33	7.47	10,864	12,212	13,595	24,179	January 1, 2013
NIFTY Banking & PSU Debt Index A-II #	7.80	6.08	6.10	7.42	10,780	11,940	13,449	24,043	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.68	10,990	12,338	12,921	22,073	
LIC MF Short Duration Fund - Regular Plan	7.67	5.73	5.40	5.68	10,767	11,822	13,012	14,058	February 1, 2019
CRISIL Short Duration Debt A-II Index #	8.06	6.51	6.28	7.00	10,806	12,086	13,564	15,177	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.89	10,990	12,338	12,921	15,078	
LIC MF Short Duration Fund - Direct Plan	8.72	6.77	6.46	6.96	10,872	12,175	13,681	15,136	
CRISIL Short Duration Debt A-II Index #	8.06	6.51	6.28	7.00	10,806	12,086	13,564	15,177	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.89	10,990	12,338	12,921	15,078	
LIC MF Medium to Long Duration Fund - Regular Plan	8.79	6.89	5.67	7.89	10,879	12,215	13,177	70,936	June 23, 1999
CRISIL Medium to Long Duration Debt A-III Index #	8.84	6.67	6.58	9.08	10,884	12,140	13,754	94,070	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	NA	10,990	12,338	12,921	NA	
LIC MF Medium to Long Duration Fund - Direct Plan	9.89	7.75	6.38	7.28	10,989	12,511	13,626	23,643	January 1, 2013
CRISIL Medium to Long Duration Debt A-III Index #	8.84	6.67	6.58	7.96	10,884	12,140	13,754	25,560	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.68	10,990	12,338	12,921	22,079	

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Arbitrage Fund - Regular Plan	6.91	6.22	4.94	5.10	10,691	11,986	12,727	13,604	January 25, 2019
NIFTY 50 Arbitrage Index #	7.65	7.01	5.42	5.58	10,765	12,249	13,014	13,986	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.92	10,749	12,043	13,079	14,270	
LIC MF Arbitrage Fund - Direct Plan	7.61	6.97	5.67	5.83	10,761	12,244	13,180	14,198	
NIFTY 50 Arbitrage Index #	7.65	7.01	5.42	5.58	10,765	12,249	13,014	13,986	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.92	10,749	12,043	13,079	14,270	
LIC MF Children's Fund - Regular Plan	4.27	9.20	16.01	4.90	10,427	13,024	21,019	30,604	November 12, 2001
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	15.96	10,665	13,956	28,957	3,19,265	
LIC MF Children's Fund - Direct Plan	5.14	9.93	16.94	10.15	10,514	13,289	21,878	32,569	January 1, 2013
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	12.34	10,736	13,821	23,864	41,395	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.21	10,665	13,956	28,957	45,427	
LIC MF Conservative Hybrid Fund - Regular Plan	6.89	5.58	7.12	8.03	10,689	11,771	14,110	79,505	June 1, 1998
CRISIL Hybrid 85+15 - Conservative Index #	8.54	8.01	9.45	NA	10,854	12,602	15,709	NA	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	NA	10,990	12,338	12,921	NA	
LIC MF Conservative Hybrid Fund - Direct Plan	8.00	6.59	8.12	7.72	10,800	12,113	14,781	24,843	January 1, 2013
CRISIL Hybrid 85+15 - Conservative Index #	8.54	8.01	9.45	9.02	10,854	12,602	15,709	28,745	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.62	10,990	12,338	12,921	21,901	
LIC MF Nifty 8-13 yr G-Sec ETF	9.83	7.41	5.86	7.26	10,983	12,395	13,297	20,547	December 24, 2014
Nifty 8-13 yr G-Sec Index #	9.99	7.65	6.19	7.60	10,999	12,478	13,506	21,215	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.83	10,990	12,338	12,921	19,706	
LIC MF Gilt Fund - Regular Plan	8.36	6.38	5.57	7.28	10,836	12,025	13,114	59,224	December 10, 1999
NIFTY All Duration G-Sec Index #	9.81	7.78	6.74	NA	10,981	12,525	13,858	NA	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	NA	10,990	12,338	12,921	NA	
LIC MF Gilt Fund - Direct Plan	9.16	7.10	6.34	7.73	10,916	12,289	13,602	24,909	January 1, 2013
NIFTY All Duration G-Sec Index #	9.81	7.78	6.74	7.56	10,981	12,525	13,858	24,431	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.68	10,990	12,338	12,921	22,079	
LIC MF Equity Savings Fund - Regular Plan	7.06	7.71	11.13	7.06	10,706	12,498	16,954	26,128	March 7, 2011
NIFTY Equity Savings Index #	7.76	8.78	12.33	9.23	10,776	12,875	17,892	34,659	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.64	10,990	12,338	12,921	24,726	
LIC MF Equity Savings Fund - Direct Plan	8.14	8.78	12.23	7.91	10,814	12,874	17,808	25,407	January 1, 2013
NIFTY Equity Savings Index #	7.76	8.78	12.33	9.43	10,776	12,875	17,892	30,153	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.68	10,990	12,338	12,921	22,079	
LIC MF Unit Linked Insurance Scheme - Regular Plan	8.57	8.34	17.86	9.76	10,857	12,720	22,750	2,80,960	June 19, 1989
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	NA	10,665	13,956	28,957	NA	
LIC MF Unit Linked Insurance Scheme - Direct Plan	9.68	9.39	18.96	11.78	10,968	13,093	23,831	38,451	January 1, 2013
Crisil Hybrid 35 + 65 - Aggressive Index #	7.36	11.38	18.99	12.81	10,736	13,821	23,864	42,933	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.79	10,665	13,956	28,957	47,637	
LIC MF Aggressive Hybrid Fund - Regular Plan	7.51	10.16	16.07	8.88	10,751	13,373	21,074	1,84,376	January 1, 1991
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.38	10,665	13,956	28,957	10,01,570	
LIC MF Aggressive Hybrid Fund - Direct Plan	8.68	11.63	16.68	10.86	10,868	13,914	21,637	35,337	January 1, 2013
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	12.29	10,736	13,821	23,864	41,356	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.15	10,665	13,956	28,957	45,370	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Pratik Shroff is 12. #First Tier Benchmark, ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
Funds managed by Mr. Nikhil Rungta									
LIC MF Large Cap Fund - Regular Plan	6.21	9.65	20.22	5.74	10,621	13,188	25,128	55,192	September 1, 1994
Nifty 100 TRI #	6.14	12.11	23.82	NA	10,614	14,081	29,075	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	10.99	10,665	13,956	28,957	2,42,535	
LIC MF Large Cap Fund - Direct Plan	7.44	10.40	20.41	13.20	10,744	13,458	25,326	45,687	January 1, 2013
Nifty 100 TRI #	6.14	12.11	23.82	13.54	10,614	14,081	29,075	47,347	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	
LIC MF Flexi Cap Fund - Regular Plan	1.67	9.55	19.27	7.54	10,167	13,150	24,148	1,02,098	April 15, 1993
Nifty 500 TRI #	6.37	13.89	26.27	NA	10,637	14,761	32,055	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	12.99	10,665	13,956	28,957	4,97,069	
LIC MF Flexi Cap Fund - Direct Plan	2.65	10.62	20.14	12.45	10,265	13,538	25,036	42,123	January 1, 2013
Nifty 500 TRI #	6.37	13.89	26.27	14.24	10,637	14,761	32,055	51,031	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	
LIC MF Smallcap Fund - Regular Plan	11.60	16.44	33.70	13.99	11,160	15,794	42,752	27,703	June 21, 2017
Nifty Smallcap 250 TRI #	6.02	17.85	37.46	13.32	10,602	16,353	49,000	26,425	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.53	10,665	13,956	28,957	26,814	
LIC MF Smallcap Fund - Direct Plan	12.89	17.61	35.04	15.59	11,289	16,274	44,937	30,871	
Nifty Smallcap 250 TRI #	6.02	17.85	37.46	13.32	10,602	16,353	49,000	26,425	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.53	10,665	13,956	28,957	26,814	
LIC MF Value Fund - Regular Plan	4.29	11.58	23.83	12.67	10,429	13,895	29,131	22,023	August 20, 2018
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.60	10,637	14,761	32,055	23,219	
BSE Sensex-TRI ##	6.39	11.17	22.77	12.54	10,639	13,731	27,864	21,828	
LIC MF Value Fund - Direct Plan	5.40	12.61	24.90	13.86	10,540	14,284	30,409	23,598	
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.60	10,637	14,761	32,055	23,219	
BSE Sensex-TRI ##	6.39	11.17	22.77	12.54	10,639	13,731	27,864	21,828	
LIC MF Conservative Hybrid Fund - Regular Plan	6.89	5.58	7.12	8.03	10,689	11,771	14,110	79,505	June 1, 1998
CRISIL Hybrid 85+15 - Conservative Index #	8.54	8.01	9.45	NA	10,854	12,602	15,709	NA	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	NA	10,990	12,338	12,921	NA	
LIC MF Conservative Hybrid Fund - Direct Plan	8.00	6.59	8.12	7.72	10,800	12,113	14,781	24,843	January 1, 2013
CRISIL Hybrid 85+15 - Conservative Index #	8.54	8.01	9.45	9.02	10,854	12,602	15,709	28,745	
CRISIL 10 year Gilt Index ##	9.90	7.25	5.26	6.62	10,990	12,338	12,921	21,901	
LIC MF Children's Fund - Regular Plan	4.27	9.20	16.01	4.90	10,427	13,024	21,019	30,604	November 12, 2001
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	15.96	10,665	13,956	28,957	3,19,265	
LIC MF Children's Fund - Direct Plan	5.14	9.93	16.94	10.15	10,514	13,289	21,878	32,569	January 1, 2013
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	12.34	10,736	13,821	23,864	41,395	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.21	10,665	13,956	28,957	45,427	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Nikhil Rungta is 7. #First Tier Benchmark, ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Funds managed by Mr. Mahesh Bendre									
LIC MF Infrastructure Fund - Regular Plan	15.85	24.31	33.64	9.04	11,585	19,221	42,656	43,649	March 24, 2008
Nifty Infrastructure TRI #	2.27	20.06	30.61	5.75	10,227	17,287	37,953	25,886	
NIFTY 50 TRI ##	6.65	11.77	23.72	11.36	10,665	13,956	28,957	62,472	
LIC MF Infrastructure Fund - Direct Plan	17.31	25.74	35.23	15.57	11,731	19,894	45,267	58,906	January 1, 2013
Nifty Infrastructure TRI #	2.27	20.06	30.61	11.61	10,227	17,287	37,953	38,357	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Smallcap Fund - Regular Plan	11.60	16.44	33.70	13.99	11,160	15,794	42,752	27,703	June 21, 2017
Nifty Smallcap 250 TRI #	6.02	17.85	37.46	13.32	10,602	16,353	49,000	26,425	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.53	10,665	13,956	28,957	26,814	
LIC MF Smallcap Fund - Direct Plan	12.89	17.61	35.04	15.59	11,289	16,274	44,937	30,871	
Nifty Smallcap 250 TRI #	6.02	17.85	37.46	13.32	10,602	16,353	49,000	26,425	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.53	10,665	13,956	28,957	26,814	
LIC MF Value Fund - Regular Plan	4.29	11.58	23.83	12.67	10,429	13,895	29,131	22,023	August 20, 2018
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.60	10,637	14,761	32,055	23,219	
BSE Sensex-TRI ##	6.39	11.17	22.77	12.54	10,639	13,731	27,864	21,828	
LIC MF Value Fund - Direct Plan	5.40	12.61	24.90	13.86	10,540	14,284	30,409	23,598	
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.60	10,637	14,761	32,055	23,219	
BSE Sensex-TRI ##	6.39	11.17	22.77	12.54	10,639	13,731	27,864	21,828	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Mahesh Bendre is 4. #First Tier Benchmark, ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Funds managed by Mr. Sumit Bhatnagar									
LIC MF Large Cap Fund - Regular Plan	6.21	9.65	20.22	5.74	10,621	13,188	25,128	55,192	September 1, 1994
Nifty 100 TRI #	6.14	12.11	23.82	NA	10,614	14,081	29,075	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	10.99	10,665	13,956	28,957	2,42,535	
LIC MF Large Cap Fund - Direct Plan	7.44	10.40	20.41	13.20	10,744	13,458	25,326	45,687	January 1, 2013
Nifty 100 TRI #	6.14	12.11	23.82	13.54	10,614	14,081	29,075	47,347	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	
LIC MF Arbitrage Fund - Regular Plan	6.91	6.22	4.94	5.10	10,691	11,986	12,727	13,604	January 25, 2019
NIFTY 50 Arbitrage Index #	7.65	7.01	5.42	5.58	10,765	12,249	13,014	13,986	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.92	10,749	12,043	13,079	14,270	
LIC MF Arbitrage Fund - Direct Plan	7.61	6.97	5.67	5.83	10,761	12,244	13,180	14,198	
NIFTY 50 Arbitrage Index #	7.65	7.01	5.42	5.58	10,765	12,249	13,014	13,986	
CRISIL 1 Year T-Bill Index ##	7.49	6.39	5.51	5.92	10,749	12,043	13,079	14,270	November 20, 2015
LIC MF Nifty 50 ETF	6.53	11.60	23.53	13.60	10,653	13,904	28,783	33,018	
NIFTY 50 TRI #	6.65	11.77	23.72	13.80	10,665	13,956	28,957	33,525	
BSE Sensex TRI ##	6.39	11.17	22.77	13.79	10,639	13,731	27,864	33,513	November 30, 2015
LIC MF BSE Sensex ETF	6.21	11.02	22.56	13.60	10,621	13,686	27,674	32,889	
BSE Sensex TRI #	6.39	11.17	22.77	13.71	10,639	13,731	27,864	33,157	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.72	10,665	13,956	28,957	33,192	March 17, 2016
LIC MF Nifty 100 ETF	5.81	11.73	23.40	14.57	10,581	13,953	28,636	34,223	
NIFTY 100 TRI #	6.14	12.11	23.82	14.97	10,614	14,081	29,075	35,272	
BSE 100 TRI ##	6.65	11.77	23.72	14.86	10,665	13,956	28,957	34,980	December 5, 2002
LIC MF BSE Sensex Index Fund - Regular Plan	5.14	9.94	21.29	13.19	10,514	13,291	26,262	1,59,140	
BSE Sensex TRI #	6.39	11.17	22.77	16.95	10,639	13,731	27,864	3,29,547	
NIFTY 50 TRI ##	6.65	11.77	23.72	16.50	10,665	13,956	28,957	3,02,647	January 1, 2013
LIC MF BSE Sensex Index Fund - Direct Plan	5.88	10.71	22.09	12.42	10,588	13,573	27,144	41,950	
BSE Sensex TRI #	6.39	11.17	22.77	13.34	10,639	13,731	27,864	46,306	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	December 5, 2002
LIC MF Nifty 50 Index Fund - Regular Plan	5.48	10.58	22.24	12.49	10,548	13,527	27,308	1,38,622	
NIFTY 50 TRI #	6.65	11.77	23.72	16.50	10,665	13,956	28,957	3,02,647	
BSE Sensex TRI ##	6.39	11.17	22.77	16.95	10,639	13,731	27,864	3,29,547	January 1, 2013
LIC MF Nifty 50 Index Fund - Direct Plan	6.35	11.39	23.12	12.51	10,635	13,826	28,307	42,361	
NIFTY 50 TRI #	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	
BSE Sensex TRI ##	6.39	11.17	22.77	13.34	10,639	13,731	27,864	46,306	

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Nifty Next 50 Index Fund - Regular Plan	3.65	14.99	23.85	11.18	10,365	15,209	29,155	46,701	September 20, 2010
Nifty Next 50 TRI #	4.76	16.18	25.45	12.88	10,476	15,667	31,037	58,129	
NIFTY 50 TRI ##	6.65	11.77	23.72	11.20	10,665	13,956	28,957	46,783	
LIC MF Nifty Next 50 Index Fund - Direct Plan	4.25	15.65	24.58	14.47	10,425	15,476	30,025	52,382	January 1, 2013
Nifty Next 50 TRI #	4.76	16.18	25.45	15.39	10,476	15,667	31,037	57,723	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.24	10,665	13,956	28,957	45,817	
LIC MF Nifty Midcap 100 ETF- Regular Plan	7.63	NA	NA	6.21	10,763	NA	NA	10,702	February 14, 2024
Nifty Midcap 100-TRI #	8.01	NA	NA	6.74	10,801	NA	NA	10,757	
NIFTY 50-TRI ##	6.65	NA	NA	8.09	10,665	NA	NA	10,909	
LIC MF Focused Fund - Regular Plan	4.98	8.54	20.45	9.50	10,498	12,789	25,362	19,528	November 17, 2017
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.41	10,637	14,761	32,055	25,256	
NIFTY 50-TRI ##	6.65	11.77	23.72	13.22	10,665	13,956	28,957	24,960	
LIC MF Focused Fund - Direct Plan	5.97	9.52	21.55	10.87	10,597	13,141	26,543	21,394	
Nifty 500 Index-TRI #	6.37	13.89	26.27	13.41	10,637	14,761	32,055	25,256	
NIFTY 50-TRI ##	6.65	11.77	23.72	13.22	10,665	13,956	28,957	24,960	
LIC MF Aggressive Hybrid Fund - Regular Plan	7.51	10.16	16.07	8.88	10,751	13,373	21,074	1,84,376	January 1, 1991
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	NA	10,736	13,821	23,864	NA	
NIFTY 50 TRI ##	6.65	11.77	23.72	14.38	10,665	13,956	28,957	10,01,570	
LIC MF Aggressive Hybrid Fund - Direct Plan	8.68	11.63	16.68	10.86	10,868	13,914	21,637	35,337	January 1, 2013
CRISIL Hybrid 35+65 - Aggressive Index #	7.36	11.38	18.99	12.29	10,736	13,821	23,864	41,356	
NIFTY 50 TRI ##	6.65	11.77	23.72	13.15	10,665	13,956	28,957	45,370	
LIC MF Equity Savings Fund - Regular Plan	7.06	7.71	11.13	7.06	10,706	12,498	16,954	26,128	March 7, 2011
NIFTY Equity Savings Index #	7.76	8.73	12.33	9.23	10,776	12,875	17,892	34,659	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.64	10,990	12,338	12,921	24,726	
LIC MF Equity Savings Fund - Direct Plan	8.14	8.73	12.23	7.91	10,814	12,874	17,808	25,407	January 1, 2013
NIFTY Equity Savings Index #	7.76	8.73	12.33	9.43	10,776	12,875	17,892	30,153	
CRISIL 10 Year Gilt Index ##	9.90	7.25	5.26	6.68	10,990	12,338	12,921	22,079	
LIC MF Gold Exchange Traded Fund - Regular Plan	32.30	19.60	14.90	8.06	13,230	17,116	20,037	28,270	November 9, 2011
Domestic Price of Gold #	30.82	19.49	15.10	8.69	13,082	17,067	20,208	30,536	
NA ##	NA	NA	NA	NA	NA	NA	NA	NA	
LIC MF Gold ETF Fund of Fund - Regular Plan	31.93	19.19	13.91	7.00	13,193	16,939	19,184	23,503	August 14, 2012
Domestic Price of Gold #	30.82	19.49	15.10	8.85	13,082	17,067	20,208	29,203	
NA ##	NA	NA	NA	NA	NA	NA	NA	NA	
LIC MF Gold ETF Fund of Fund - Direct Plan	32.50	19.68	14.38	7.68	13,250	17,151	19,580	24,752	January 1, 2013
Domestic Price of Gold #	30.82	19.49	15.10	9.00	13,082	17,067	20,208	28,756	
NA ##	NA	NA	NA	NA	NA	NA	NA	NA	

Note: Above returns are as on 31st March 2025. Different plans shall have a different expense structure. Past performance may or may not be sustained in future. Load is not considered for computation of returns. NA: Not Available. Total no of schemes managed by Mr. Sumit Bhatnagar is 15. #First Tier Benchmark, ##Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index.

Note: LIC MF Manufacturing Fund & LIC MF Multi Asset Allocation Fund has not completed 6 months, hence the performance of the said Scheme has not been provided

Total Expense Ratios (as on 31 st March 2025)										
Scheme Name	Regular Plan					Base TER (%)1	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 (%)		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	2.16	-	0.05	0.05	2.26	0.40	-	0.05	0.05	0.50
LIC MF Large & Mid Cap Fund	1.81	-	0.05	0.06	1.92	0.50	-	0.05	0.06	0.61
LIC MF Multi Cap Fund	1.98	-	0.05	0.04	2.07	0.47	-	0.05	0.04	0.56
LIC MF Nifty Next 50 Index Fund	0.88	-	-	0.02	0.90	0.30	-	-	0.02	0.32
LIC MF Nifty 100 ETF	0.25	-	-	0.03	0.28	-	-	-	-	-
LIC MF ELSS Tax Saver	2.04	-	-	0.12	2.16	0.86	-	-	0.11	0.97
LIC MF Nifty 50 ETF	0.06	-	-	-	0.06	-	-	-	-	-
LIC MF BSE Sensex ETF	0.10	-	-	-	0.10	-	-	-	-	-
LIC MF Unit Linked Insurance Scheme (ULIS)	2.25	-	-	0.12	2.37	1.17	-	-	0.11	1.28
LIC MF Liquid Fund	0.29	-	-	0.01	0.30	0.15	-	-	0.01	0.16
LIC MF Medium to Long Duration Fund	1.21	-	-	0.01	1.22	0.20	-	-	0.01	0.21
LIC MF Nifty 8-13 yr G-Sec ETF	0.15	-	-	0.01	0.16	-	-	-	-	-
LIC MF Gilt Fund	1.35	-	0.05	0.08	1.48	0.62	-	0.05	0.08	0.75
LIC MF Banking & PSU Fund	0.75	-	-	0.03	0.78	0.25	-	-	0.03	0.28
LIC MF Conservative Hybrid Fund	2.00	-	0.05	0.20	2.25	1.00	-	0.05	0.15	1.20
LIC MF Money Market Fund	0.48	-	-	0.01	0.49	0.18	-	-	0.01	0.19
LIC MF Overnight Fund	0.20	-	-	-	0.20	0.07	-	-	-	0.07
LIC MF Low Duration Fund	0.93	-	-	0.03	0.96	0.23	-	-	0.02	0.25
LIC MF Short Duration Fund	1.29	-	-	0.03	1.32	0.32	-	-	0.03	0.35
LIC MF Ultra Short Duration Fund	0.93	-	-	0.02	0.95	0.23	-	-	0.02	0.25
LIC MF Arbitrage Fund	0.99	-	-	-	0.99	0.34	-	-	-	0.34
LIC MF Balanced Advantage Fund	2.16	-	0.05	0.10	2.31	0.65	-	0.05	0.10	0.80
LIC MF Aggressive Hybrid Fund	2.25	-	0.05	0.19	2.49	1.18	-	0.05	0.19	1.42
LIC MF Banking and Financial Services Fund	2.25	-	0.05	0.12	2.42	0.88	-	0.05	0.12	1.05
LIC MF Children's Fund	2.25	-	-	0.20	2.45	1.50	-	-	0.18	1.68
LIC MF Dividend Yield Fund	2.25	-	0.05	0.08	2.38	0.56	-	0.05	0.08	0.69
LIC MF Healthcare Fund	2.25	-	0.05	0.15	2.45	1.02	-	0.05	0.15	1.22
LIC MF Mid Cap Fund	2.25	-	0.05	0.18	2.48	1.10	-	0.05	0.18	1.33
LIC MF Equity Savings Fund	2.12	-	0.05	0.15	2.32	1.11	-	0.05	0.15	1.31
LIC MF Flexi Cap Fund	2.09	-	0.05	0.17	2.31	1.07	-	0.05	0.16	1.28
LIC MF Small Cap Fund	2.25	-	0.05	0.12	2.42	0.80	-	0.05	0.12	0.97
LIC MF Focused Fund	2.25	-	0.05	0.22	2.52	1.35	-	0.05	0.21	1.61
LIC MF Gold ETF Fund of Fund	0.60	-	0.05	0.01	0.66	0.14	-	0.05	0.01	0.20
LIC MF Large Cap Fund	1.98	-	0.05	0.11	2.14	0.86	-	0.05	0.11	1.02
LIC MF Infrastructure Fund	2.11	-	0.05	0.06	2.22	0.47	-	0.05	0.06	0.58
LIC MF Nifty 50 Index Fund	1.00	-	-	0.01	1.01	0.17	-	-	0.01	0.18
LIC MF BSE Sensex Index Fund	1.00	-	0.05	0.03	1.08	0.30	-	0.05	0.03	0.38
LIC MF Value Fund	2.25	-	0.05	0.11	2.41	0.80	-	0.05	0.11	0.96
LIC MF Gold Exchange Traded Fund	0.40	-	-	0.01	0.41	-	-	-	-	-
LIC MF Multi Asset Allocation Fund	2.19	-	0.05	0.06	2.30	0.44	-	0.05	0.06	0.55
1. Base TER excludes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax (GST) on investment and advisory fees as per applicable rate. 2. Additional Expenses not exceeding 0.30% in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996. 3. Additional Expenses not exceeding 0.05% in terms of Regulation 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996. 4. Present GST rate is 18%. 5. Percentages mentioned above are annualized. 6. Base TER of direct plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans. With reference to SEBI's letter no. SEBI/HO/ IMD/IMD-SEC-3/ P/ OW/ 2023/ 5823/ 1 dated February 24, 2023, and AMFI Circular No. CIR/ ARN-23/ 2022-23 March 07, 2023, the B-30 incentive structure for new inflows has been kept in abeyance with effect from March 01, 2023 till the incentive structure is appropriately re-instated by 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										
70						Factsheet March, 2025				

Summary : Key Features of the Schemes (as on 31st March 2025)

Scheme Name		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 Bhatnagar	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 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 - 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. Yogesh Patil	Mr. Karan Doshi Mr. Dikshit Mittal		Mr. Nikhil Rungta Mr. Mahesh Bendre	
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 unitsNil, 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 March 2025)

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 investment 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 Bendre	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 Bendre	Mr. Yogesh Patil Mr. Mahesh Bendre	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 90 days from the date of allotment:Upto 12% of the units: No exit load will be leviedAbove 12% of the units: exit load of 1% will be leviedIf 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 March 2025)

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	LIC MF Multi Asset Allocation 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	An open ended scheme investing in Equity, Debt and Gold									
Allotment Date	March 27, 2018	June 01, 1998	January 25, 2019	February 18, 2025									
Ideal Investment Horizon	3 Years Plus	1 Year Plus	1 Year Plus	1 Year Plus									
Plan Available	RP/DP	RP/DP	RP/DP	RP/DP									
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW	Growth/IDCW									
Benchmark	NIFTY Equity Savings Index	Crisil Hybrid 85 + 15 - Conservative Index	Nifty 50 Arbitrage Index	65% Nifty 500 TRI + 25% Nifty Composite Debt Index + 10% Price of Domestic Gold.									
Min Investment Amt (lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 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	₹ 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	₹ 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 - ₹ 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. 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)	Mr. Nikhil Rungta (Equity), Mr. Sumit Bhatnagar (Equity & Commodity), 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	<table><tr><th>Particulars</th><th>For upto 12% of units held</th><th>Remaining 88% of units held</th></tr><tr><td>If units redeemed/switched out within 3 months from allotment date</td><td>Nil</td><td>1% of applicable NAV</td></tr><tr><td>If units redeemed/switched out after 3 months from allotment date</td><td colspan="2">Nil</td></tr></table>	Particulars	For upto 12% of units held	Remaining 88% of units held	If units redeemed/switched out within 3 months from allotment date	Nil	1% of applicable NAV	If units redeemed/switched out after 3 months from allotment date	Nil	
Particulars	For upto 12% of units held	Remaining 88% of units held											
If units redeemed/switched out within 3 months from allotment date	Nil	1% of applicable NAV											
If units redeemed/switched out after 3 months from allotment date	Nil												
Riskometer	Risk - Moderately High	Risk - Moderately High	Risk - Low	Risk - Very High									
Facility Available	SIP/STP/SWP	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 March 2025)

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 77. ⁵
Riskometer		Risk - Very High	Risk - Low	Risk - Low to Moderate
Facility Available		-	SIP/STP/SWP	SIP/STP/SWP

Scheme Name		LIC MF Ultra Short Duration Fund	LIC MF Money 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 - Moderate	Risk - Moderate	Risk - 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 March 2025)

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 LIC MF 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/PF		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 March 2025)

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)		For Subscription of units directly with Mutual Fund: All direct transactions in units of the Scheme by MMs/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 77.	For Subscription of units directly with Mutual Fund: All direct transactions in units of the Scheme by MMs/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 10,000 units of LIC MF Nifty 50 ETF. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments. *For Purchase / Sale of units through Stock Exchange please see page no 77	For Subscription of units directly with Mutual Fund: All direct transactions in units of the Scheme by MMs/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 40,000 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 77.
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)		For Subscription of units directly with Mutual Fund: All direct transactions in units of the Scheme by Market Makers/ Authorised Participants or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed. Each creation unit consists of 2,00,000 units of LIC MF 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 77.	For Subscription of units directly with Mutual Fund: All direct transactions in units of the Scheme by MMs/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 77.	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. *For Purchase / Sale of units through Stock Exchange please see page no 77.
Min Additional Amt (lumpsum)		-	-	-
Min Redemption Amt		-	-	-
SIP dates		-	-	-
SIP Frequency		-	-	-
Min SIP Amount		-	-	-
Fund Manager		Mr. Sumit Bhatnagar	Mr. Marzban 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 March 2025)

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 unitsNil 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 unitsNil 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

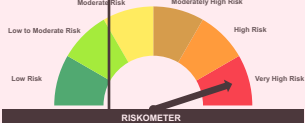
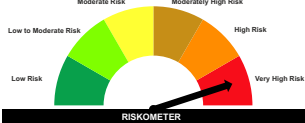
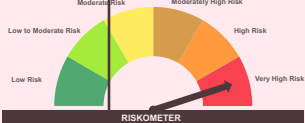
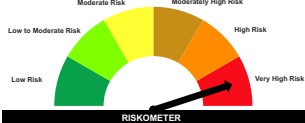

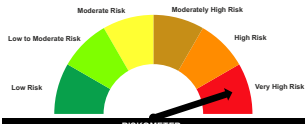
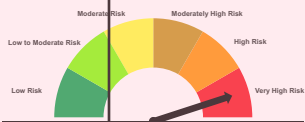
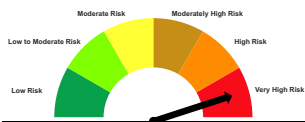
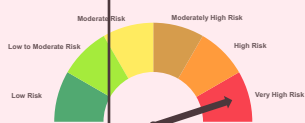
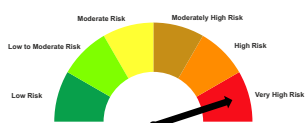

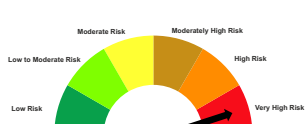
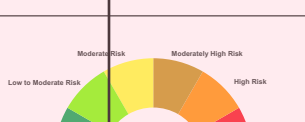
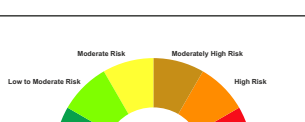
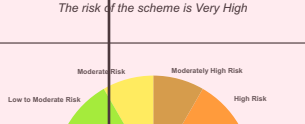
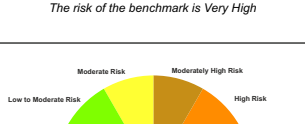
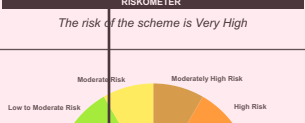
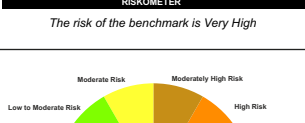
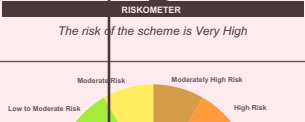
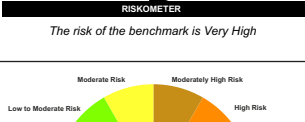
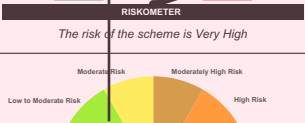
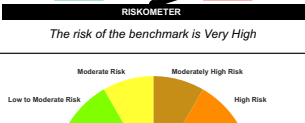
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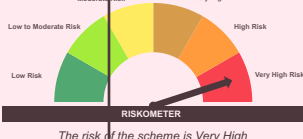

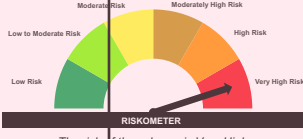
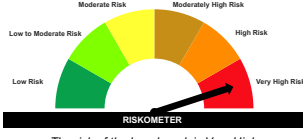
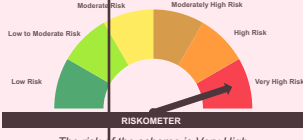
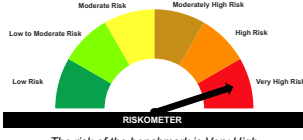
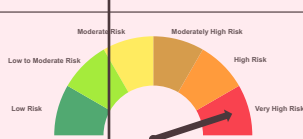
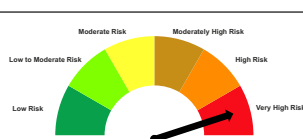
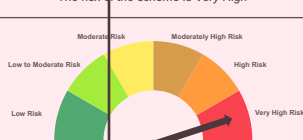
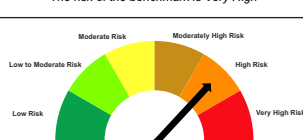
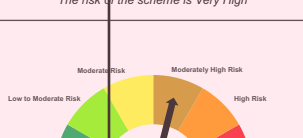
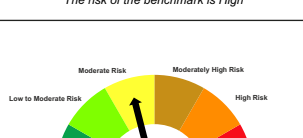
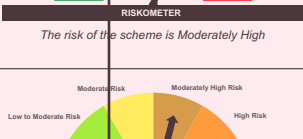
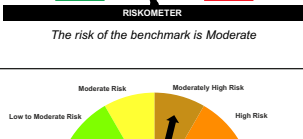
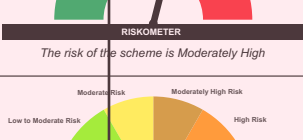
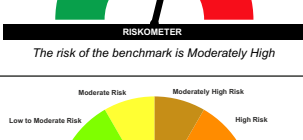
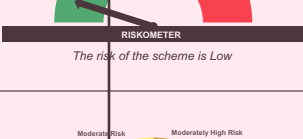
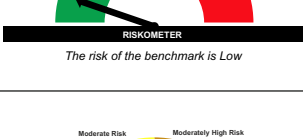

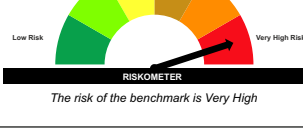

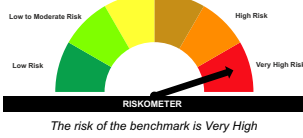
Market Capitalisation as per AMFI

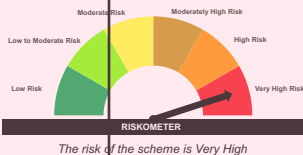
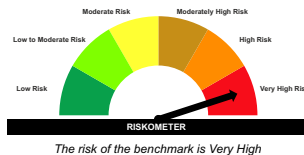
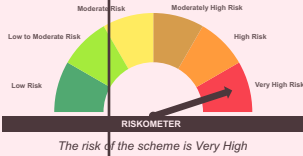
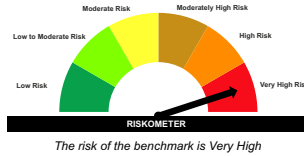
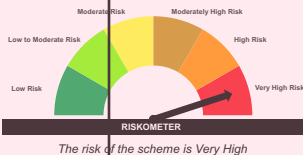
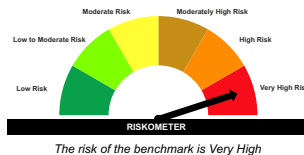
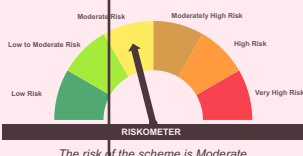
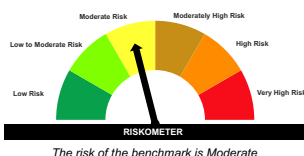
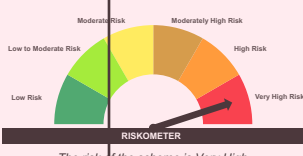
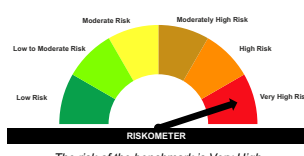
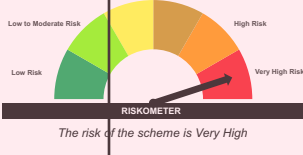
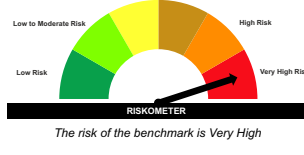
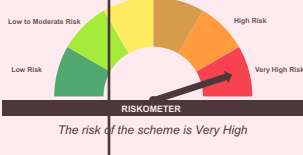
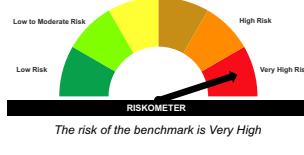
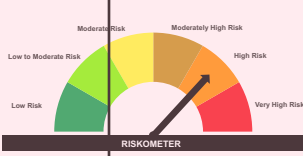

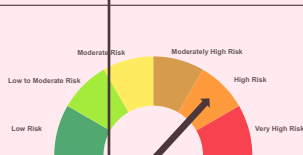
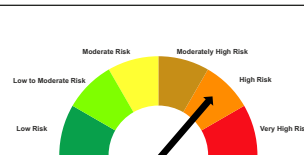
- Large-Cap Stocks:** 1st -100th company in terms of full market capitalization
- Mid-Cap Stocks:** 101st -250th company in terms of full market capitalization
- Small-Cap Stocks:** 251st company onwards in terms of full market capitalization



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 AppreciationA Fund that primarily invests in large-cap stockRisk - Very High	 <p>The risk of the scheme is Very High</p>	Nifty 100 TRI	 <p>The risk of the benchmark is Very High</p>
LIC MF Large & Mid Cap Fund <ul style="list-style-type: none">Long Term Capital AppreciationA Fund that primarily invests in large and mid-cap stocksRisk - Very High	 <p>The risk of the scheme is Very High</p>	Nifty LargeMidcap 250 TRI	 <p>The risk of the benchmark is Very High</p>
LIC MF Flexi Cap Fund <ul style="list-style-type: none">Long Term Capital AppreciationInvesting across Large, Mid & Small-cap stocksRisk - Very High	 <p>The risk of the scheme is Very High</p>	Nifty 500 TRI	 <p>The risk of the benchmark is Very High</p>
LIC MF ELSS Tax Saver <ul style="list-style-type: none">Long Term Capital GrowthInvesting in equity and equity related securities.Risk - Very High	 <p>The risk of the scheme is Very High</p>	Nifty 500 TRI	 <p>The risk of the benchmark is Very High</p>
LIC MF Multi Cap Fund <ul style="list-style-type: none">Long Term Capital AppreciationInvesting in equity and equity related intruments across Large, Mid & Small Cap stocks.Risk - Very High	 <p>The risk of the scheme is Very High</p>	NIFTY 500 Multicap 50:25:25 TRI	 <p>The risk of the benchmark is Very High</p>
LIC MF Infrastructure Fund <ul style="list-style-type: none">Long Term Capital GrowthInvestment in equity and equity related instruments of companies engaged either directly or indirectly in infrastructure sector.Risk - Very High	 <p>The risk of the scheme is Very High</p>	Nifty Infrastructure TRI	 <p>The risk of the benchmark is Very High</p>
LIC MF Banking & Financial Services Fund <ul style="list-style-type: none">Capital appreciation over long termInvestment predominantly in a portfolio of equity and equity related securities of companies engaged in banking and financial services.Risk - Very High	 <p>The risk of the scheme is Very High</p>	Nifty Financial Services TRI	 <p>The risk of the benchmark is Very High</p>
LIC MF Dividend Yield Fund <ul style="list-style-type: none">Long term capital appreciationInvestment predominantly in dividend yielding equity and equity related instruments.Risk - Very High	 <p>The risk of the scheme is Very High</p>	Nifty 500 TRI	 <p>The risk of the benchmark is Very High</p>
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	 <p>The risk of the scheme is Very High</p>	Nifty 500 TRI	 <p>The risk of the benchmark is Very High</p>
LIC MF Midcap Fund <ul style="list-style-type: none">Long term capital appreciationInvestment predominantly in equity and equity related instruments of Midcap companies.Risk - Very High	 <p>The risk of the scheme is Very High</p>	Nifty Midcap 150 TRI	 <p>The risk of the benchmark is Very High</p>
LIC MF Manufacturing Fund <ul style="list-style-type: none">Capital appreciation over long termInvestment predominantly in equity and equity related instruments of companies following manufacturing themeRisk - Very High	 <p>The risk of the scheme is Very High</p>	Nifty India Manufacturing Index (TRI)	 <p>The risk of the benchmark is Very High</p>

RISKOMETER


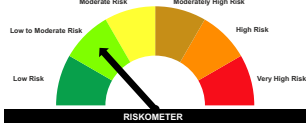
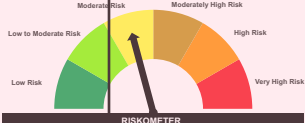

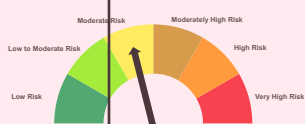
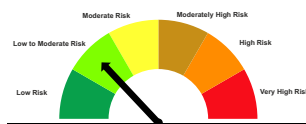


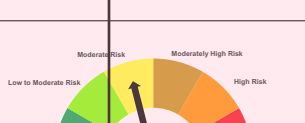

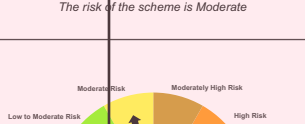
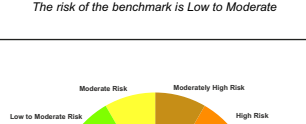
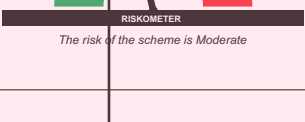
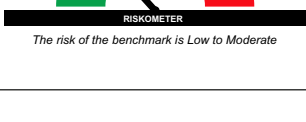
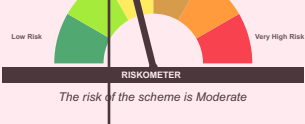
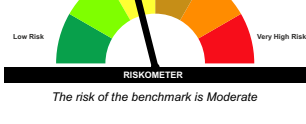


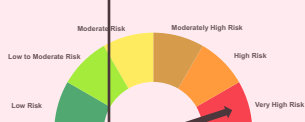
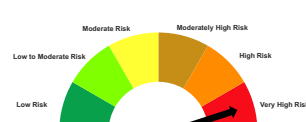
The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer - First Tier Benchmark
LIC MF Healthcare Fund <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related instruments of companies engaged in Healthcare & Allied Sectors. Risk - Very High 	 <p>The risk of the scheme is Very High</p>	BSE Health Care TRI	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is Very High</p>	Nifty Smallcap 250 TRI	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is Very High</p>	Nifty 500 TRI	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is Very High</p>	CRISIL Hybrid 35+65 Aggressive Index	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is Very High</p>	Nifty 50 Hybrid Composite Debt 50:50 Index	 <p>The risk of the benchmark is High</p>
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 	 <p>The risk of the scheme is Moderately High</p>	Nifty Equity Savings Index	 <p>The risk of the benchmark is Moderate</p>
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 	 <p>The risk of the scheme is Moderately High</p>	CRISIL Hybrid 85+15 Conservative Index	 <p>The risk of the benchmark is Moderately High</p>
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 	 <p>The risk of the scheme is Low</p>	NIFTY 50 Arbitrage Index	 <p>The risk of the benchmark is Low</p>
LIC MF Multi Asset Allocation Fund <ul style="list-style-type: none"> Capital appreciation over a long period of time. Investments in a diversified portfolio of equity & equity related instruments, Debt & Money Market Instruments and Units of Gold ETFs as per asset allocation pattern Risk - Very High 	 <p>The risk of the scheme is Very High</p>	65% Nifty 500 TRI + 25% Nifty Composite Debt Index + 10% Price of Domestic Gold.	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is Very High</p>	CRISIL Hybrid 35+65 Aggressive Index	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is Low</p>	NIFTY 1D Rate Index	 <p>The risk of the benchmark is Low</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 	 <p>The risk of the scheme is Very High</p>	NIFTY 50 TRI	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is Very High</p>	NIFTY 100 TRI	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is Very High</p>	Nifty Midcap 100 TRI	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is Moderate</p>	Nifty 8-13 yr G-Sec	 <p>The risk of the benchmark is Moderate</p>
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 	 <p>The risk of the scheme is Very High</p>	BSE Sensex TRI	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is Very High</p>	NIFTY 50 TRI	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is Very High</p>	Nifty Next 50 TRI	 <p>The risk of the benchmark is Very High</p>
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 	 <p>The risk of the scheme is High</p>	Domestic Price of Gold	 <p>The risk of the benchmark is High</p>
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 	 <p>The risk of the scheme is High</p>	Domestic Price of Gold	 <p>The risk of the benchmark is High</p>

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



RISKOMETER

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

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-I	
	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)			

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 invests Rs 500 every 15 of the month in an equity fund for a period of three years.

SIP Return:

The SIP return calculation should be based on Rs. 10,000 invested every month. Returns would be 1 year, 3 year, 5 year, 7 year etc.

Standard Deviation:

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, its means its range of performance is wide, implying greater volatility.

Tracking error:

Tracking error is the difference between the return fluctuations of an investment portfolio and the return fluctuations of a chosen benchmark. The return fluctuations are primarily measured by standard deviations.

Yield to Maturity:

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

Branch Offices

Area Office	Area Office Address	Area Manager 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, Shivanta 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. Visha Kumar K. - Area Manager, Bangalore +91 93534 69698 , 080-42296491, br.bangalore@licmf.com
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BORIVALI	Shop no. 10, Harismruti Premises Co-operative Housing Society 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
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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
DALTONGANJ (JHARKHAND)	Chaturbhuj Singh Building, First Floor, Near Over Bridge Redma, Daltonganj adjacent Chhedi Lal HP Petrol pump, Daltonganj, District Palamau, Jharkhand – 822101.	Mr. Rajeev Kumar - Area Manager, Daltonganj +91 9162780200, r2.kumar@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.guwahati@licmf.com
HYDERABAD	6th Floor, VV Vintage Boulevard Building, Somajhiguda, Raj Bhavan Road, Hyderabad - 500082	Mr. Srinivas Chittimala - Area Manager +91 40 - 49521135 / 23244445, br.hyderabad@licmf.com
HUBBALLI	Shop No 17 & 18, Second floor, Eureka Junction, TB Road, Hubballi, Karnataka - 580029	Mr. Sandeep Kumar V - Area Manager 0836-4260523, br.hubli@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
JAMSHEDPUR	Jeevan Prakash Building, 3rd Floor, Beside Kamani Centre, Bistupur, Jamshedpur - 831001	Mr. Rajnitesh 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







Branch Offices

Area Office	Area Office Address	Area Manager Details
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
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
MYSURU	245, "Sadashiva", 12th Main Road, 5th Cross, Saraswathipuram, Landmark: Opposite Jawaregowda Park, Mysuru, Karnataka- 570009	Mr. Rajesh Babu H S - Area Manager, 0821-2413800, br.mysore@licmf.com
NAGPUR	NO 245, "Sadashiva", 12th main Road, 5th cross, 2nd floor Saraswathipuram, Mysore -570009	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, Sharanpurroad, Nasik - 422002	Mr. Vaibhav Nanoti - Area Manager, Nasik +91 94228 62120 0253-2579507, br.nasik@licmf.com
NOIDA	Office No. 525, 5th Floor, SuperArea 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
NANDED	Shope no 12, First floor, Sanman Prestige Building Railway station road, Near J P, Nanded - 431601.	Mr. Deepak Warwante - Area Manager +91 95037 36144, +91 92844 35651 d.warwante@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 College Chowk, Tagore Marg, Rajkot - 360001	Mr. Parekh Dhairya 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, Baji-Prabhu Deshpande Marg, Near Thane Bharat Sahakari Bank, 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. 412 A, 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 81035 48786, 022-46731454, k.rathi@licmf.com
VARANASI	2nd Floor, Main Building LIC Of India, Divisional Office, Gauriganj ,Bhelupur, Varanasi - 221001	Mr. Shashank Kumar Gupta - Area Manager +91 84100 10025 0542-2450015, br.varanasi@licmf.com
VIJAYAWADA	D. No. 40-9-62/A, 3rd Floor, Ram Mohan Building, Kala Nagar Road, Benz Circle, Vijayawada - 520010	Mr. Mohammed Azaruddin - Area Manager +91 9000171858 0866-4058692, br.vijayawada@licmf.com

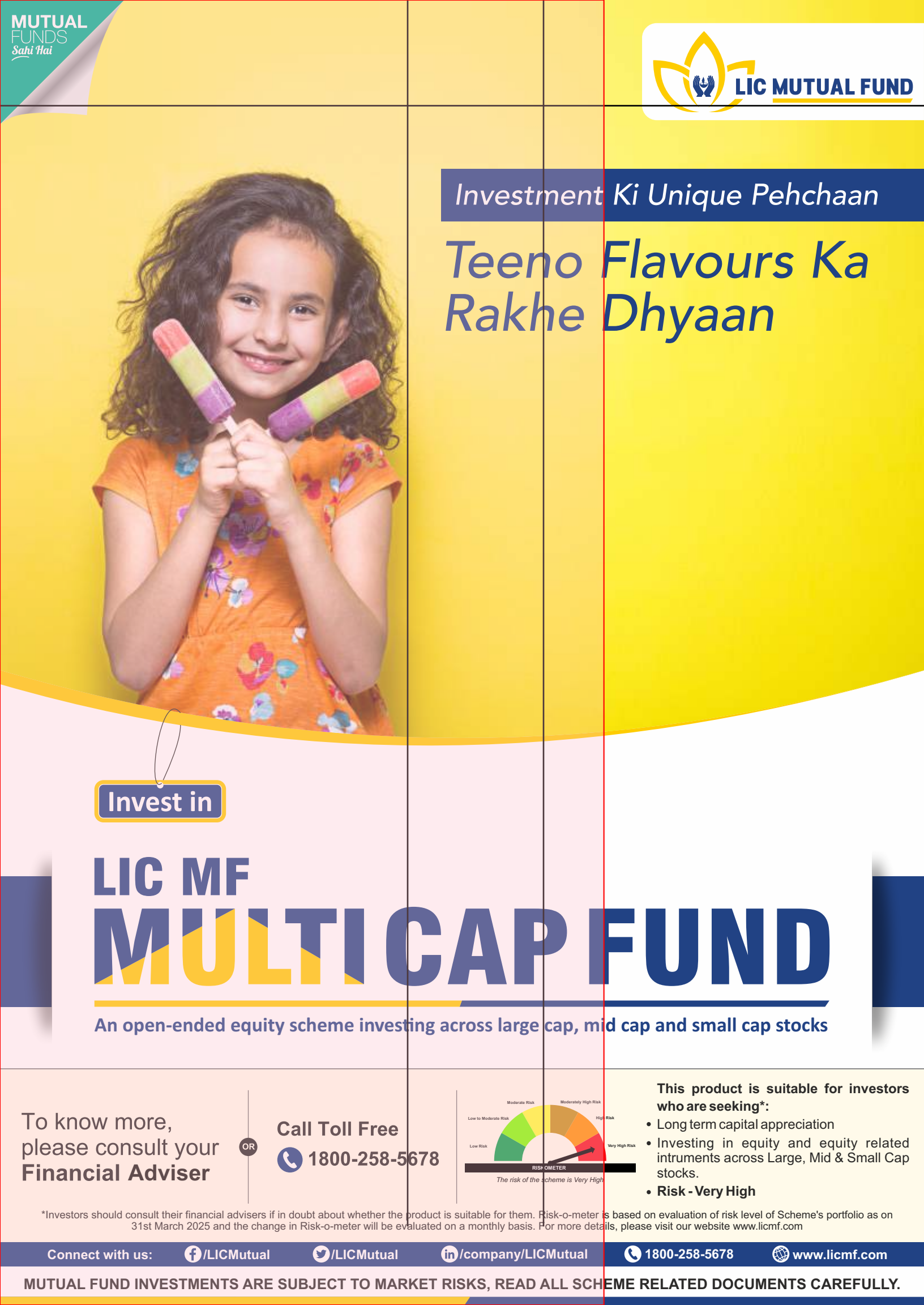
KFin Technologies Limited Offices

Ahmedabad: Shop no. 2, Plot No. 17, S.No.322, Near Ganesh Colony, Savedi, Ahmednagar -414001, Maharashtra, 9890003215; **Aimer:** 302 3Rd Floor Aimer 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 Sevti 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 Jain 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 Hospital Ambala 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 Show 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 Niral 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/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101, West Bengal, 9434480586; **Bareilly:** 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001, Uttar Pradesh, 7518801806; **Baroda:** 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutta Road Alkapuri Vadodara 390007, Gujarat, 0265-2353506; **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101, Bihar, 7518801807/9693344717; **Belgaum:** Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 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 Chandrabik Complexhantagar Radha Nani 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 Mf Gt 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, Himtasar 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 Smutground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092, Maharashtra, 022-28916319; **Burdwan:** Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101, West Bengal, 0342-2665140; **Calicut:** Second Floor Manimuriyil 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, 044-2830 9100; **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 - 4388011; **Cuttack:** Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001, Orissa, 0671-2956816; **Chandrapur:** C/o Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442402; **Darbhanga:** H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846004, Bihar, 7739299967; **Davangere:** D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002, Karnataka, 8192296741; **Dehradun:** Shop No- 809/799 Street No-2A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001, Uttaranchal, 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 Bhavasara 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; **Elooru:** Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002, Andhra Pradesh, 08812-227851 / 52 / 53 / 54; **Erode:** Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003, Tamil Nadu, 0424-4021212; **Faridabad:** A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001, Haryana, 7518801812; **Ferozpur:** The Mall Road Chawla Building Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002, Punjab, 01632-241814; **Gandhidham:** Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfo Bank Gandhidham 370201, Gujarat, 9081903027; **Gandhinagar:** 138 - Suyesh Solitaire, Nr. Podar International School, Kudasana, Gandhinagar-382421 Gujarat, Gujarat, 079 49237915; **Gaya:** Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001, Bihar, 0631-2220065; **Ghatkopar:** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077, 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 Raghuikul 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 OfficeJagat Station Main Road Kalaburagi Gulbarga 585105, Karnataka, 08472 252503; **Guntur:** 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002, Andhra Pradesh, 0863-2339094; **Gurgaon:** No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001, Haryana, 7518801817; **Guwahati:** Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007, Assam, 0361-3501536/37; **Gwalior:** City Centre Near Axis Bank - Gwalior 474011, Madhya Pradesh, 7518801818; **Haldwani:** Shoop No 5 Kmvn Shopping Complex - Haldwani 263139, Uttaranchal, 7518801819; **Haridwar:** Shop No. - 17 Bhatia Complex Near

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 Shopping Mall Kurnool 518001, Andhra Pradesh, 08518-228550; Lucknow: 1st Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001, Uttar Pradesh, 0522-4061893; Kalyan: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan, Maharashtra - 421301; Ludhiana: Soc 122 Second Floor Above Hd c Mutual Fund Feroze Gandhi Market Ludhiana 141001, Punjab, 0161-4670278; Madurai: No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001, Tamil Nadu, 0452-2605856; Malda: Ram Krishna Pally; Ground Floor English Bazar - Malda 732101, West Bengal, 03512-223763; Mandi: House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001, Himachal Pradesh, 7518801833; Mangalore: Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka, Karnataka, 0824-2951645; Margao: Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601, Goa, 0832-2957253; Mathura: Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001, Uttar Pradesh, 7518801834; Meerut: Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India, Uttar Pradesh, 7518801835; Mehsana: Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002, Gujarat, 02762-242950; Mirzapur: Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001, Uttar Pradesh, 7518801836; Moga: 1St Floorudd Road Mandir Wali 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 Apratment 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 Sharanpur 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, Ibaco 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, 9895968533; 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 Complex Andhra Pradesh, 7518801841; Pathankot: 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 Danavabeta 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. Sonebhadra (U.P.) Renukoot 231217, Uttar Pradesh, 7518801842; Rewa: Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001, Madhya Pradesh, 7518801843; Rohtak: Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001., Haryana, 7518801844; Roorkee: Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667, Uttaranchal, 7518801845; Rourkela: 2Nd Floor, Main Road Udit Nagar Sundargarh Rourekla 769012, Orissa, 0661-2500005; Sagar: li Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002, Madhya Pradesh, 07582-402404; Saharanpur: 1st 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; Satara: G7, 465 A, 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 Corss Mission Compound Shimoga 577201, Karnataka, 08182-295491; Shivpur: 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 Sevpoke Road - Siliguri 734001, West Bengal, 0353-2522579; Sitapur: 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001, 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; Tiruvalla: 2Nd Floorerinjeri Complex Ramanchira Opp Axis Bank Thiruvalla 689107, Kerala, 0469-2740540; Tinsukia: 3rd Floor, Shanti Tower, Chirwapatty 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 Vekkaliamma 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, 0471-4618306; Tuticorin: 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003, Tamil Nadu, 0461-2334602; Udaipur: Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001, Rajasthan, 0294 2429370; Ujjain: Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Ici 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 Arihant 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 Road to 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 Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001, Haryana, 7518801857
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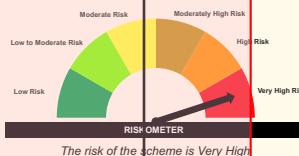
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