

Presenting

LIC MF TECHNOLOGY FUND

An open-ended equity scheme investing in technology & technology-related companies

RIDE THE T.I.D.E. OF INNOVATION

Turn everyday digital habits into an investment opportunity

Technology, Internet and Digital, Data Centers and ancillary and E-commerce/Q-commerce



Product Labelling	Scheme Riskometer #	Benchmark Riskometer (as applicable)#
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Capital appreciation over long term Investment in equity and equity related instruments of technology and technology related companies. <p><small>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them #The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Riskometer of the Benchmark as on 31st January 2026.</small></p>	 <p>RISKOMETER</p> <p>The risk of the scheme is Very High</p>	<p>As per AMFI Tier 1 Benchmark Riskometer i.e. BSE TECK (TRI)</p>  <p>RISKOMETER</p> <p>The risk of the benchmark is Very High</p>

NFO: New Fund Offer

Flow of the presentation

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Technology:

Your Invisible Partner All Day

2

Technology Revolution:

Decades of Transformation

3

Presenting

LIC MF Technology Fund

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Investment Strategy –
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Why LIC MF Technology Fund

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About Benchmark –
BSE TECK TRI

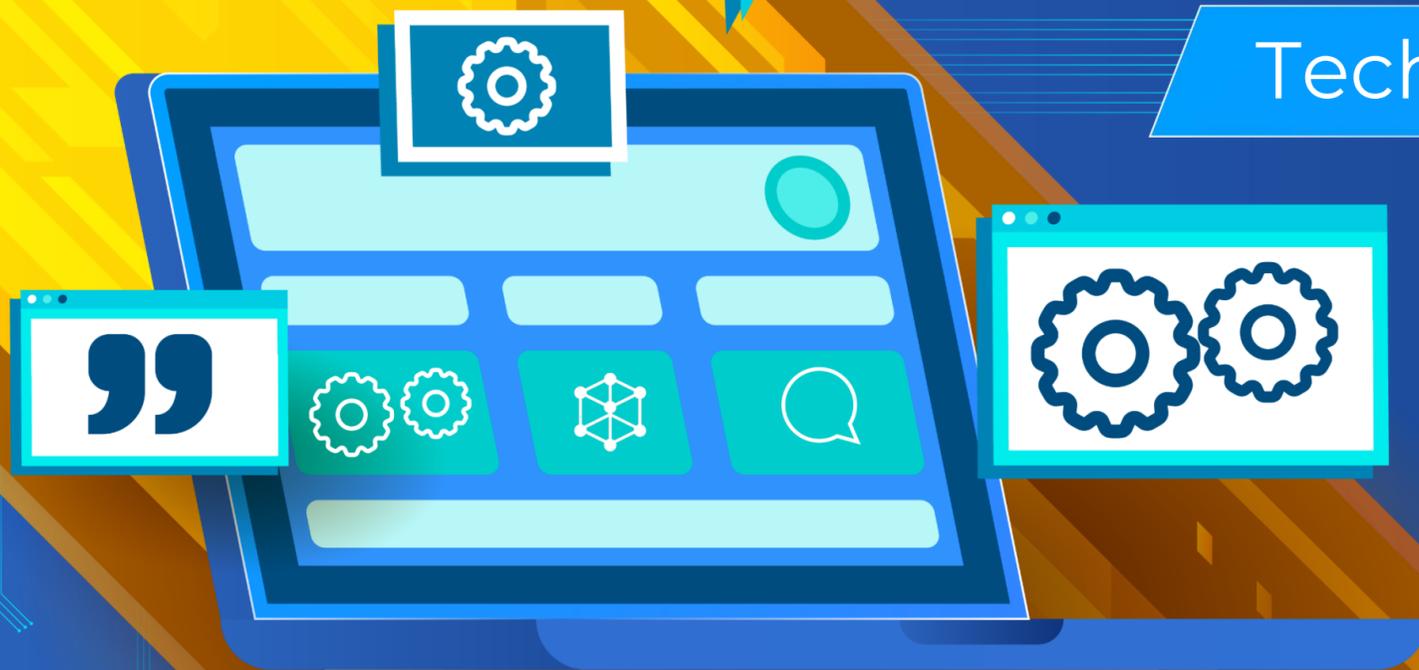
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Fund Facts

TECHNOLOGY

YOUR INVISIBLE PARTNER ALL DAY

Technology is intertwined in our daily lives



Technology Landscape transcends conventional I.T. services



Technology's influence has moved past core IT functions. It has moved to be core lifestyle

How technology is intertwined in our daily lives



From Sunrise to Bedtime – Technology Powers Every Moment

Technology is Your Invisible Partner All Day



From physical stores to anytime, anywhere digital commerce



From vintage cars to future ready mobility



From branch-led transactions to mobile-first financial access

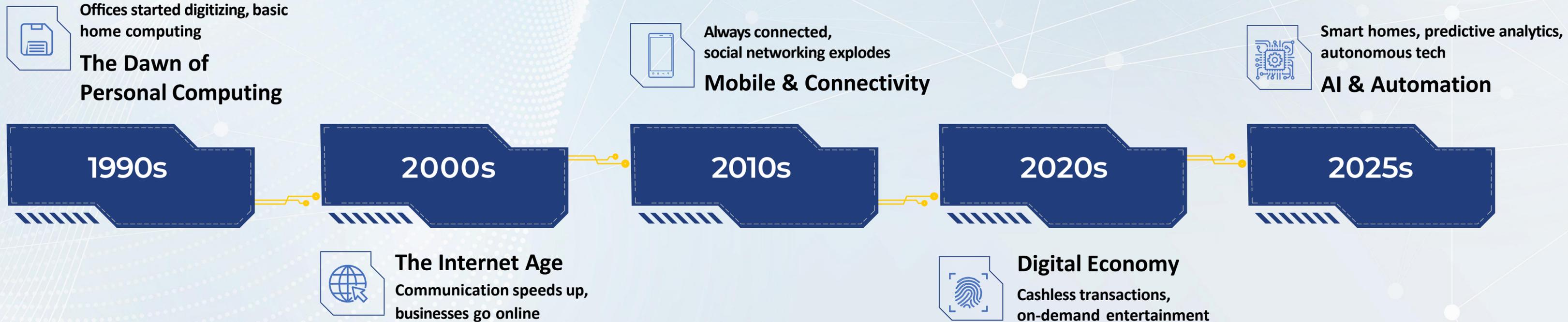
The way we function has clearly changed over time with TECHNOLOGY being an ENABLER

TECHNOLOGY REVOLUTION DECADES OF TRANSFORMATION

Platform shifts in the past



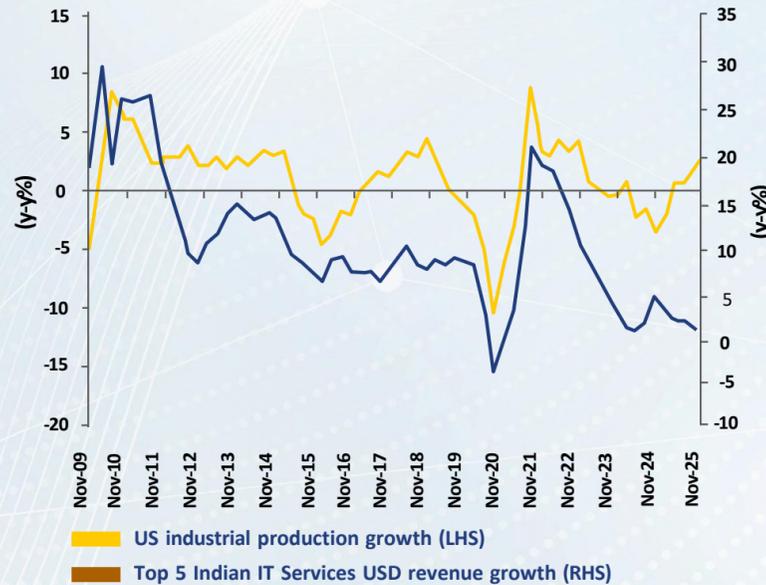
Technology Revolution: Decades of Transformation



From floppy disks to AI – Technology has reshaped life, work, and wealth creation

US Demand Indicators turn supportive for IT Services Growth

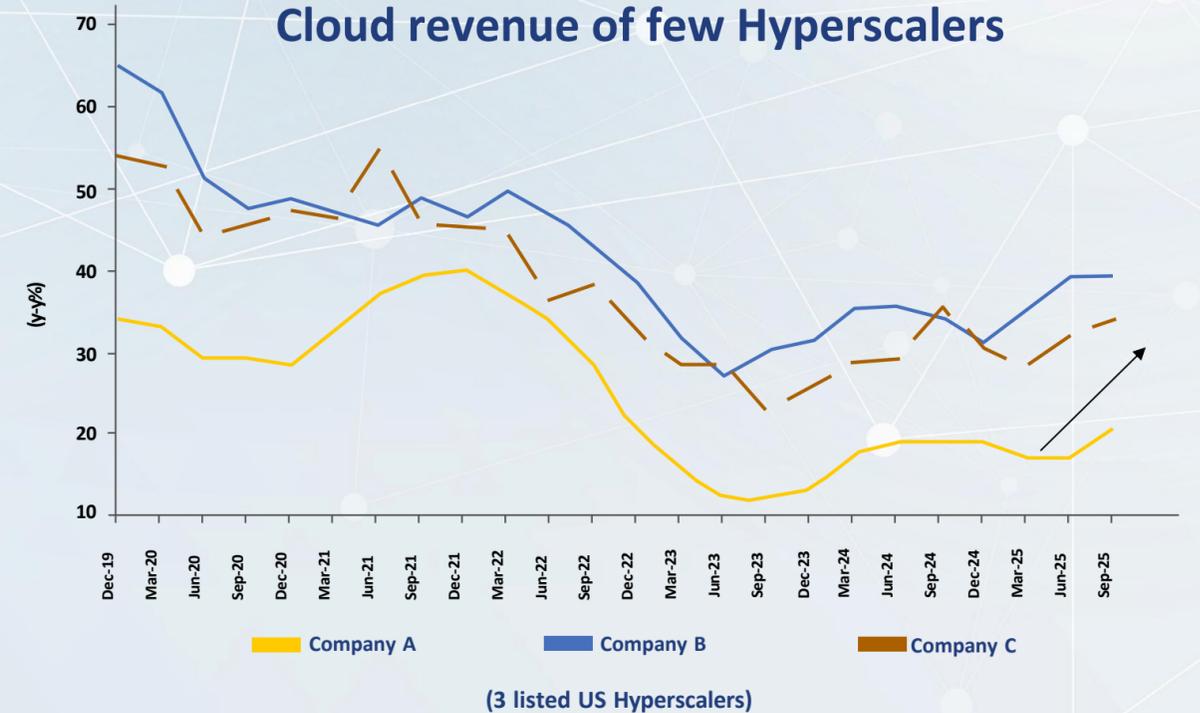
US IIP growth vs top 5 India IT Services revenue growth



US nominal GDP growth

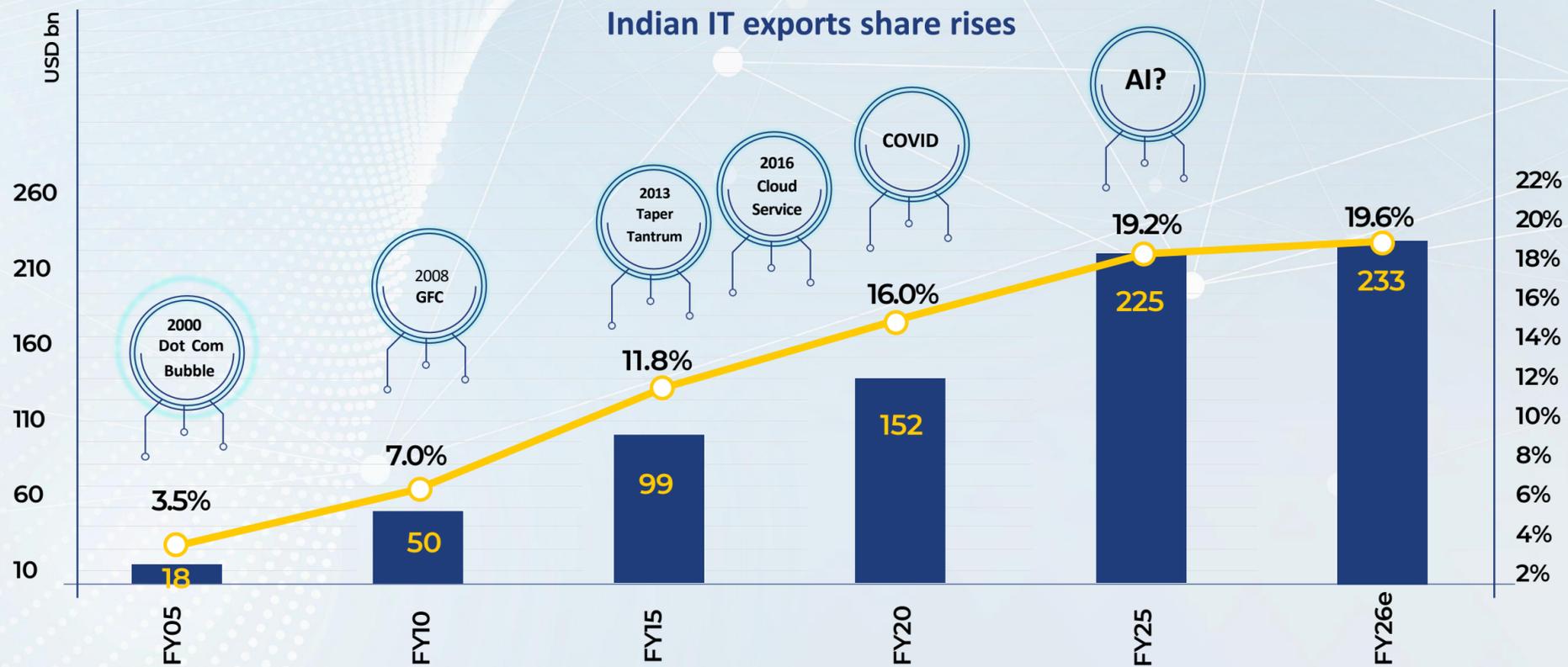


Cloud revenue of few Hyperscalers



- High correlation of IT services revenue growth and the US Industrial production growth
- US industrial production is seeing a strong recovery; US nominal GDP growth slowdown appears to have bottomed out with a strong acceleration in Sep '25 quarter
- Hyperscalers' cloud revenue growth starting to pick up again

Indian IT exports have weathered past global events



- In the past too, multiple global events have taken place where the future of the Indian markets particularly the exports related share were under question
- Indian IT companies have weathered this and their export size has increased to over 225 Billion US\$ and the market share has expanded from ~3.5% in FY05 to 19.2% by FY25

2025 marks the year of uncertainty around AI. Would history repeat itself or will it rhyme this time

Presenting

LIC MF
TECHNOLOGY FUND

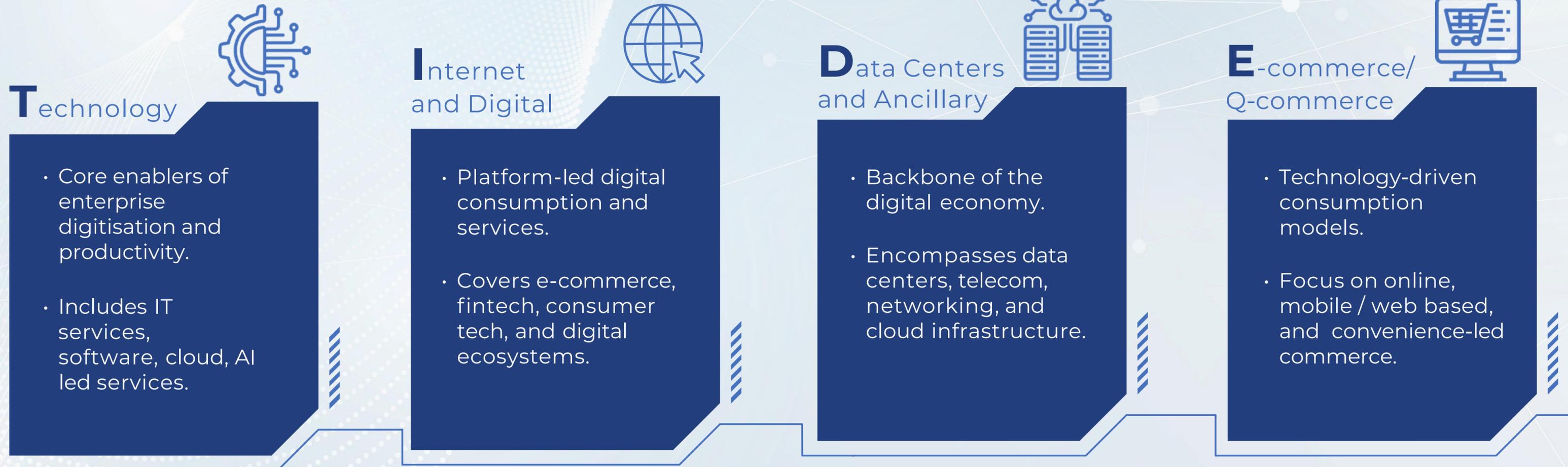
An open-ended equity scheme investing in technology & technology-related companies



Ride the **T.I.D.E.** of Innovation

Turn everyday digital habits into an investment opportunity
Technology, Internet and Digital, Data Centers and ancillary and E-commerce/Q-commerce

Investment Strategy – T.I.D.E.



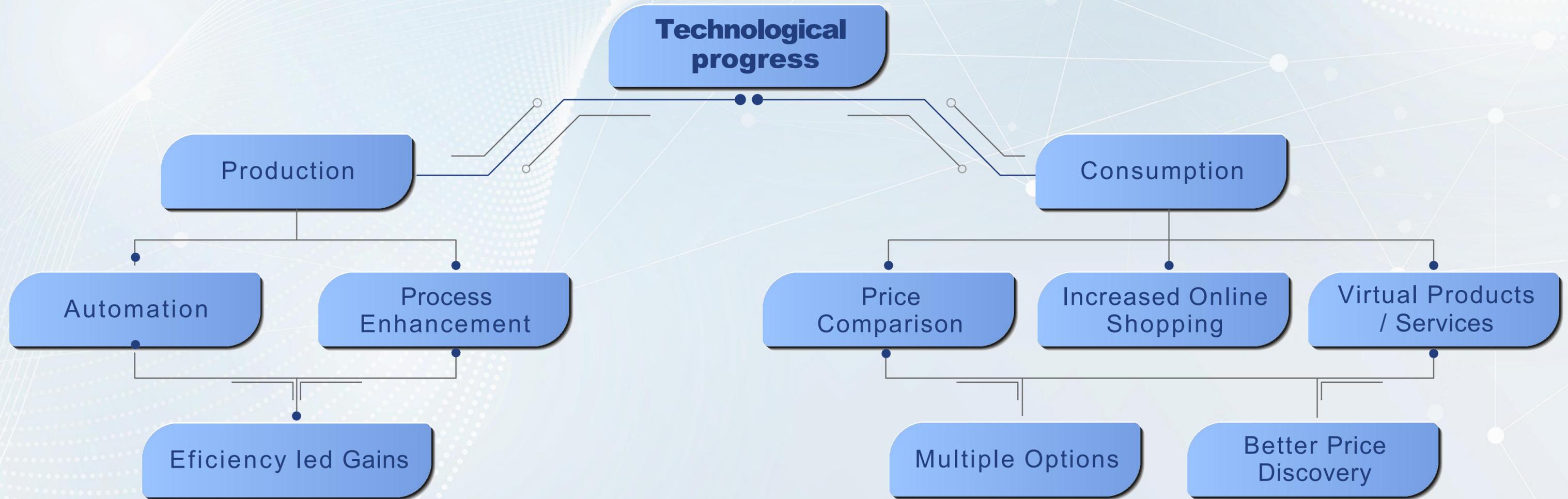
T - Technology - Then & Now

- Physical Exchange of Currency 
- Small Cars- ICT (Internal Combustion Technology) based 
- Homes with manual touchpoints 
- Analogue Watches 
- Bought clothes from local stores or stitched them via tailors 
- Physical Shares and open outcry in a trading ring 
- Watched movies in theatres or on cable TV 



- Digital Payments via UPI, Transfers 
- Electric Vehicles 
- Smart Homes / Home Automation 
- Smart Watches and health monitors 
- Shops online; fast fashion leading to brand variety 
- Dematerialization and Digital Trading on mobile platforms 
- OTT platforms; consumption of content on mobile 

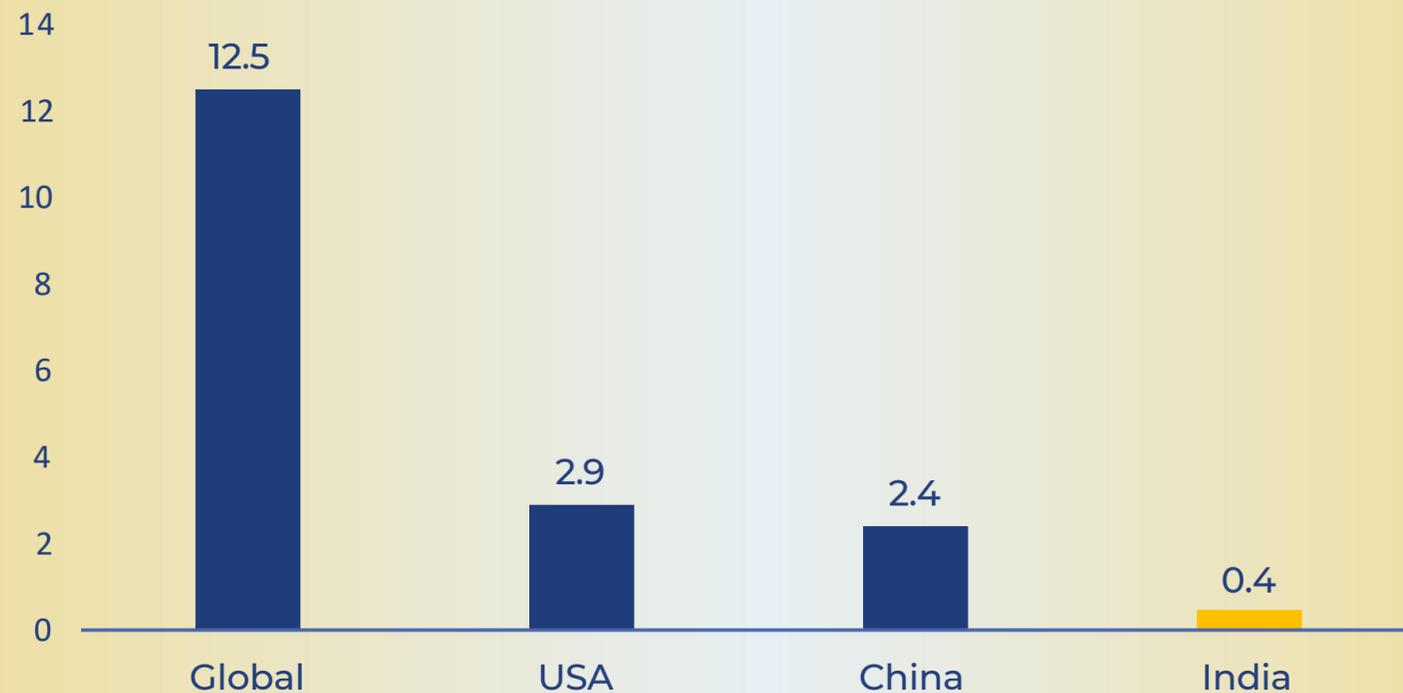
T - Technology - Progress made on B2B & B2C



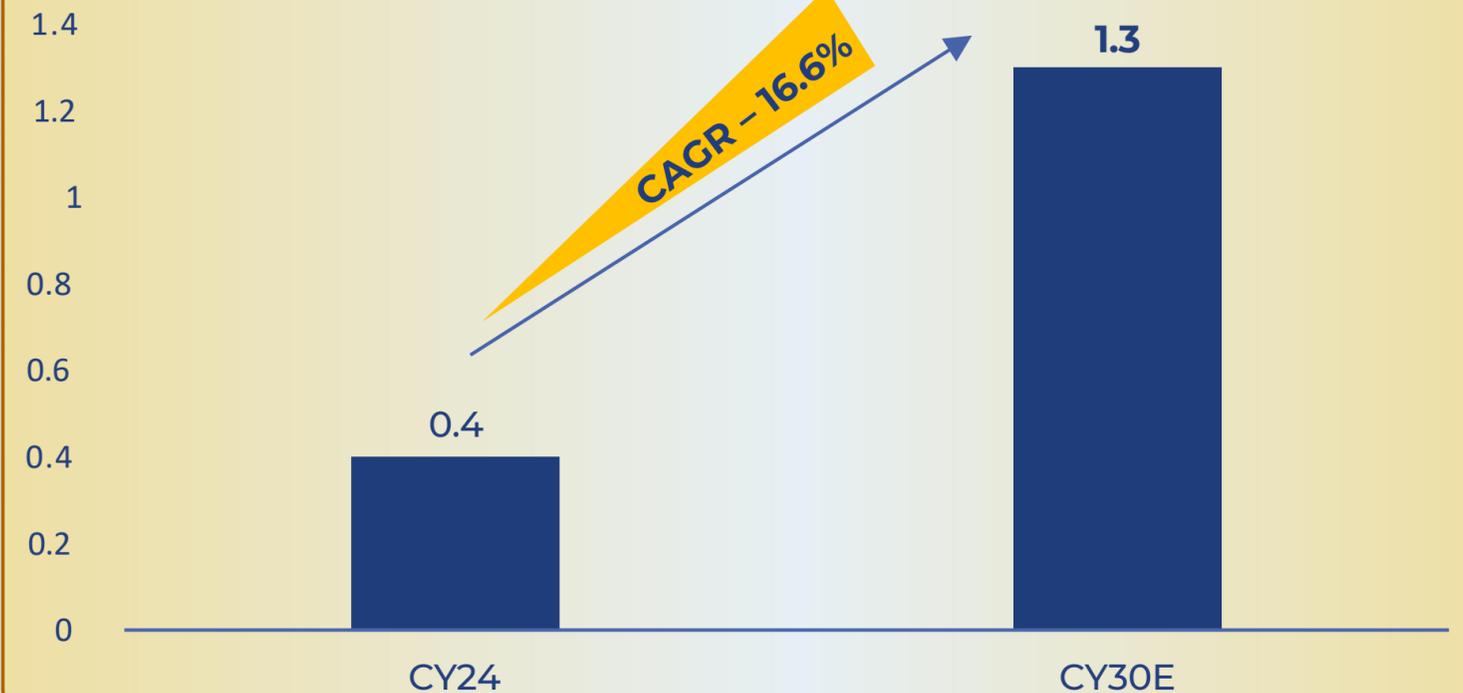
Technological progress creates a virtuous cycle where efficiency gains lower costs for businesses while improving affordability, choice, and convenience for consumers.

I - Internet & Digital - India's Digital Economy

Size of Digital Economy in USD Trillion



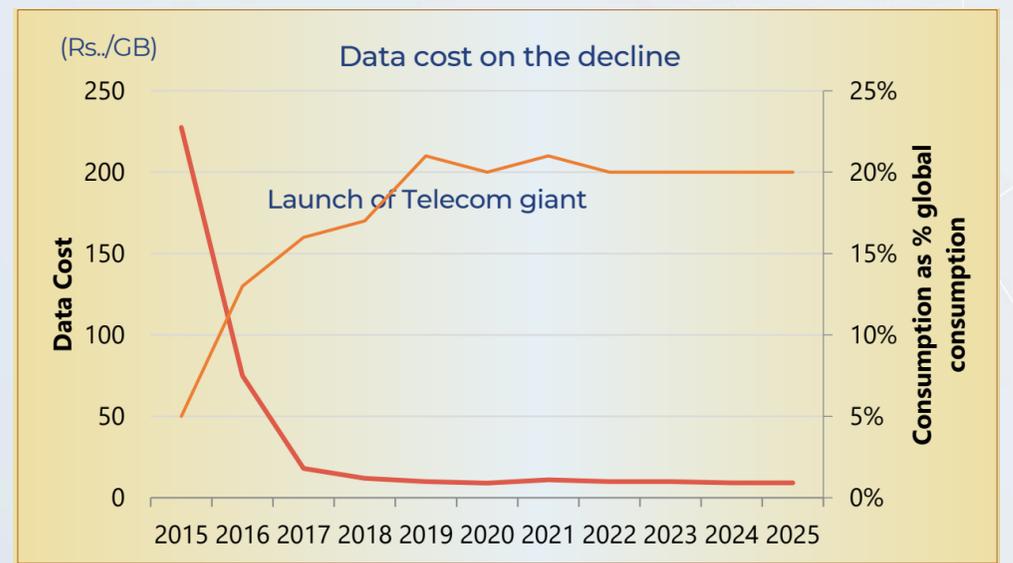
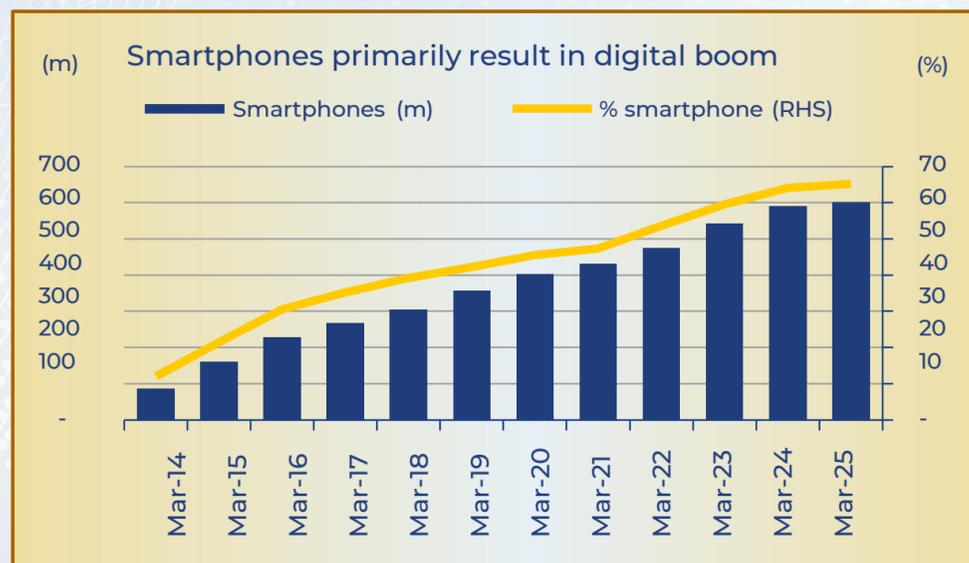
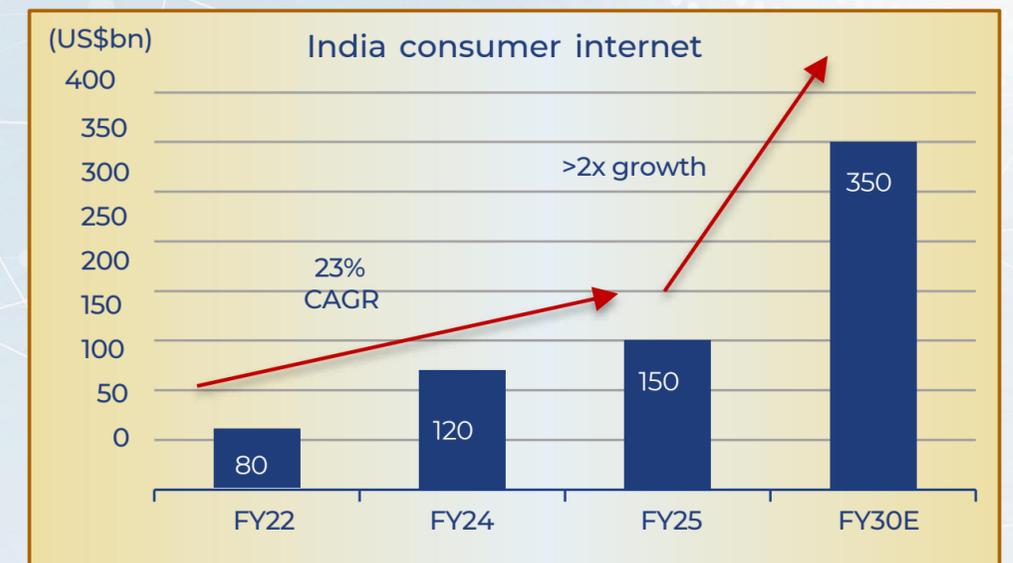
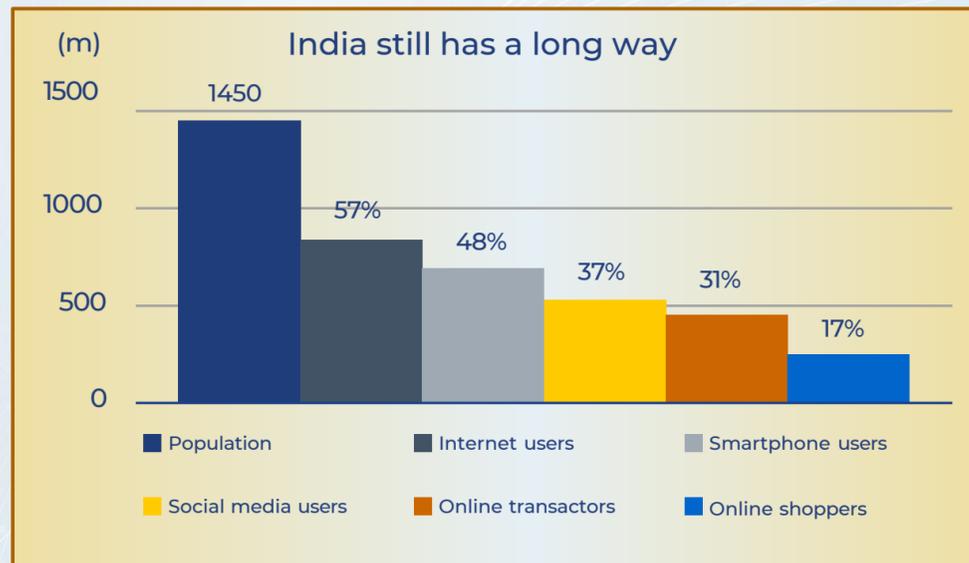
Indian Digital Economy expected to triple in 6 yrs



- **Large global runway:** Global digital economy ~USD 12.5 Trillion vs India ~USD 0.4 Trillion, indicating significant catch-up potential
- **Fastest scale-up:** India expected to triple to ~USD 1.3 Trillion by CY30E at ~16.6% CAGR

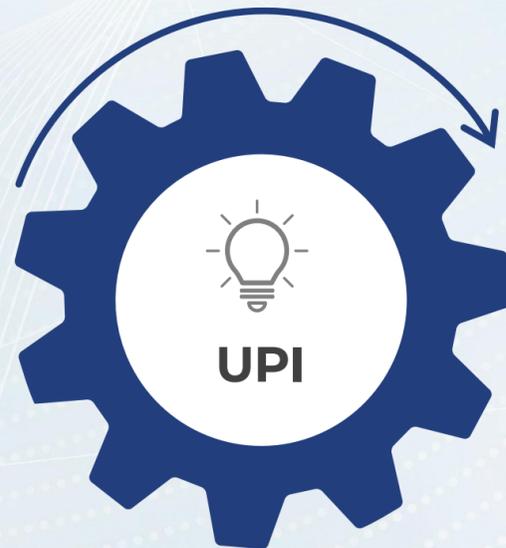
I - Internet & Digital-Internet penetration on the rise

India represents a large, under-monetised digital user base that is rapidly scaling in e-commerce value as data costs reduce and online adoption deepens



I - Internet & Digital-Internet penetration on the rise

A real-time, interoperable digital payments platform enabling instant bank-to-bank transfers at scale



UPI

A secure digital repository allowing citizens to store and share verified documents electronically



Digilocker

A statutory data protection framework governing consent, storage, and use of personal digital data



DPDP Act

A paperless, instant identity verification system that reduces onboarding time and compliance costs



E-KYC

An open network that democratises digital commerce by unbundling platforms from buyers and sellers



ONDC

India represents a large, under-monetised digital user base that is rapidly scaling in e-commerce value as data costs reduce and online adoption deepens

D - Data: New Oil. Data centers: Engine Room.



- **Data Localisation** is a key priority for Government
- India holds only **3% of global data center capacity** but drives **21% of global mobile data consumption**
- Indian Government wants to **expedite shift of India data stored outside the country** to domestic DCs

Large demand, low installed capacity, and a policy nudge toward localisation = multi year infrastructure build out with broad ancillary beneficiaries.

D – Data Centers and Ancillary – uptick expected

Rising data needs led to hyperscale DC construction, with occupiers adopting hybrid and multi-cloud models.

Data usage soared due to falling prices, post-demonetisation digital payments, and telecom giant rollout in 2016

AI: Generative AI has opened a world of possibilities, resulting in a significant surge in compute usage across multiple applications; expected to create a second stream of data center demand comparable to the cloud

- Actual Capacity (2019–2024)
- Projected Capacity (2025–2030)
- Area occupied in MSF



D - Data Centres and Ancillary – Data center foundation

Power Management and Backup

Batteries provide power allowing systems to operate without operations

Computer Room Air Handlers (CRAHs) / Precision Air Handling Unit (PAHUs)

Maintains proper temperature and humidity for optimal equipment operations

Interconnections

Enables communications between different networks and systems inside and outside data centre

Monitoring

Control rooms serve as central command stations

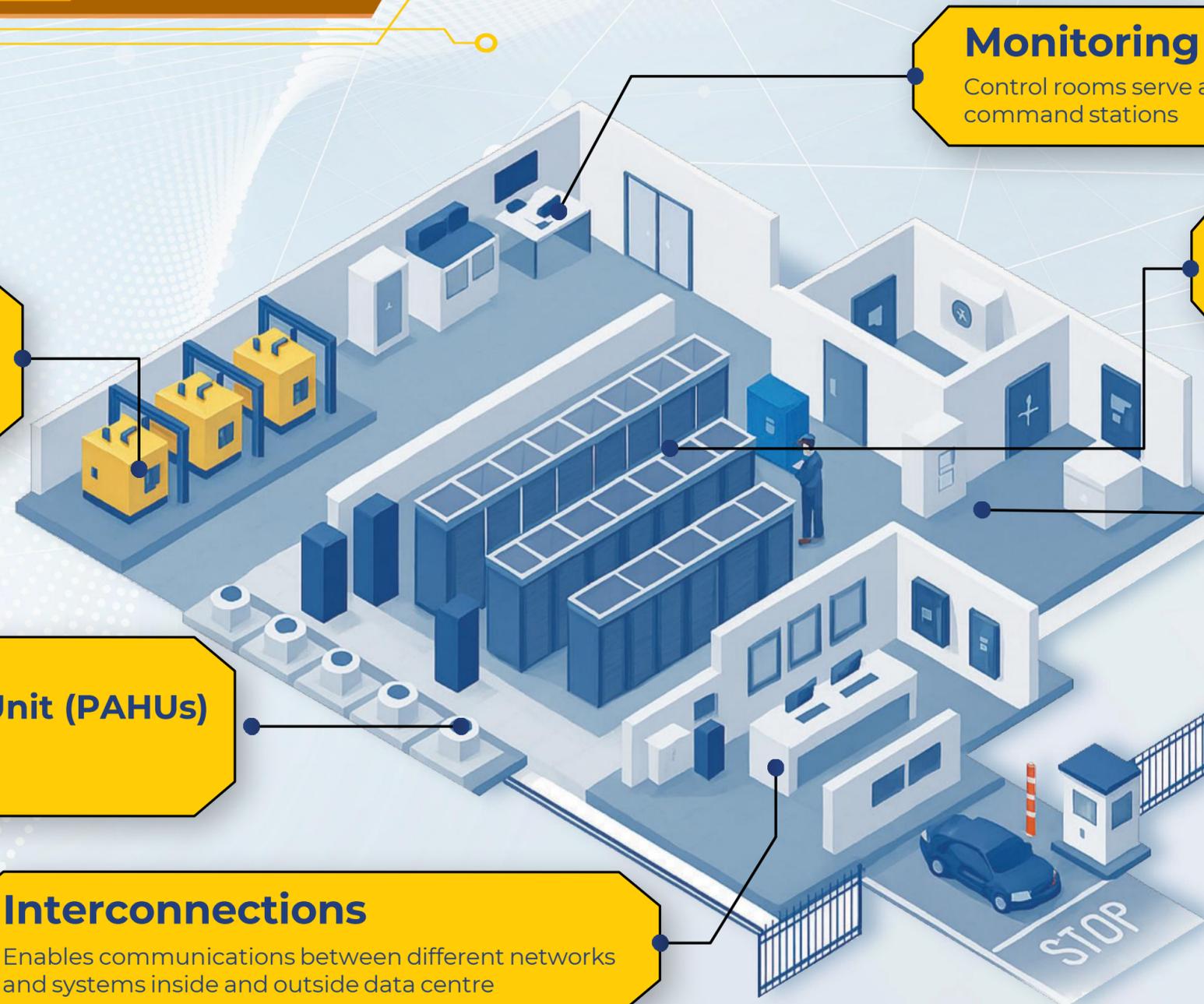
Server Rooms

These have standard server and storage units which are the brains of the data center

Heat Exchanges

These release excess heat from turbo cooling units

Allied Services are utmost crucial for maintaining Data Centre operations



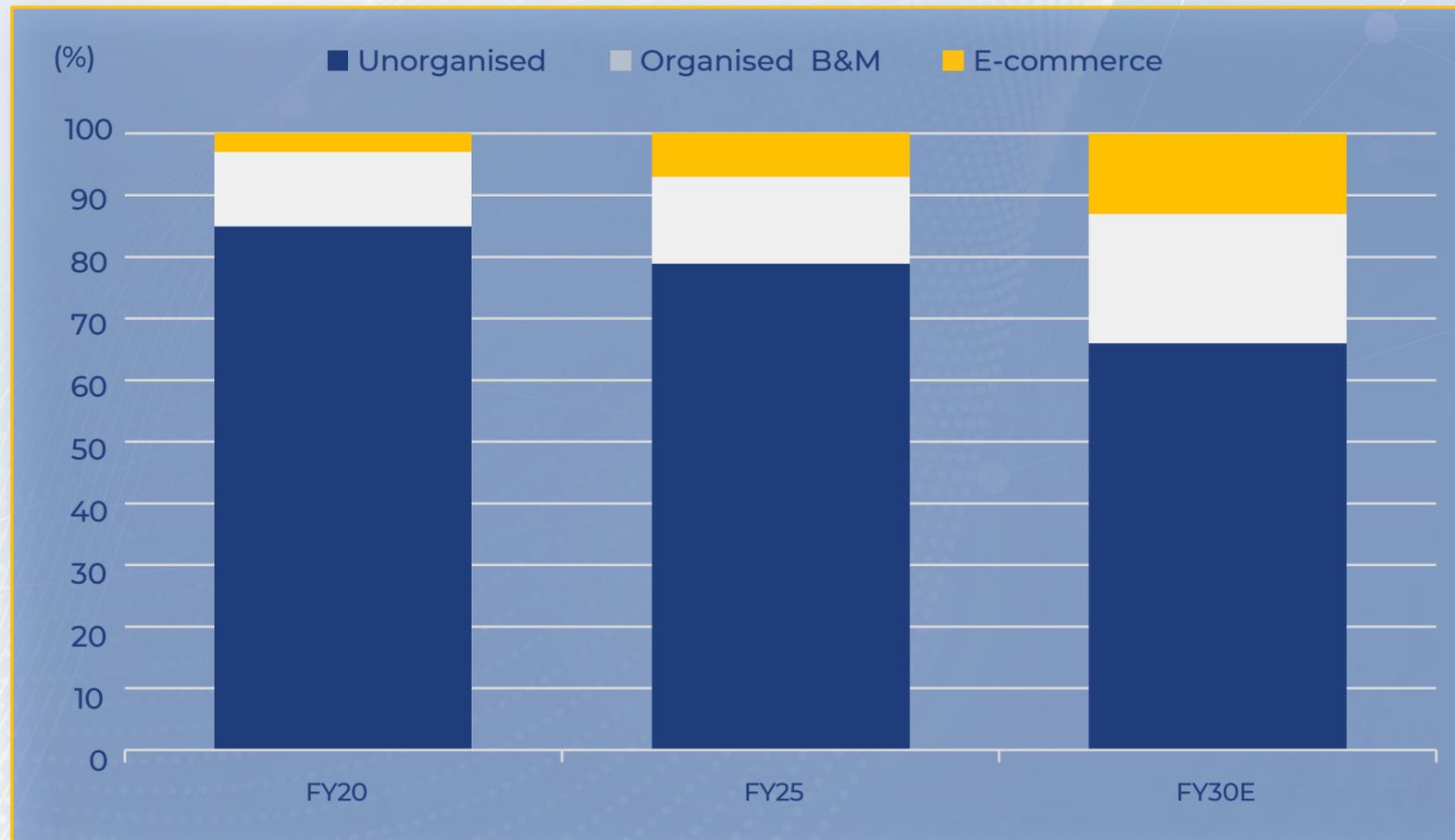
D- Data Centres and Ancillary- Advantage Ancillary

Category	Functions	Potential Incremental Demand (Annual) from Data center Capex (Rs. bn)
EPC	Designing and engineering	20-25
	Construction	
IT Equipment	Networking	13-15
Thermal /Cooling Equipment	Computer Room Air Handlers (CRAHs) / Precision Air Handling Unit (PAHUs) Chillers / Heat Exchangers	30-35
	Cooling Towers	
Electrical	Backup Diesel Generators	35-40
	UPS	
	Switchgears	
	Power Distribution Units and Bus Ways	
	Industrial Cables	
Miscellaneous	Racks	20-25
	Optical Fiber	
	Raised Floor	
	Dielectric Fluid	
	Gas Separation Unit	
	DC Management Infrastructure System	
	Security Cameras and Cybersecurity	

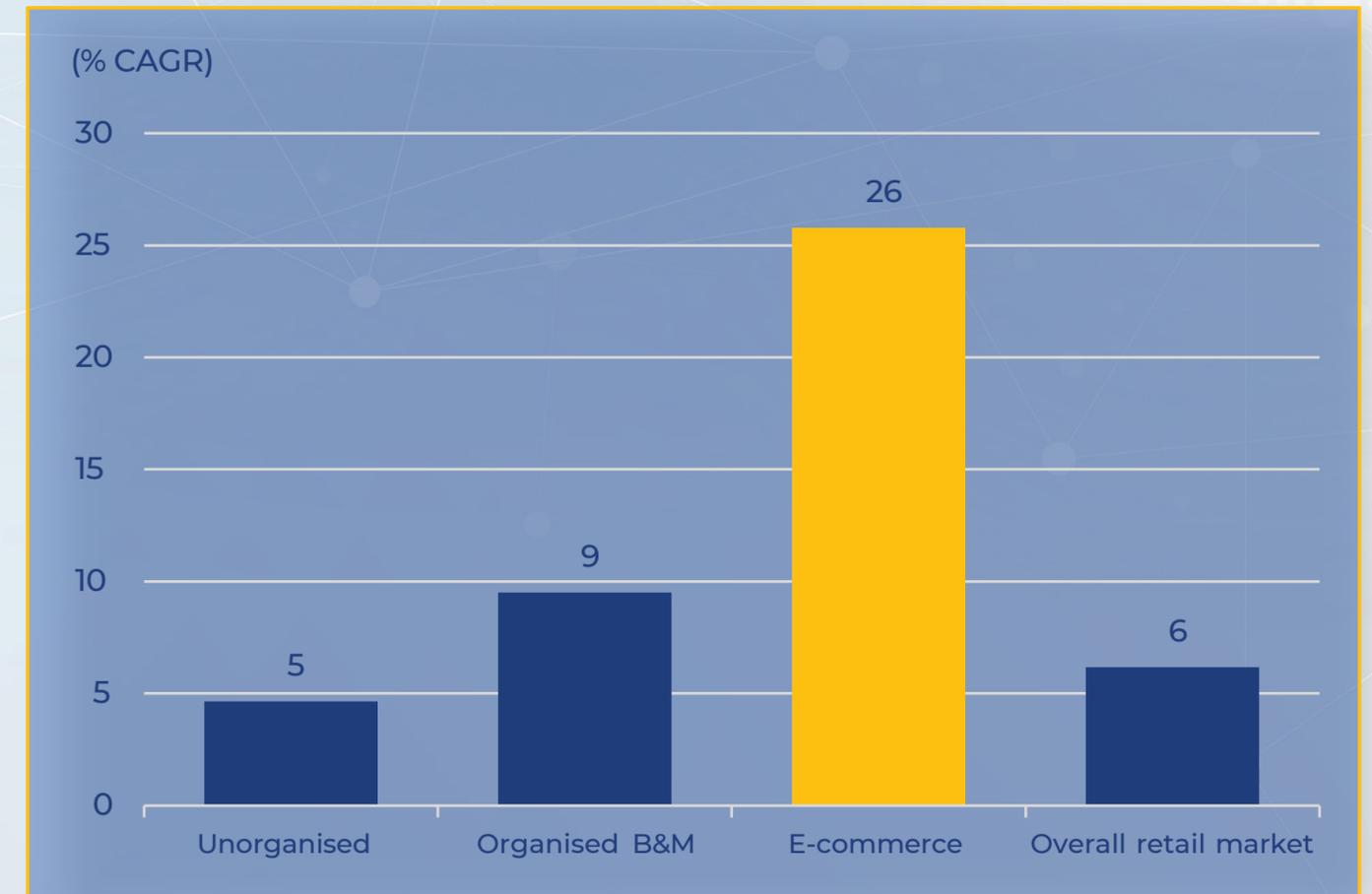
Ancillaries expected to be beneficiaries of the increase in Data Centres in the country

E - Ecommerce & Qcom - Ecom on upward growth trajectory

Retail Channel Mix: Unorganised vs B&M vs E-commerce (%)



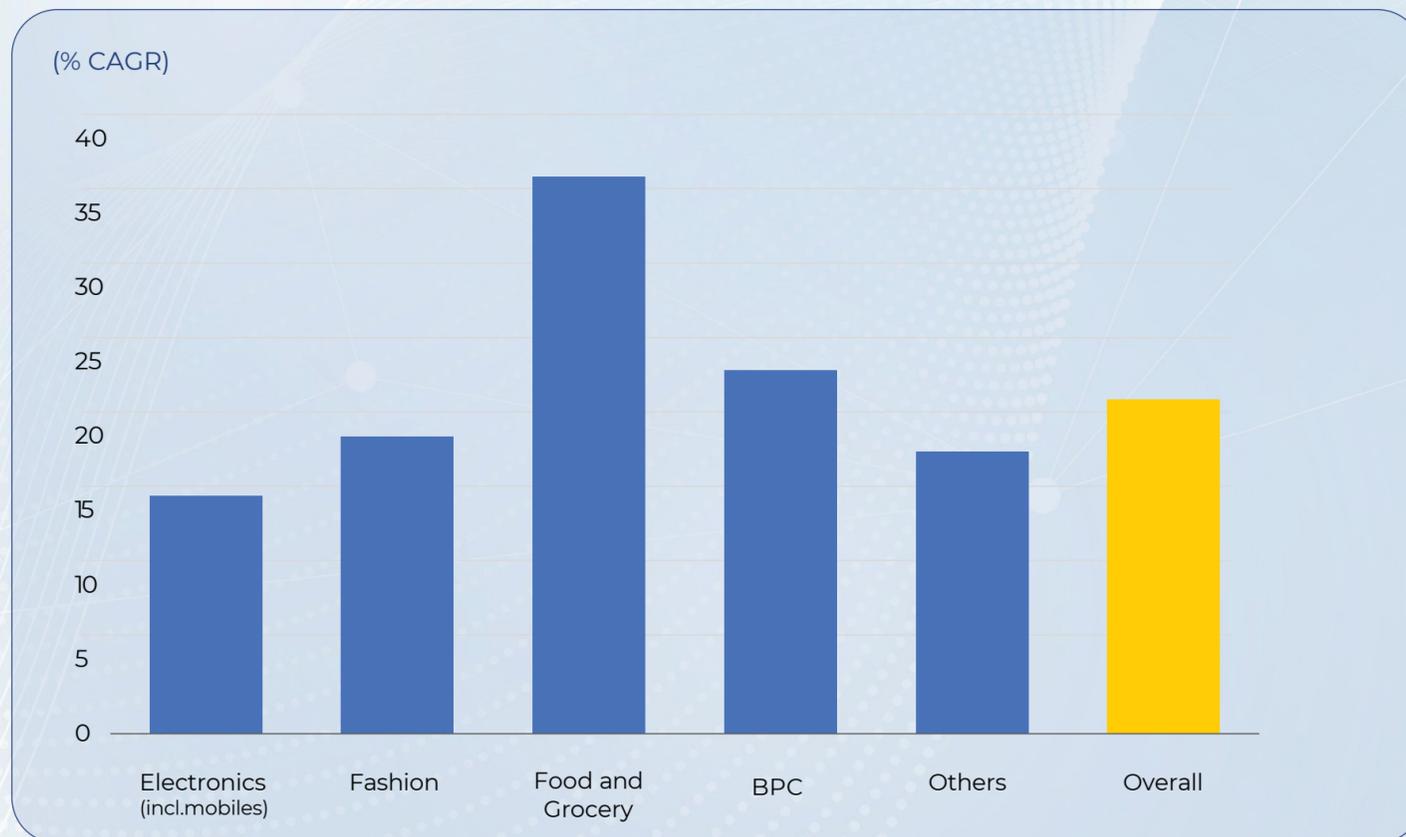
Growth rates



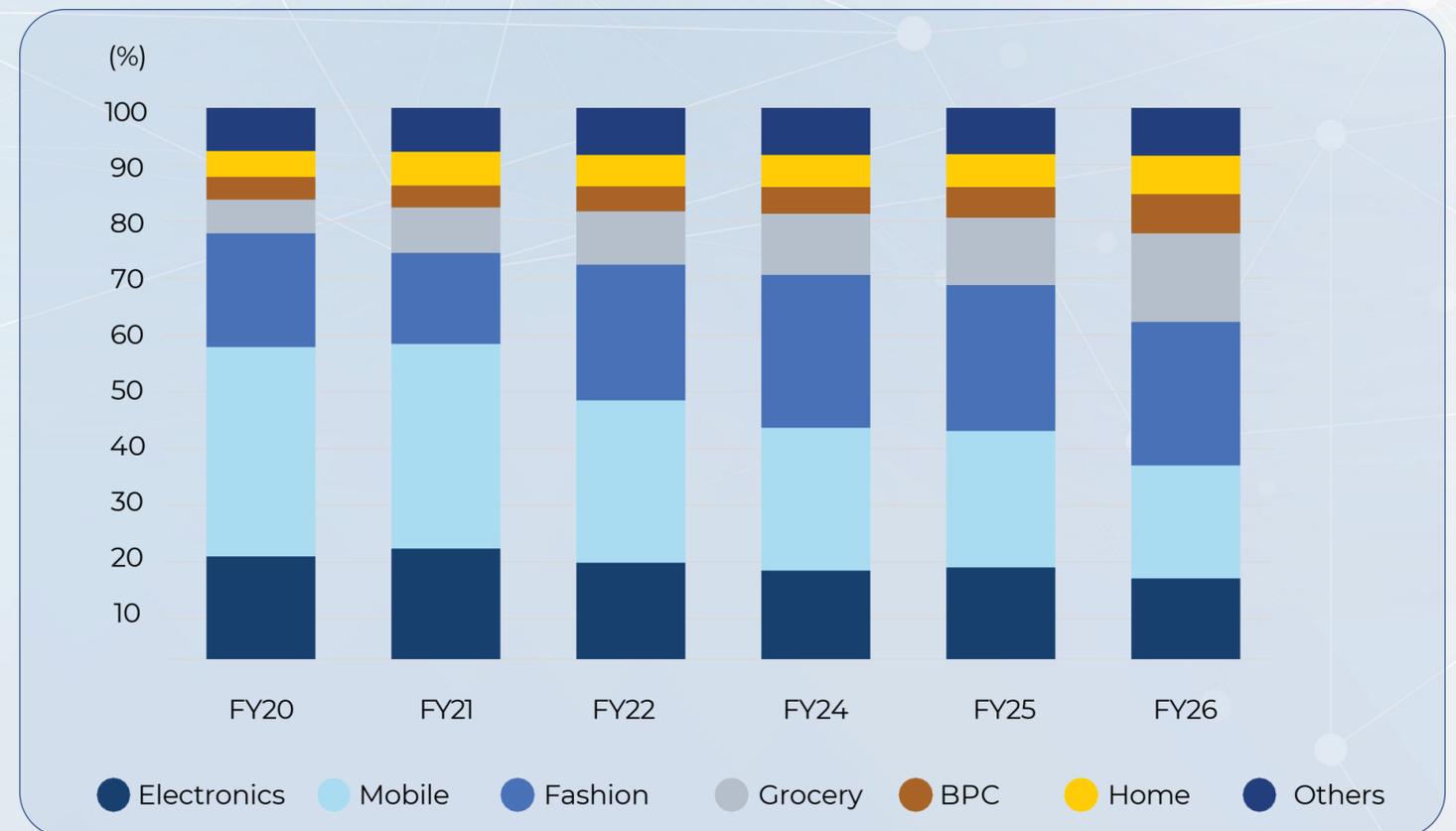
Ecommerce constitutes of nearly half of India's overall consumer internet market and has demonstrated highest channel growth signalling changing consumer behaviour

E - Ecommerce & Qcom - Ecom Gross Merchandise Value (GMV) trend

Food & Grocery expected to grow the fastest led by Qcom

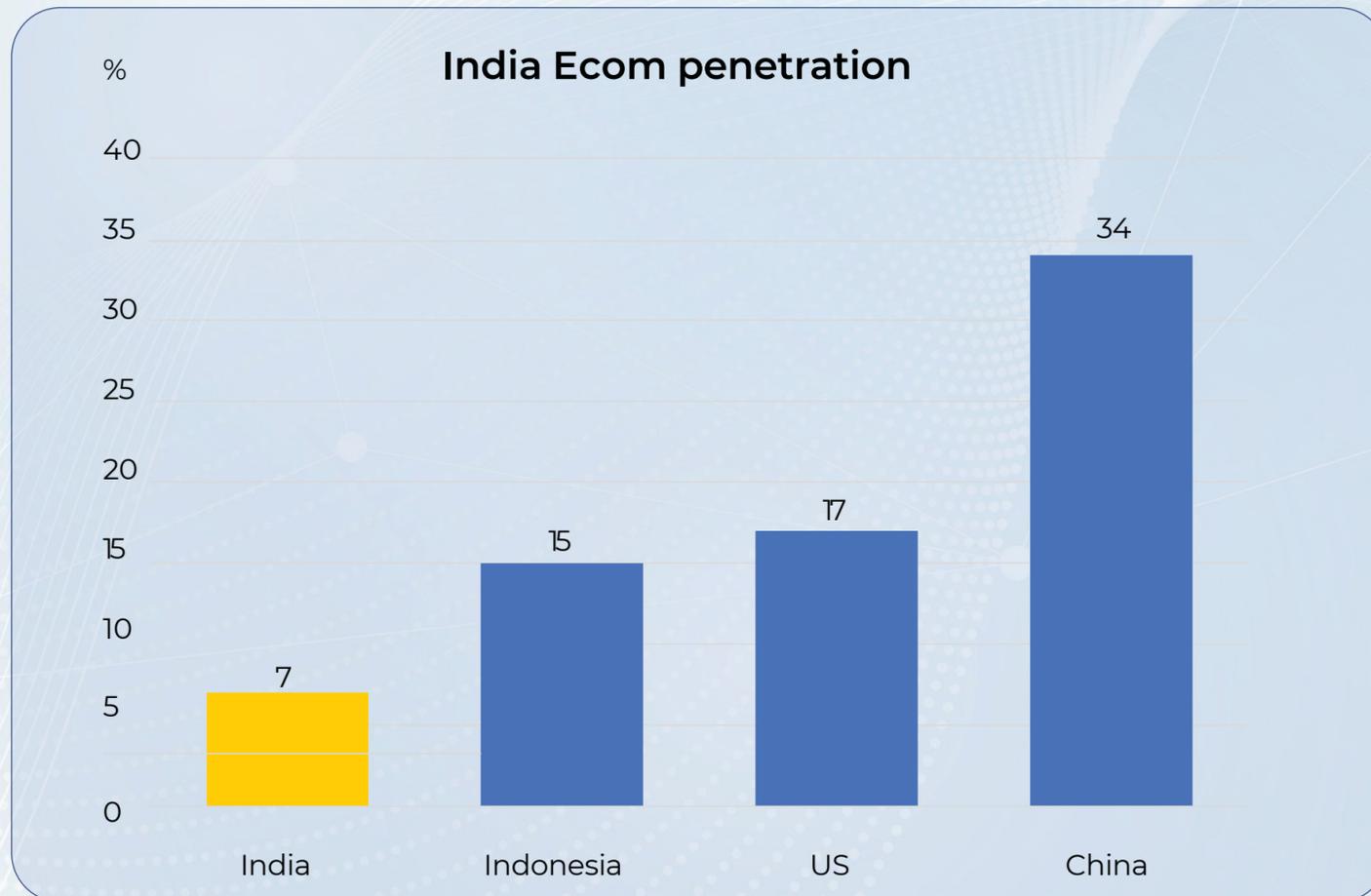


Trend in India's Ecom GMV



Within the Ecom space, Food and Grocery to rise the fastest in the coming years owing to the increased share of grocery led by Qcom over the past 5 years

E - Ecommerce & Qcom - Still large runway for growth



India's e-com penetration is much lower than its global peers; a trend which is expected to change considering the growth in Ecommerce GMV of over 20% CAGR

Why invest in LIC MF Technology Fund



1

Fund intends to invest in companies in the Technology theme which is a core driver of long-term economic growth across all industries



2

Exposure to multiple companies engage in platform businesses, cloud infrastructure, data centres, and automation



3

T.I.D.E. Framework helps to identify diversified businesses which are expected to benefit from Technological advancement



4

Companies with scalable business models which could be potential contributors to India's journey towards Viksit Bharat



5

Market cap agnostic fund providing exposure to innovative companies while managing risk.

Who should invest in LIC MF Technology Fund

Long-term investors seeking potential capital appreciation from a portfolio of companies invested in Technology space

01



Young / early-stage wealth builders with longer investment horizons

03



Investors looking for funds complimenting their diversified core equity holdings

05



Investors seeking high-risk, themed based exposure to companies in the technology space

02



Investors looking for innovation in exposure beyond traditional sectors

04



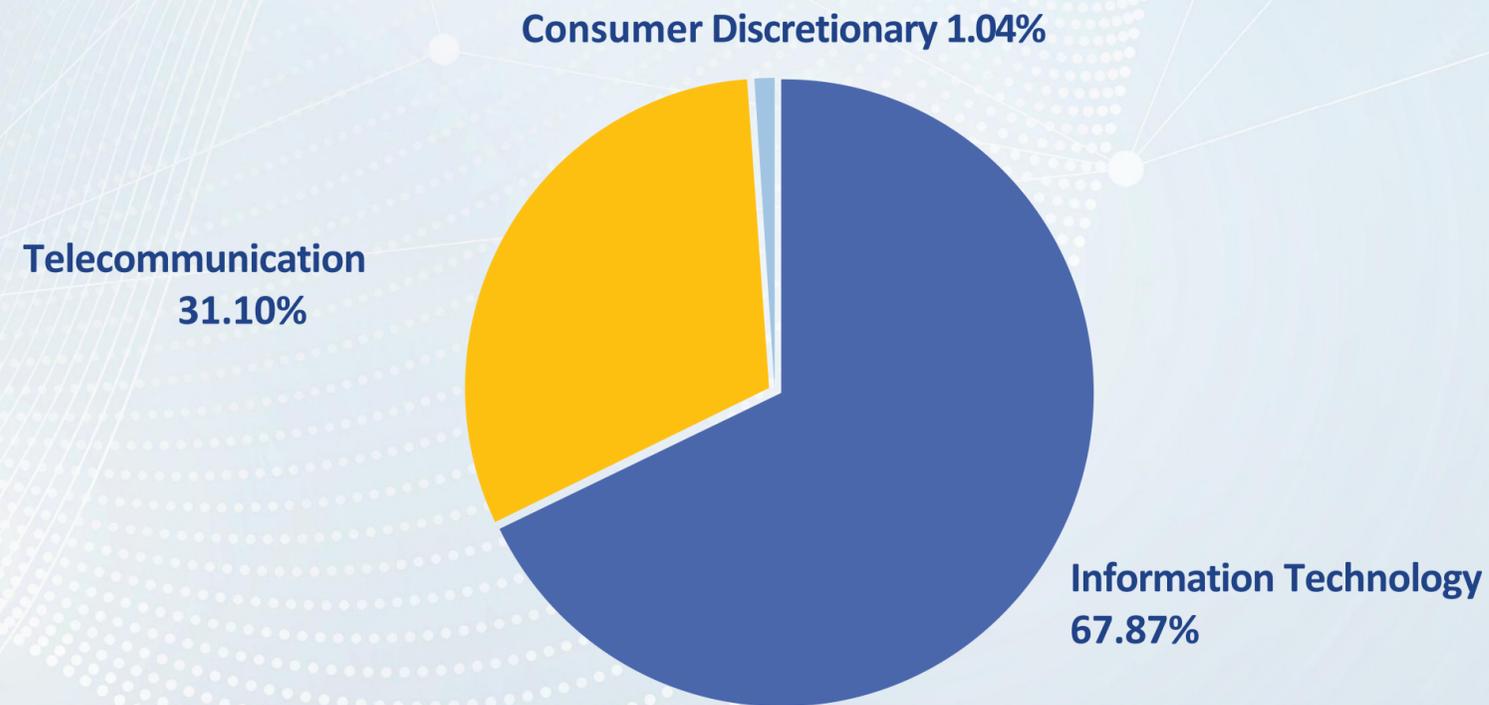
Portfolio Construction Process



About Benchmark index – BSE TECK TRI

The BSE TECK index comprises constituents of BSE 500 that are classified as members of the media & publishing, information technology & telecommunications sectors as defined by the BSE industry classification system.

Sector Weightage



Market Capitalisation (%)

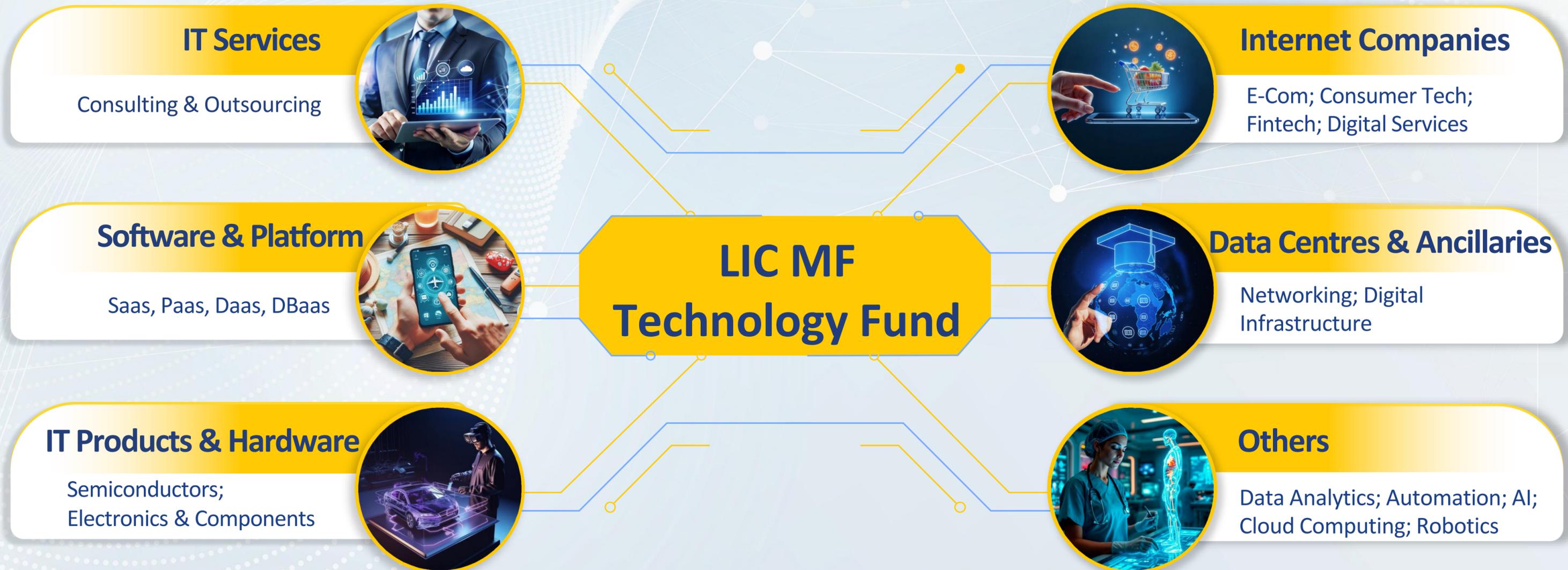
Market Cap	%
Large Cap	87.21%
Mid Cap	7.36%
Small Cap	5.43%

BSE TECK TRI has outperformed broader indices

Financial Year Returns (%)		
Date	BSE TECK (TRI)	BSE 500 (TRI)
FY 26*	8.50	10.44
FY 25	9.55	5.96
FY 24	26.67	40.42
FY 23	-18.58	-0.91
FY 22	38.18	22.26
FY 21	89.05	78.63
FY 20	-14.15	-26.27
FY 19	19.20	9.64
FY 18	15.04	13.32
FY 17	-3.73	25.53
FY 16	-0.71	-6.41
FY 15	30.11	35.01
FY 14	27.15	18.88
FY 13	11.31	6.58
FY 12	-6.56	-7.77
FY 11	19.45	8.92
FY 10	79.39	98.81
FY 09	-38.18	-41.97
FY 08	-13.76	25.21

BSE TECK TRI has outperformed BSE 500 TRI in 12 out of past 19 financial years

Intended Portfolio Sectoral composition



Fund Facts

Scheme Type

An open-ended equity scheme investing in technology & technology-related companies.

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 technology & technology-related companies. There is no assurance that the investment objective of the Scheme will be achieved.

Asset Allocation

Under normal circumstances, the asset allocation pattern will be as follows:

Instruments	Indicative Allocations (% of Total Assets)	
	Minimum	Maximum
Equity and Equity related instruments of technology and technology related companies	80%	100%
Equity and Equity related instruments of other than above companies	0%	20%
Debt and Money market instruments	0%	20%
Units issued by Infrastructure Investment Trusts (InvITs)	0%	10%

Please refer the scheme information document for detailed asset allocation pattern.

Fund Facts

Fund Managers



Mr. Karan Doshi
Fund Manager - Equity



Mr. Jaiprakash Toshniwal
Fund Manager - Equity

First Tier Benchmark Index
BSE TECK TRI (Total Return Index)

Minimum Application Amount

During New Fund Offer:

Application Amount/Switch in – Rs.1,000/- and in multiples of Re.1 thereafter.

SIP* Amount –

- Daily – Rs. 100/- and in multiples of Re.1/- thereafter.
- Monthly – Rs. 200/- and in multiples of Re.1/- thereafter.
- Quarterly – Rs. 1,000/- and in multiples of Re.1/- thereafter

*SIP Start date shall be after re-opening date of the scheme.

On an ongoing basis:

Application Amount/Switch in (Other than fresh purchase through SIP) – Rs.1,000/- and in multiples of Re.1 thereafter.

SIP Amount –

- Daily – Rs. 100/- and in multiples of Re.1/- thereafter.
- Monthly – Rs. 200/- and in multiples of Re.1/- thereafter.
- Quarterly – Rs. 1,000/- and in multiples of Re.1/- thereafter

Minimum Additional Amount

Additional Purchase – Rs.500/- and in multiples of Re.1/- thereafter

Fund Facts

Plans:

The Scheme offers Regular Plan and Direct Plan.

- Regular Plan is for investors who wish to route their investment through any distributor
- Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor

The Regular and Direct plan will have a common portfolio.

Load Structure

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

Options:

The Scheme has the following Options:

- Growth Option
- Income Distribution cum Capital Withdrawal (IDCW) Option*

IDCW Sub Options are:

- Reinvestment of Income Distribution cum Capital Withdrawal. Payout of Income Distribution cum Capital Withdrawal option.

Default Option/Sub option - Growth Option (In case Growth Option or IDCW Option/Sub option is not indicated)

*Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.

For detailed disclosure on default plans and options, kindly refer Statement of Additional Information (SAI).

Fund Facts

Special Products:

- Systematic Investment Plan (including SIP Pause*, SIP Step up Facility, Micro SIP)
- Systematic Transfer Plan (Fixed Systematic Transfer Plan and Capital Appreciation STP facility)*
- Systematic Withdrawal Plan* (Monthly, Quarterly, Half Yearly and Yearly Option)
- Automatic withdrawal of Capital Appreciation*

*Available only during Ongoing Offer Period.

The Investors will have an option to cancel the SIP, STP/SWP during the ongoing offer period, for details in this regard, please refer Statement of Additional Information.

Note: The SIP start date in case of NFO registration shall be after the Scheme reopening date.

Special Facilities:

- Facility to transfer Dividend (IDCW)
- Auto Switch Facility*
- Acceptance of Transactions through Online platforms viz., AMC Website – www.licmf.com
 - MF Central
 - MF Utilities
 - Stock Exchanges (NSE/ BSE)
 - Registrar and Transfer Agent platforms

*Available only during New Fund Offer Period.

For further details of above special products / facilities, kindly refer SAI.

Scheme & Benchmark Name

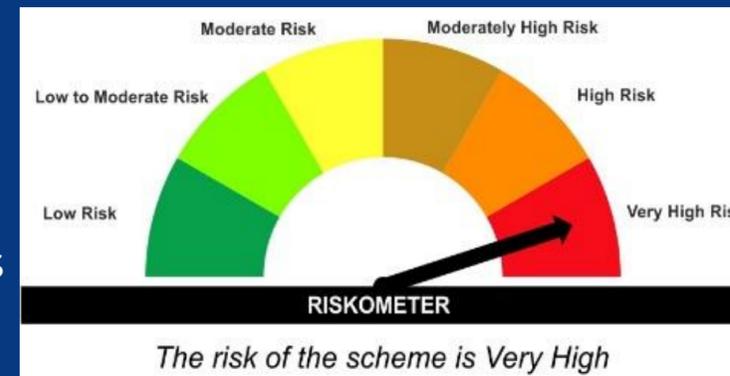
The product is suitable for investors who are seeking*

LIC MF Technology Fund

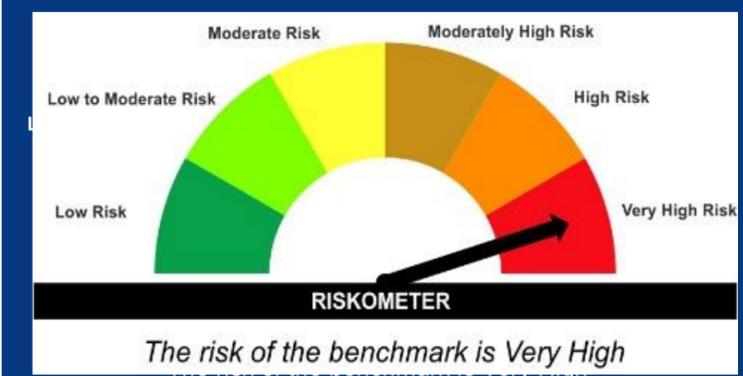
First Tier Benchmark : BSE TECK Total Return Index (TRI)

- Capital appreciation over long term
- Investment in equity and equity related instruments of technology and technology related companies.

Scheme - Riskometer



First Tier Benchmark – Riskometer



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

#The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Riskometer of the Benchmark as on 31st January 2026.

Thank You

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

Statutory Details Sponsor: Life Insurance Corporation of India.

Investment manager: LIC Mutual Fund Asset Management Ltd. CIN: U67190MH1994PLC077858

For further details, please refer to the Scheme Information Document, Statement of Additional Information & Key Information Memorandum cum Application forms, available on our website www.licmf.com and at the official points of acceptance of LIC Mutual Fund Asset Management Ltd.

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