

FACT SHEET

28th February 2025



MUTUAL
FUNDS
Sahi Hai



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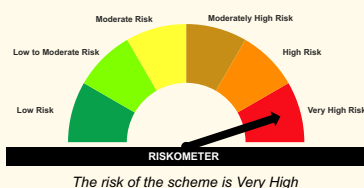
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- **Risk - Very High**

*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 28th February 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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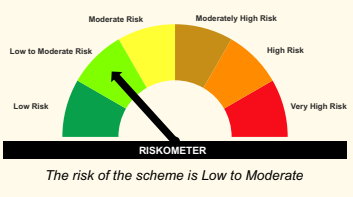
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This product is suitable for investors who are seeking*:

- Income with high levels of safety and liquidity over short term.
- Investment in debt and money market instruments with overnight maturity.
- **Risk - Low to Moderate**

Potential Risk Class (PRC) Matrix

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

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Risk-o-meter is based on evaluation of risk level of Scheme's portfolio as on 28th February 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?



Khushiyaan, Zindagi Ki...

Do you know your Mutual Fund investment portfolio?

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

Do you know your fund manager and his past performance?

Do you keep up with changes happening with your investments?

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

IMPORTANCE OF A MUTUAL FUNDS FACTSHEET

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

COMPONENTS OF A MUTUAL FUNDS FACT SHEET



BASIC FUND INFORMATION

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

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



PORTFOLIO ALLOCATION

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

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



PERFORMANCE ANALYSIS

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



DETAILS ABOUT THE FUND MANAGER

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

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



CONCLUSION

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

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Dear Investor,

February turned out to be an interesting month of noteworthy developments. Macro-economic developments indicated better times ahead. But the markets continued to fall. The Nifty 50 index dropped 5.88%, while the Nifty Midcap 150 and Nifty Small Cap 250 indices saw declines of 11.5% and 12.66% respectively. The focus remained on the continuous selling pressure in the stock market, overshadowing positive events like the pro-growth Union Budget 2025 and a 25 basis points cut in the repo rate by the Reserve Bank of India (RBI). Additionally, concerns about the volatile global trade war, including tariff announcements added to investors' worries.

These facts divert one's focus from investments. To add to the chaos, suddenly we came across a debate surrounding small-mid cap (SMID) investing. Small and mid-sized companies benefit when economies expand. However, as the rate of economic growth contracted, a few voices questioned the viability of SMID investing in the Indian stock market.

The current phase in the markets should be viewed as a consolidation phase, much like a roaring tiger pausing to catch its breath. Extreme market movements should not sway one's decision-making. The Indian economy has slowed down. The real gross domestic product grew at 6.2% in Q3FY2025 much lower than 9.2% for FY2023-2024. However, considering the growth in the previous quarter at 5.6%, we can see the economy catching up. This acceleration of growth is a sign of improvement, attributed to rising consumer spending and government expenditure.

Keeping these positive developments on the macroeconomic front in mind, investors should consider opting for a **Systematic Investment Plan (SIP)** as a mode of investing. An SIP can be a solution, even for small cap and mid cap schemes at this point provided the investor has a long enough timeframe. An SIP enables investors to buy units of mutual fund schemes at various levels. It helps investing across phases of varying growth, and importantly allows investing across the spectrum—when valuations are cheap as well as when they are not so cheap. A small investor may not be able to determine the attractiveness of an asset class, making an SIP a helpful tool.

The only edge such a small investor has is her ability to invest in a disciplined manner for many years - **the longer the better**. Over a long period of time, such an investor is rewarded as stocks trend upwards in a structurally-growing economy.

Retail investors must focus on their **financial goals**. For long-term goals such as children's education and self-retirement, equity allocations are required. Investing in a staggered manner can help investors achieve these goals. Since stocks are volatile, investors should also consider **stepping up their SIPs** in equity schemes or **adding lumpsums** through a **Systematic transfer plan (STP)**. This can be a good time to start a new SIP.

Starting an SIP can also be a great way to celebrate **International Women's Day** on March 8. This opportunity should be used to spread **financial literacy** among the masses, especially among **women**. As on 31st March 2024, the **Women** investors' AUM comprises **33%** of the Total Individual Investors' AUM. **Women** investors' AUM doubled from **Rs.4.59 Lac Crores** in Mar. 2019 to **Rs.11.25 Lac Crores** by Mar. 2024. The Mutual Fund Industry is witnessing a surge in women's participation. This is an encouraging sign as it will lead not only to empowering women as an informed investor but also improve a family's household savings significantly.

Many investors wait for the perfect moment to start investing, but the real key lies in self-motivation. Instead of delaying, choose a mutual fund product that aligns with your financial goals—whether it's saving for your child's education in the coming years or planning for retirement decades ahead. Avoid dismissing any asset class solely based on past returns, as a narrow perspective can lead to extreme portfolio outcomes. A well-balanced approach is essential for long-term financial stability.

Investors should always seek professional advice if they are unable to choose investments on their own. Professional advice from a **Mutual Fund Distributor** and/ or an **LIC Agent** serves as a valuable sounding board and can optimize outcomes, especially in turbulent times such as the one we are going through.

I wish you a **Happy Investing** Experience!

Source: Niftyindices.com, Reserve Bank of India (RBI), Press Information Bureau (PIB), AMFI – CRISIL Factbook 2024.



Mr. Ravi K. Jha
Managing Director & CEO



Mr. Yogesh Patil
Chief Investment Officer - Equity

EQUITY

Market Outlook

- The Nifty recorded its fifth consecutive monthly decline in February, falling 5.9% while Mid-cap and small-cap indices experienced sharper declines, falling 10.5% and 13.8%, respectively. Uncertainty about trade tariffs imposed by the US, weaker than expected Q3FY25 results, and record selling by foreign institutional investors were the key reasons behind the market fall. Indian domestic demand is expected to remain resilient supported by personal income tax concessions and rate cut initiated by the Reserve Bank of India. However, raising tariff threats and slowdown in global demand pose risk to Indian exports.
- Other key developments: 1) the Union Budget continued the government's focus on gradual consolidation, while providing a boost to consumption 2) the RBI started off the rate-cut cycle with a 25-bps cut to reduce the repo rate to 6.25%, 3) the RBI reduced risk weights for bank financing to NBFCs and microfinance loans.
- On the domestic front, CPI inflation eased to 4.3% in January led by a sharp fall in vegetable prices. The sharp decline in prices of vegetables, eggs, pulses, spices, and oils and fats aided moderation in food inflation. WPI inflation was 2.31% in January 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, Metals (-2.0%) and Bankex (-2.5%), outperformed the indices while Consumer Durables (-8.4%), Healthcare (-8.6%), FMCG (-10.6%), Auto (-11.0%), Oil&Gas (-11.2%), Power (-12.1%), IT (-12.6%), Realty (-13.4%) and Cap Goods (-14.4%) underperformed the key indices during the month.

Capital Flows:

In February 2025, domestic institutional investors were net buyers, investing ₹64,853 crore. Over the past 12 months, domestic institutional investors have recorded cumulative net purchases of ₹626,761 crore. Foreign institutional investors were net sellers in February, with net selling of ₹34574 crore (approximately USD 3.9 billion). For the entire year, foreign institutional investors registered a net outflow of ₹87967 crore (approximately USD 10.0 billion). (February 2025 Avg, 1 USD = INR 87.1).

Outlook

- US tariffs uncertainty weighed on global markets during the month. The 25% tariffs on Canada and Mexico well delayed by a month and additional 10% tariffs were imposed on China. Tariffs on other countries are expected from April. In addition, major economies have plans to counter US with new tariffs which are under negotiation. In the near term, higher US tariffs would be inflationary for American consumers and hinder Fed's rate cut cycle.
- The Q3FY25 GDP growth at 6.2% was backed by higher consumption, primarily led by the government, while capital formation was stable compared to the previous quarter. NSO estimates India's real gross domestic product to grow by 6.5% in fiscal 2024-25 supported by strong domestic demand. In addition, the consumption spending during the Maha Kumbh and revival of central capital expenditure augurs well for Q4FY25 GDP growth prospects.
- The Reserve Bank of India reduced its repo rate from 6.5% to 6.25%, while keeping its policy stance neutral. The trend of moderating inflation bodes well for the Reserve Bank of India to continue its rate cut cycle. However, global uncertainties due to US tariff war, foreign institutional investor outflows and a depreciating currency pose risks to rate cut cycle.
- Though the dollar index corrected from its highs in January, it continued to remain at elevated levels in February and the dollar's strength weighed on all emerging market currencies. Emerging market currencies, including India, were lower against the dollar as the constant back and forth on US tariff policies led to a capital flight from emerging markets. The impact of tariffs on capital markets and trade are expected to weigh on the Indian rupee in the near term.
- 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

February has been an eventful month, beginning with the announcement of the Fiscal Budget for FY26. The budget continued its fiscal consolidation course by revising the fiscal deficit down for FY2025 from 4.9% of GDP to 4.8% of GDP and is projected to be 4.4% of the GDP in FY26. The government endeavours to bring the central government Debt to GDP ratio to a level of about 50% plus/minus 1% by 31st March 2031 further highlighting fiscal prudence.

Union budget was followed by the MPC meeting, where the committee decided to cut the repo rate by 25 bps after 5 years and a pause of nearly 2 years. This decision was driven by confidence in inflation moving towards the 4% target and the need to support growth. The MPC also maintained a neutral stance due to volatility in the global financial markets, particularly influenced by Trump's tariff policies. The policy sounded more hawkish as the market had anticipated a stance change along with the rate cut. The MPC unanimously voted for a 25bps rate cut while maintaining a neutral stance.

The MPC's growth estimates for Q1FY26 is at 6.7% (Earlier 6.9%) Q2FY26 at 7% (7.3% earlier) Q3 (actual 6.2%) and Q4 for FY26 at 6.4% with growth forecast for FY26 at 6.7% against the earlier projection of 7.1%. MPC made the decision to encourage growth, and it is anticipated that growth would accelerate in FY26 as the budget was focused on consumption with a cut in personal income tax.

MPC maintained the inflation forecast for FY25 unchanged at 4.8% with Q4 estimates slightly lower at 4.4% from 4.5% earlier. MPC's projection of inflation for FY26 is 4.2% with Q1 at 4.5% (earlier 4.6%) Q2 unchanged at 4%, Q3 at 3.8% and Q4 at 4.2%. Inflation outlook looks positive with further moderation in food inflation.

CPI inflation came down to 4.31% YOY in the month of January from 5.22% YOY in the month of December mainly due to softening of food inflation to 6% from 8.4% in December. On the other hand, Core inflation rose slightly to 3.7%. Rural inflation has been higher when compared to Urban inflation.

Reviving economic growth, particularly in manufacturing sector, was the primary concern for the external members, which led them to vote for a rate cut. Meanwhile, among the RBI members, the key reason for supporting the rate cut was the cooling of inflation. Governor Shri Sanjay Malhotra emphasized the need to sustain high growth momentum.

The RBI has been conducting VRR on a daily basis in order to infuse liquidity. Additionally, RBI has also undertaken OMO purchases. In the 2nd week of February RBI conducted a 49 days VRR auction, In the 3rd week it did not accept bids for 3 months and 6 months T-bills and conducted OMO purchase of Rs 400 billion, bringing cumulative net OMO purchases in YTD FY25 to Rs 1.4 tn. In the last week of February, the RBI conducted a Forex Buy/Sell Swap of USD 10 Billion with a tenor of 3 years.

The US CPI inflation came above expectation at 3% YOY in January compared to the 2.9% YOY in December. Core Inflation also came above expectation at 3.3% YOY.

The FOMC Minutes from the policy meeting held in the last week of January affirmed that the Federal Reserve remains data dependent and is likely to remain adopt wait and watch approach, given the increased upside risks to inflation, primarily due to new tariff policies. The members did appear eager to change the stance from neutral. Fed Chair Jerome Powell, while addressing congress, stated that the Fed is not in a hurry to lower interest rates and will continue to focus on economic data.

The 3QFY25 GDP growth rate came in at 6.2%, in line with market expectations, driven primarily by growth in government and private consumption, along with improvements in agriculture and exports. The GVA Growth rate, also at 6.2% was supported by broad-based growth across sectors. The FY2025 GDP growth forecast has been revised upward to 6.5% from 6.4%.

The US 10-year treasury bond yield had hit a high of 4.60 and hovered between 4.50-4.55% in the 3rd week before declining to 4.27% in the last week of February. Meanwhile domestic 10-year bond yield ranged between 6.67 and 6.70% and reaching 6.73% on the last day of the month following GDP data release.

Outlook

The growth outlook remains uncertain primarily due to geopolitical risks. Inflation is expected to cool further, mainly driven by decline in food inflation. The government spending is expected to pick up and private consumption is likely to rise supported by income tax cuts announced in the budget and due to monetary easing. The liquidity conditions are expected to remain tight until March and RBI is expected to continue to manage liquidity proactively through its operations. The FOMC is likely to maintain the status quo in its March meeting, given the upside surprise in inflation and potential inflationary effect of new policy regimes. The decision will remain data driven. Meanwhile the MPC is expected to further cut the rate by 25bps in April as inflation trends towards the target of 4%. However, Trump's tariff policies could pose a risk.

Source: Bloomberg



Mr. Nikhil Rungta
Co-Chief Investment Officer- Equity

Global Slowdown vs. India's Growth Story: Can We Stay Decoupled?

Introduction

The world economy is in a tough spot. High interest rates, China's struggles, and uncertainty in global trade have slowed down growth across major economies. While the U.S. and Europe deal with sluggish demand and policy challenges, China's once-booming economy is facing a structural slowdown. In contrast, India's growth story remains strong. The big question: Can India continue to power ahead despite these global headwinds, or will it be forced to slow down?

Why is the Global Economy Slowing Down?

1. The U.S. Federal Reserve's Rate Moves

The U.S. Federal Reserve has remained high after the Fed hiked interest rates aggressively to fight inflation. This has made borrowing more expensive globally and led to a stronger U.S. dollar, pulling foreign investments away from emerging markets like India. However, with inflation cooling, many expect the Fed to start cutting rates later in 2025, which could bring some relief to global markets.

2. China's Economic Slowdown

China's economy, which once drove global growth, is facing serious trouble. The property sector is struggling, domestic consumption is weak, and strict regulations on tech and finance have made investors cautious. This slowdown has hurt global trade, but India's limited reliance on China for exports has shielded it from the worst impact.

3. Europe's Economic Weakness

Europe, especially Germany, is slipping into a slowdown. With demand in Europe falling, global trade is suffering. India, which exports software, pharmaceuticals, and engineering goods to the region, could see some impact, but domestic demand has helped cushion the blow.

Why is India Still Growing?

1. Strong Domestic Demand

Unlike many economies that depend on exports, India's economy is driven largely by local consumption. The growing middle class, rising incomes, and urbanization are fueling demand across sectors like consumer goods, real estate, and automobiles.

2. Government Push on Infrastructure and Manufacturing

The government has been aggressively spending on infrastructure—building highways, airports, and railways. Policies like the Production-Linked Incentive (PLI) scheme have also encouraged companies to set up manufacturing in India, reducing dependence on imports.

3. Demographics: India's Young and Growing Workforce

India has a huge working-age population, unlike China and Western countries, where aging populations are becoming a concern. This demographic dividend ensures strong workforce participation, higher productivity, and a steady increase in consumption.

4. Resilient Financial Markets

While foreign investors have been pulling money out of emerging markets, Indian mutual fund investors have stepped up. Steady SIP (Systematic Investment Plan) inflows into mutual funds have kept Indian markets stable, even when global conditions were tough.

Can India Stay Decoupled from the Global Slowdown?

India's resilience is real, but complete isolation from global trends is unlikely. A few factors to watch:

- **Foreign Investment:** If the Fed delays rate cuts, foreign investment in India could stay muted.
- **Trade Slowdown:** If global demand remains weak, India's export-driven sectors like IT, pharmaceuticals, and textiles may struggle.
- **Oil Prices and Inflation:** A sudden rise in oil prices or global supply chain disruptions could push inflation up in India, affecting growth.

Despite these risks, India's domestic economy remains strong. While short-term volatility is possible, the long-term outlook remains bright.

Conclusion

India is better positioned than most emerging markets to navigate the current global slowdown. While external factors may create some short-term turbulence, strong domestic demand, infrastructure push, and a young workforce ensure a solid growth trajectory. If global conditions improve and foreign capital flows return, India could accelerate even further, reinforcing its role as a key growth driver in the global economy.

(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			₹ 1,283.83 Cr
LIC MF Large & Mid Cap Fund	Yogesh Patil	Sept 18, 2020	Dikshit Mittal	June 1, 2023			₹ 2,597.92 Cr
LIC MF Flexi Cap Fund	Nikhil Rungta	July 01, 2024	Jaiprakash Toshniwal	July 31, 2023			₹ 874.50 Cr
LIC MF MultiCap Fund	Dikshit Mittal	Dec 01, 2022	Yogesh Patil	Oct 31, 2022			₹ 1,260.76 Cr
LIC MF Mid cap Fund	Karan Doshi	July 31, 2023	Dikshit Mittal	July 31, 2023			₹ 276.69 Cr
LIC MF Small Cap Fund	Nikhil Rungta	July 01, 2024	Mahesh Bendre	July 01, 2024			₹ 433.60 Cr
LIC MF Dividend Yield Fund	Dikshit Mittal	July 31, 2023	Karan Doshi	July 01, 2024			₹ 446.38 Cr
LIC MF Value Fund	Nikhil Rungta	July 01, 2024	Mahesh Bendre	July 01, 2024			₹ 131.31 Cr
LIC MF Focused Fund	Jaiprakash Toshniwal	July 31, 2023	Sumit Bhatnagar	July 01, 2024			₹ 121.21 Cr
LIC MF Infrastructure Fund	Yogesh Patil	Sept 18, 2020	Mahesh Bendre	July 01, 2024			₹ 763.24 Cr
LIC MF Manufacturing Fund	Yogesh Patil	Oct 11, 2024	Mahesh Bendre	Oct 11, 2024			₹ 717.85 Cr
LIC MF Banking & Financial Services Fund	Jaiprakash Toshniwal	Sept 06, 2021					₹ 233.85 Cr
LIC MF Healthcare Fund	Karan Doshi	July 31, 2023					₹ 76.74 Cr
LIC MF ELSS Tax Saver	Yogesh Patil	July 01, 2024	Dikshit Mittal	July 31, 2023			₹ 1,007.32 Cr
LIC MF Unit Linked Insurance Scheme	Dikshit Mittal	Sept 06, 2021	Karan Doshi	July 01, 2024	Pratik Shroff	Sep 26, 2023	₹ 450.36 Cr
Total							₹ 10,675.56 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	₹ 468.47 Cr
LIC MF Balanced Advantage Fund	Jaiprakash Toshniwal	June 06, 2022	Rahul Singh	Nov 12, 2021	Yogesh Patil	Nov 12, 2021	₹ 719.51 Cr
LIC MF Equity Savings Fund	Sumit Bhatnagar	Oct 03, 2023	Pratik Shroff	Sep 26, 2023			₹ 18.31 Cr
LIC MF Conservative Hybrid Fund	Nikhil Rungta	July 01, 2024	Pratik Shroff	Sep 26, 2023			₹ 49.55 Cr
LIC MF Arbitrage Fund	Sumit Bhatnagar	Oct 03, 2023	Pratik Shroff	Sep 26, 2023			₹ 349.48 Cr
LIC MF Multi Asset Allocation Fund	Sumit Bhatnagar	Feb 14, 2025	Pratik Shroff	Feb 14, 2025	Nikhil Rungta	Feb 14, 2025	₹ 446.83 Cr
Total							₹ 2,052.15 Cr
Debt Funds							
	Debt		Debt				
LIC MF Overnight Fund	Rahul Singh	July 18, 2019					₹ 1,017.69 Cr
LIC MF Liquid Fund	Rahul Singh	Oct 05, 2015					₹ 11,780.16 Cr
LIC MF Ultra Short Duration Fund	Rahul Singh	Nov 27, 2019					₹ 365.85 Cr
LIC MF Money Market Fund	Rahul Singh	Aug 01, 2022					₹ 19.94 Cr
LIC MF Low Duration Fund	Rahul Singh	Sept 07, 2015					₹ 2,058.92 Cr
LIC MF Medium to Long Duration Fund	Marzban Irani	Aug 10, 2016	Pratik Shroff	Sep 26, 2023			₹ 192.70 Cr
LIC MF Banking & PSU Fund	Marzban Irani	Aug 10, 2016	Pratik Shroff	Sep 26, 2023			₹ 1,881.91 Cr
LIC MF Short Duration Fund	Marzban Irani	Feb 01, 2019	Pratik Shroff	Sep 26, 2023			₹ 120.70 Cr
LIC MF Gilt Fund	Marzban Irani	Aug 10, 2016	Pratik Shroff	Sep 26, 2023			₹ 102.77 Cr
Total							₹ 17,540.64 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			₹ 14.00 Cr
Total							₹ 14.00 Cr
ETF, Index & Other Funds							
	Equity		Debt		Commodity		
LIC MF BSE Sensex ETF	Sumit Bhatnagar	Oct 03, 2023					₹ 720.02 Cr
LIC MF NIFTY 50 ETF	Sumit Bhatnagar	Oct 03, 2023					₹ 767.14 Cr
LIC MF NIFTY 100 ETF	Sumit Bhatnagar	Oct 03, 2023					₹ 647.50 Cr
LIC MF Nifty Midcap 100 ETF	Sumit Bhatnagar	Feb 14, 2024					₹ 593.50 Cr
LIC MF BSE Sensex Index Fund	Sumit Bhatnagar	Oct 03, 2023					₹ 78.16 Cr
LIC MF NIFTY 50 Index Fund	Sumit Bhatnagar	Oct 03, 2023					₹ 295.41 Cr
LIC MF Nifty Next 50 Index Fund	Sumit Bhatnagar	Oct 03, 2023					₹ 81.42 Cr
LIC MF Gold Exchange Traded Fund					Sumit Bhatnagar	June 01, 2024	₹ 263.43 Cr
LIC MF Gold ETF Fund of Fund					Sumit Bhatnagar	June 01, 2024	₹ 92.83 Cr
LIC MF Nifty 8-13 yr G-Sec ETF			Marzban Irani Pratik Shroff	Aug 10, 2016 Sep 26, 2023			₹ 2,457.79 Cr
Total							₹ 5,997.2 Cr

Fund Managers Experiences

- Mr. Marzbani Irani, CIO- Fixed Income has over 24 Years of experience in the Financial Services Industry.
- Mr. Yogesh Patil, CIO- Equity has over 22 years of experience in the Financial Services Industry.
- Mr. Nikhil Rungta, Co CIO- Equity has over 16 years of experience in the Financial Services Industry.
- Mr. Rahul Singh, Senior Fund Manager has around 20 years of experience in the Financial Services Industry.
- Mr. Dikshit Mittal, Senior Fund Manager has over 18 years of experience in the Financial Services Industry.
- Mr. Sumit Bhatnagar, Fund Manager has over 24 years of experience in the Financial Services Industry.
- Mr. Pratik Shroff, Fund Manager has over 17 years of experience in the Financial Services Industry.
- Mr. Mahesh Bendre, Fund Manager has over 18 years of experience in the Financial Services Industry.
- Mr. Jaiprakash Toshniwal, Fund Manager has over 16 years of experience in the Financial Services Industry.
- Mr. Karan Doshi, Fund Manager has over 10.7 years of experience in the Financial Services Industry.

An Investment that
Adds wings to your dreams



Invest in

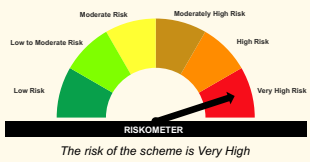
LIC MF LARGE CAP FUND

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

To know more,
please consult your
Financial Adviser

OR

Call Toll Free
1800-258-5678



This product is suitable for investors who are seeking*:

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

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Risk-o-meter is based on evaluation of risk level of Scheme's portfolio as on 28th February 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

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 28/02/2025: ₹ 1,283.83 Cr

Average AUM for February 2025: ₹ 1,359.58 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: Nifty 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 48.1233	₹ 54.4634
IDCW Option	₹ 29.0635	₹ 34.2994

Expense Ratio:

Regular: 2.15% **Direct:** 1.04%

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

Annual Portfolio Turnover Ratio:

0.83 times

Risk Measures:

Standard Deviation 13.79%

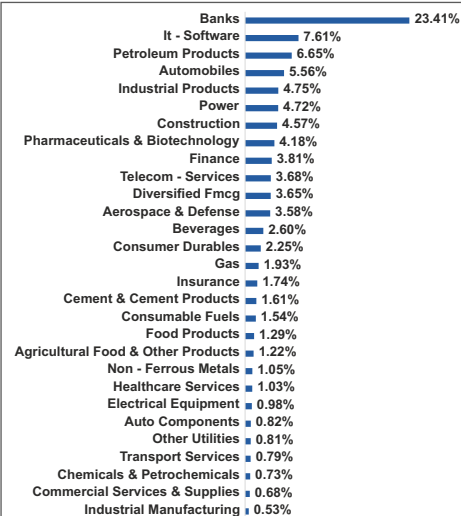
Portfolio Beta 0.91

Sharpe Ratio 0.07

Risk Free Rate assumed to be 6.40%

(MIBOR as of 28th February 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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense 3.58%	
● Bharat Electronics Ltd.	2.60%
Hindustan Aeronautics Ltd.	0.98%
Agricultural Food & Other Products 1.22%	
Tata Consumer Products Ltd.	1.22%
Auto Components 0.82%	
Bharat Forge Ltd.	0.82%
Automobiles 5.56%	
● Maruti Suzuki India Ltd.	3.53%
Hero MotoCorp Ltd.	1.08%
Mahindra & Mahindra Ltd.	0.94%
Banks 23.41%	
● HDFC Bank Ltd.	9.78%
● ICICI Bank Ltd.	7.04%
● State Bank of India	3.51%
● Kotak Mahindra Bank Ltd.	2.65%
Axis Bank Ltd.	0.43%
Beverages 2.60%	
Allied Blenders And Distillers Ltd.	1.70%
Varun Beverages Limited	0.91%
Cement & Cement Products 1.61%	
Grasim Industries Ltd.	1.11%
Ultratech Cement Ltd.	0.50%
Chemicals & Petrochemicals 0.73%	
Pidilite Industries Ltd.	0.73%
Commercial Services & Supplies 0.68%	
Teamlease Services Ltd.	0.68%
Construction 4.57%	
● Larsen & Toubro Ltd.	3.77%
NCC Ltd.	0.80%
Consumable Fuels 1.54%	
Coal India Ltd.	1.54%
Consumer Durables 2.25%	
Blue Star Ltd.	0.84%
Titan Company Ltd.	0.78%
Senco Gold Ltd.	0.62%
Diversified Fmcg 3.65%	
ITC Ltd.	1.93%
Hindustan Unilever Ltd.	1.72%
Electrical Equipment 0.98%	
ABB India Ltd.	0.98%

- Top 10 holdings

Market Capitalisation, as prescribed by AMFI

Mcap Category	Percentage
Large Cap	82.50%
Mid Cap	3.92%
Small Cap	11.35%
Total Equity	97.77%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Finance 3.81%	
Power Finance Corporation Ltd.	1.43%
REC Ltd.	1.24%
Shriram Finance Ltd.	1.14%
Food Products 1.29%	
Britannia Industries Ltd.	1.29%
Gas 1.93%	
GAIL (India) Ltd.	1.26%
Mahanagar Gas Ltd.	0.67%
Healthcare Services 1.03%	
Apollo Hospitals Enterprise Ltd.	1.03%
Industrial Manufacturing 0.53%	
Texmaco Rail & Engineering Ltd.	0.53%
Industrial Products 4.75%	
Shakti Pumps (India) Ltd.	2.22%
JTL Industries Ltd.	2.03%
Godawari Power And Ispat Ltd.	0.49%
Insurance 1.74%	
SBI Life Insurance Company Ltd.	1.74%
IT - Software 7.61%	
● Infosys Ltd.	5.42%
Tata Consultancy Services Ltd.	2.19%
Non - Ferrous Metals 1.05%	
Hindalco Industries Ltd.	1.05%
Other Utilities 0.81%	
VA Tech Wabag Ltd.	0.81%
Petroleum Products 6.65%	
● Reliance Industries Ltd.	6.65%
Pharmaceuticals & Biotechnology 4.18%	
Sun Pharmaceutical Industries Ltd.	1.64%
Cipla Ltd.	1.31%
Alkem Laboratories Ltd.	1.23%
Power 4.72%	
Tata Power Company Ltd.	2.39%
NTPC Green Energy Ltd.	1.57%
Power Grid Corporation of India Ltd.	0.76%
Telecom - Services 3.68%	
● Bharti Airtel Ltd.	3.68%
Transport Services 0.79%	
Seamec Ltd.	0.79%
Equity Holdings Total 97.77%	
Cash & Other Receivables Total 2.23%	
Grand Total 100.00%	

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 100 TRI*	Nifty 50 TRI**	Scheme	Nifty 100 TRI*	Nifty 50 TRI**
1 Year	0.30	0.91	1.89	10,030	10,091	10,189
3 Years	7.90	10.94	10.92	12,564	13,658	13,652
5 Years	13.01	15.99	15.94	18,443	21,014	20,966
Since Inception (September 1, 1994)	5.50	NA	10.79	51,177	NA	2,28,140

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	1.48	0.91	1.89	10,148	10,091	10,189
3 Years	8.48	10.94	10.92	12,767	13,658	13,652
5 Years	13.13	15.99	15.94	18,541	21,014	20,966
Since Inception (January 1, 2013)	12.59	13.00	12.76	42,323	44,234	43,098

On 29th July 2023, IDBI 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 28th February, 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 for 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

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 28/02/2025: ₹ 2,597.92 Cr

Average AUM for February 2025: ₹ 2,752.39 Cr

Load Structure:

Exit Load

- 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 32.9444	₹ 37.7160
IDCW Option	₹ 26.6735	₹ 29.9256

Expense Ratio:

Regular: 1.95% **Direct:** 0.63%

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

Annual Portfolio Turnover Ratio:

0.52 times

Risk Measures:

Standard Deviation 15.22%

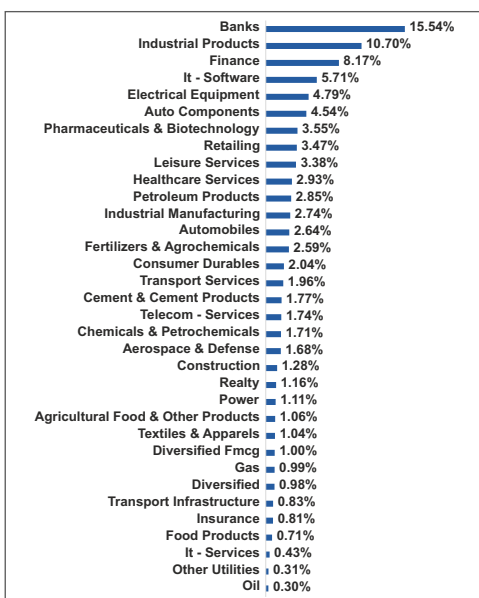
Portfolio Beta 0.92

Sharpe Ratio 0.40

Risk Free Rate assumed to be 6.40%

(MIBOR as of 28th February 2025)

SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	1.68%
Bharat Electronics Ltd.	1.68%
Agricultural Food & Other Products	1.06%
Tata Consumer Products Ltd.	1.06%
Auto Components	4.54%
Bharat Forge Ltd.	2.14%
Schaeffler India Ltd.	1.46%
UNO Minda Ltd.	0.73%
Divgi Torqtransfer Systems Ltd.	0.12%
Carraro India Ltd.	0.08%
Automobiles	2.64%
Maruti Suzuki India Ltd.	1.34%
Hero MotoCorp Ltd.	1.30%
Banks	15.54%
HDFC Bank Ltd.	5.43%
ICICI Bank Ltd.	5.12%
Kotak Mahindra Bank Ltd.	2.60%
State Bank of India	1.36%
Axis Bank Ltd.	1.03%
Cement & Cement Products	1.77%
Grasim Industries Ltd.	1.77%
Chemicals & Petrochemicals	1.71%
SRF Ltd.	0.99%
Navin Fluorine International Ltd.	0.72%
Construction	1.28%
Isgec Heavy Engineering Ltd.	0.76%
Afcos Infrastructure Ltd.	0.52%
Consumer Durables	2.04%
Volta Ltd.	1.83%
Blue Star Ltd.	0.21%
Diversified	0.98%
3M India Ltd.	0.98%
Diversified Fmcg	1.00%
Hindustan Unilever Ltd.	1.00%
Electrical Equipment	4.79%
Bharat Bijlee Ltd.	1.33%
Schneider Electric Infrastructure Ltd.	0.99%
TD Power Systems Ltd.	0.99%
GE Vernova T&D India Limited	0.65%
Bharat Heavy Electricals Ltd.	0.48%
Quality Power Electrical Equipments Ltd.	0.34%
Fertilizers & Agrochemicals	2.59%
Coromandel International Ltd.	1.76%
EID Parry India Ltd.	0.82%
Finance	8.17%
Shriram Finance Ltd.	2.43%
REC Ltd.	2.23%
Power Finance Corporation Ltd.	1.65%
Mahindra & Mahindra Financial Serv Ltd.	1.36%
Housing & Urban Development Corp Ltd.	0.51%
Food Products	0.71%
Manorama Industries Ltd.	0.71%
Gas	0.99%
Gujarat Gas Ltd.	0.99%

- Top 10 holdings

Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	42.54%
Mid Cap	36.45%
Small Cap	17.50%
Total Equity	96.49%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Healthcare Services	2.93%
Apollo Hospitals Enterprise Ltd.	1.54%
Syngene International Ltd.	1.39%
Industrial Manufacturing	2.74%
Honeywell Automation India Ltd.	1.31%
Kennametal India Ltd.	0.82%
Dee Development Engineers Ltd.	0.32%
JNK India Ltd.	0.28%
Industrial Products	10.70%
Shakti Pumps (India) Ltd.	3.93%
Garware Hi-Tech Films Ltd.	2.80%
Cummins India Ltd.	1.58%
APL Apollo Tubes Ltd.	1.28%
KEI Industries Ltd.	1.12%
Insurance	0.81%
Max Financial Services Ltd.	0.81%
IT - Services	0.43%
Tata Technologies Ltd.	0.43%
IT - Software	5.71%
Infosys Ltd.	1.97%
Tata Consultancy Services Ltd.	1.95%
LTIMindtree Ltd.	1.14%
Persistent Systems Ltd.	0.65%
Leisure Services	3.38%
The Indian Hotels Company Ltd.	2.02%
Jubilant Foodworks Ltd.	0.88%
Indian Railway Catering & Tou. Corp. Ltd.	0.48%
Oil	0.30%
Oil India Ltd.	0.30%
Other Utilities	0.31%
Concord Enviro Systems Ltd.	0.31%
Petroleum Products	2.85%
Reliance Industries Ltd.	1.96%
Hindustan Petroleum Corporation Ltd.	0.89%
Pharmaceuticals & Biotechnology	3.55%
Abbott India Ltd.	2.05%
Alkem Laboratories Ltd.	1.50%
Power	1.11%
Tata Power Company Ltd.	1.11%
Realty	1.16%
Prestige Estates Projects Ltd.	1.16%
Retailing	3.47%
Trent Ltd.	2.84%
Arvind Fashions Ltd.	0.63%
Telecom - Services	1.74%
Bharti Hexacom Ltd.	1.24%
Tata Communications Ltd.	0.50%
Textiles & Apparels	1.04%
Page Industries Ltd.	1.04%
Transport Infrastructure	0.83%
JSW Infrastructure Ltd.	0.83%
Transport Services	1.96%
Transport Corporation Of India Ltd.	1.00%
Container Corporation Of India Ltd.	0.96%
Equity Holdings Total	96.49%
Cash & Other Receivables Total	3.51%
Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty LargeMidcap 250 TRI*	Nifty 50 TRI**	Scheme	Nifty LargeMidcap 250 TRI*	Nifty 50 TRI**
1 Year	4.84	0.67	1.89	10,484	10,067	10,189
3 Years	11.96	15.26	10.92	14,039	15,318	13,652
5 Years	15.45	20.10	15.94	20,523	25,012	20,966
Since Inception (February 25, 2015)	12.64	13.75	11.04	32,944	36,354	28,558

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	6.27	0.67	1.89	10,627	10,067	10,189
3 Years	13.48	15.26	10.92	14,619	15,318	13,652
5 Years	17.14	20.10	15.94	22,076	25,012	20,966
Since Inception (February 25, 2015)	14.17	13.75	11.04	37,716	36,354	28,558

Above returns are as on 28th February, 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

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 28/02/2025: ₹ 874.50 Cr

Average AUM for February 2025: ₹ 945.06 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 82.9795	₹ 91.0595
IDCW Option	₹ 26.1852	₹ 30.6479

Expense Ratio:

Regular: 2.33% **Direct:** 1.30%

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

Annual Portfolio Turnover Ratio:

1.20 times

Risk Measures:

Standard Deviation 14.83%

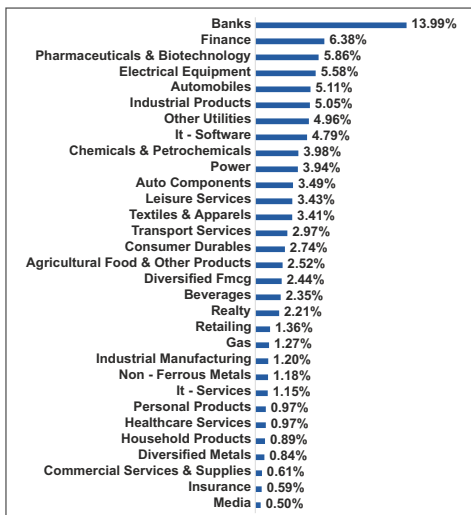
Portfolio Beta 0.91

Sharpe Ratio 0.25

Risk Free Rate assumed to be 6.40%

(MIBOR as of 28th February 2025)

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 28/02/2025

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	2.52%
CCL Products (India) Ltd.	1.29%
Tata Consumer Products Ltd.	1.23%
Auto Components	3.49%
Ramkrishna Forgings Ltd.	1.27%
Bharat Forge Ltd.	1.03%
Alicon Castalloy Ltd.	0.72%
JK Tyre & Industries Ltd.	0.47%
Automobiles	5.11%
Maruti Suzuki India Ltd.	3.80%
Hero MotoCorp Ltd.	1.30%
Banks	13.99%
HDFC Bank Ltd.	4.77%
Kotak Mahindra Bank Ltd.	2.74%
State Bank of India	2.08%
IndusInd Bank Ltd.	1.85%
CSB Bank Ltd.	1.24%
ICICI Bank Ltd.	0.83%
Axis Bank Ltd.	0.49%
Beverages	2.35%
Allied Blenders And Distillers Ltd.	2.35%
Chemicals & Petrochemicals	3.98%
Sudarshan Chemical Industries Ltd.	2.28%
Navin Fluorine International Ltd.	1.70%
Commercial Services & Supplies	0.61%
Teamlease Services Ltd.	0.61%
Consumer Durables	2.74%
Hindware Home Innovation Ltd.	1.14%
Titan Company Ltd.	0.86%
Senco Gold Ltd.	0.75%
Diversified Fmcg	2.44%
Hindustan Unilever Ltd.	2.44%
Diversified Metals	0.84%
Pondy Oxides & Chemical Ltd.	0.84%
Electrical Equipment	5.58%
Transrail Lighting Ltd.	2.23%
Quality Power Electrical Equipments Ltd.	2.06%
Bharat Heavy Electricals Ltd.	1.29%
Finance	6.38%
Aadhar Housing Finance Ltd.	1.80%
Creditaccess Grameen Ltd.	1.72%
Shriram Finance Ltd.	1.70%
Housing & Urban Development Corp Ltd.	0.82%
TVS Holdings Ltd.	0.34%
Gas	1.27%
GAIL (India) Ltd.	0.64%
IRM Energy Ltd.	0.63%
Healthcare Services	0.97%
Syngene International Ltd.	0.97%
Household Products	0.89%
Jyothy Labs Ltd.	0.89%
Industrial Manufacturing	1.20%
Kilburn Engineering Ltd.	1.20%
Industrial Products	5.05%
JTL Industries Ltd.	3.89%
Ador Welding Ltd.	0.61%
Wendt India Ltd.	0.55%
Insurance	0.59%
SBI Life Insurance Company Ltd.	0.59%
IT - Services	1.15%
Tata Technologies Ltd.	1.15%
IT - Software	4.79%
Tech Mahindra Ltd.	2.18%
Infosys Ltd.	1.62%
Mphasis Ltd.	0.99%
Leisure Services	3.43%
EIH Ltd.	1.79%
Praveg Ltd.	1.63%
Media	0.50%
R K Swamy Ltd.	0.50%
Non - Ferrous Metals	1.18%
Hindalco Industries Ltd.	1.18%
Other Utilities	4.96%
VA Tech Wabag Ltd.	3.00%
Enviro Infra Engineers Ltd	1.96%
Personal Products	0.97%
Dabur India Ltd.	0.97%
Pharmaceuticals & Biotechnology	5.86%
Piramal Pharma Ltd.	3.27%
Torrent Pharmaceuticals Ltd.	1.00%
Biocon Ltd.	0.80%
Alkem Laboratories Ltd.	0.78%
Power	3.94%
Tata Power Company Ltd.	2.64%
CESC Ltd.	1.30%
Realty	2.21%
Suraj Estate Developers Ltd.	1.07%
Mahindra Lifespace Developers Ltd.	0.67%
Macrotech Developers Ltd.	0.47%
Retailing	1.36%
Arvind Fashions Ltd.	1.36%
Textiles & Apparels	3.41%
Page Industries Ltd.	2.84%
SP Apparels Ltd.	0.57%
Transport Services	2.97%
Seamec Ltd.	1.64%
Navkar Corporation Ltd.	1.33%
Equity Holdings Total	96.76%
Cash & Other Receivables Total	3.24%
Grand Total	100.00%

• Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	-2.86	-0.08	1.89	9,714	9,992	10,189
3 Years	8.59	12.70	10.92	12,809	14,320	13,652
5 Years	12.78	17.78	15.94	18,260	22,683	20,966
Since Inception (April 15, 1993)	7.39	NA^	12.81	97,120	NA^	4,67,568

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	-1.92	-0.08	1.89	9,808	9,992	10,189
3 Years	9.65	12.70	10.92	13,186	14,320	13,652
5 Years	13.62	17.78	15.94	18,946	22,683	20,966
Since Inception (January 1, 2013)	12.08	13.67	12.76	40,035	47,535	43,098

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 28th February, 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

LIC MF MULTICAP 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 28/02/2025: ₹ 1,260.76 Cr

Average AUM for February 2025: ₹ 1,339.90 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 14.1992	₹ 14.7675
IDCW Option	₹ 14.1992	₹ 14.7675

Expense Ratio:

Regular: 2.10%; **Direct:** 0.59%

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

Annual Portfolio Turnover Ratio:

0.33 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 28/02/2025

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	0.90%
CCL Products (India) Ltd.	0.90%
Agricultural, Commercial & Construction Vehicles	0.87%
Escorts Kubota Ltd.	0.87%
Auto Components	6.49%
Bharat Forge Ltd.	1.45%
UNO Minda Ltd.	1.08%
Schaeffler India Ltd.	0.94%
Samvardhana Motherson International Ltd.	0.91%
Balkrishna Industries Ltd.	0.86%
Carraro India Ltd.	0.68%
Divgi Torqtransfer Systems Ltd.	0.56%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	0.02%
Automobiles	4.18%
Maruti Suzuki India Ltd.	1.76%
Mahindra & Mahindra Ltd.	1.30%
Hero MotoCorp Ltd.	1.13%
Banks	13.74%
HDFC Bank Ltd.	3.90%
ICICI Bank Ltd.	2.89%
Kotak Mahindra Bank Ltd.	1.97%
State Bank of India	1.69%
Axis Bank Ltd.	1.33%
The Federal Bank Ltd.	0.97%
Bank of India	0.54%
DCB Bank Ltd.	0.45%
Beverages	2.14%
Allied Blenders And Distillers Ltd.	1.39%
Varun Beverages Limited	0.74%
Cement & Cement Products	2.01%
Grasim Industries Ltd.	2.01%
Chemicals & Petrochemicals	4.29%
PCBL Chemical Ltd.	1.47%
SRF Ltd.	1.44%
Navin Fluorine International Ltd.	0.93%
Sudarshan Chemical Industries Ltd.	0.45%
Commercial Services & Supplies	0.21%
International Gemmological Inst Ind Ltd.	0.21%
Construction	1.55%
Techno Electric & Engineering Co. Ltd.	0.80%
Isgec Heavy Engineering Ltd.	0.76%
Consumer Durables	1.54%
Metro Brands Ltd.	0.67%
Cello World Ltd.	0.59%
Hindware Home Innovation Ltd.	0.28%
Electrical Equipment	8.23%
Avalon Technologies Ltd.	1.71%
GE Vernova T&D India Limited	1.56%
TD Power Systems Ltd.	1.26%
Bharat Bijlee Ltd.	0.98%
Schneider Electric Infrastructure Ltd.	0.87%
Transrail Lighting Ltd.	0.72%
Azad Engineering Ltd.	0.71%
Quality Power Electrical Equipments Ltd.	0.42%
Entertainment	1.75%
Saregama India Ltd.	1.75%

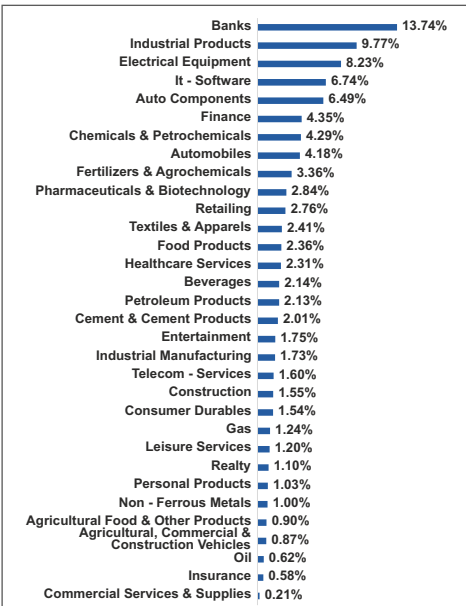
- Top 10 holdings

Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	32.06%
Mid Cap	26.73%
Small Cap	38.23%
Total Equity	97.02%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Fertilizers & Agrochemicals	3.36%
Coromandel International Ltd.	1.35%
EID Parry India Ltd.	1.11%
P I INDUSTRIES LIMITED	0.90%
Finance	4.35%
Power Finance Corporation Ltd.	1.94%
Mahindra & Mahindra Financial Serv Ltd.	1.58%
SBI Cards & Payment Services Ltd.	0.84%
Food Products	2.36%
Bikaji Foods International Ltd.	1.34%
Manorama Industries Ltd.	1.02%
Gas	1.24%
Gujarat Gas Ltd.	1.24%
Healthcare Services	2.31%
Syngene International Ltd.	1.17%
Dr Agarwal's Health Care Ltd.	1.14%
Industrial Manufacturing	1.73%
Dee Development Engineers Ltd.	0.88%
Kennametal India Ltd.	0.86%
Industrial Products	9.77%
Garware Hi-Tech Films Ltd.	3.70%
Shakti Pumps (India) Ltd.	3.64%
KEI Industries Ltd.	1.02%
Surya Roshni Ltd.	0.83%
Ador Welding Ltd.	0.59%
Insurance	0.58%
Star Health & Allied Insurance Co Ltd.	0.58%
IT - Software	6.74%
Tata Consultancy Services Ltd.	2.44%
LTIMindtree Ltd.	1.82%
Infosys Ltd.	1.34%
Cofores Ltd.	1.14%
Leisure Services	1.20%
Elh Ltd.	1.20%
Non - Ferrous Metals	1.00%
Hindalco Industries Ltd.	1.00%
Oil	0.62%
Oil India Ltd.	0.62%
Personal Products	1.03%
Emami Ltd.	1.03%
Petroleum Products	2.13%
Reliance Industries Ltd.	1.36%
Hindustan Petroleum Corporation Ltd.	0.77%
Pharmaceuticals & Biotechnology	2.84%
Alkem Laboratories Ltd.	1.65%
Sun Pharmaceutical Industries Ltd.	1.19%
Realty	1.10%
Prestige Estates Projects Ltd.	1.10%
Retailing	2.76%
Zomato Ltd.	1.36%
Arvind Fashions Ltd.	0.81%
Vedant Fashions Ltd.	0.58%
Telecom - Services	1.60%
Bharti Hexacom Ltd.	1.60%
Textiles & Apparels	2.41%
Page Industries Ltd.	1.37%
K.P.R. Mill Ltd.	1.04%
Equity Holdings Total	97.02%
Cash & Other Receivables Total	2.98%
Grand Total	100.00%

SECTOR ALLOCATION (% OF NAV)



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	5.76	-1.03	1.89	10,576	9,897	10,189
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (October 31, 2022)	16.23	15.03	10.40	14,199	13,860	12,594

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	7.48	-1.03	1.89	10,748	9,897	10,189
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (October 31, 2022)	18.20	15.03	10.40	14,768	13,860	12,594

Above returns are as on 28th February, 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

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 28/02/2025: ₹ 276.69 Cr

Average AUM for February 2025: ₹ 295.54 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 24.5385	₹ 27.3155
IDCW Option	₹ 23.0299	₹ 25.6701

Expense Ratio:

Regular: 2.48%

Direct: 1.33%

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

Annual Portfolio Turnover Ratio:

0.64 times

Risk Measures:

Standard Deviation 17.27%

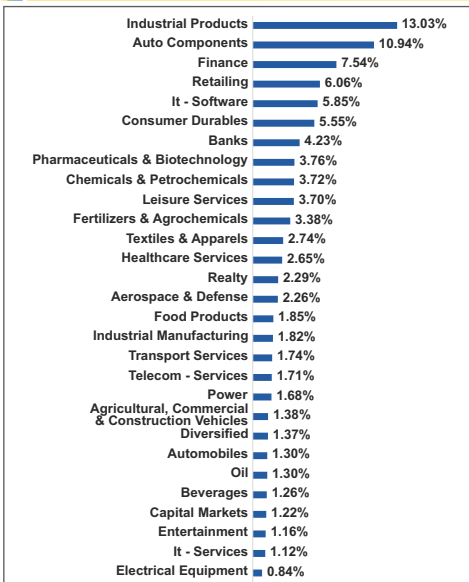
Portfolio Beta 0.93

Sharpe Ratio 0.54

Risk Free Rate assumed to be 6.40%

(MIBOR as of 28th February 2025)

SECTOR ALLOCATION (% OF NAV)



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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	2.26%
• Bharat Electronics Ltd.	2.26%
Agricultural, Commercial & Construction Vehicles	1.38%
Escorts Kubota Ltd.	1.38%
Auto Components	10.94%
• UNO Minda Ltd.	3.16%
Balkrishna Industries Ltd.	1.86%
Schaeffler India Ltd.	1.79%
Bharat Forge Ltd.	1.62%
Endurance Technologies Ltd.	1.60%
Sansera Engineering Ltd.	0.91%
Automobiles	1.30%
Hero MotoCorp Ltd.	1.30%
Banks	4.23%
• The Federal Bank Ltd.	2.78%
IndusInd Bank Ltd.	1.44%
Beverages	1.26%
Allied Blenders And Distillers Ltd.	1.26%
Capital Markets	1.22%
Nippon Life India Asset Management Ltd.	1.22%
Chemicals & Petrochemicals	3.72%
• SRF Ltd.	2.85%
Deepak Nitrite Ltd.	0.87%
Consumer Durables	5.55%
• Voltas Ltd.	2.26%
Metro Brands Ltd.	1.78%
P N Gadgil Jewellers Ltd.	1.51%
Diversified	1.37%
3M India Ltd.	1.37%
Electrical Equipment	0.84%
Hitachi Energy India Ltd.	0.84%
Entertainment	1.16%
Saregama India Ltd.	1.16%
Fertilizers & Agrochemicals	3.38%
Coromandel International Ltd.	1.92%
P I INDUSTRIES LIMITED	1.46%
Finance	7.54%
Mahindra & Mahindra Financial Serv Ltd.	1.77%
Cholamandalam Investment & Fin Co Ltd.	1.70%
Muthoot Finance Ltd.	1.45%
Power Finance Corporation Ltd.	1.37%
SBI Cards & Payment Services Ltd.	1.25%
Food Products	1.85%
Manorama Industries Ltd.	1.85%

- Top 10 holdings

Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	11.47%
Mid Cap	65.85%
Small Cap	20.13%
Total Equity	97.44%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Healthcare Services	2.65%
Global Health Ltd.	1.63%
Dr Agarwal's Health Care Ltd.	1.02%
Industrial Manufacturing	1.82%
Dee Development Engineers Ltd.	0.92%
Honeywell Automation India Ltd.	0.90%
Industrial Products	13.03%
• Shakti Pumps (India) Ltd.	4.86%
Garware Hi-Tech Films Ltd.	1.97%
APL Apollo Tubes Ltd.	1.69%
KEI Industries Ltd.	1.50%
Supreme Industries Ltd.	1.14%
Astral Ltd.	1.07%
Surya Roshni Ltd.	0.80%
IT - Services	1.12%
Tata Technologies Ltd.	1.12%
IT - Software	5.85%
• Persistent Systems Ltd.	2.23%
Coforge Ltd.	1.38%
Tata Elxsi Ltd.	1.30%
Mphasis Ltd.	0.95%
Leisure Services	3.70%
• The Indian Hotels Company Ltd.	2.52%
Jubilant Foodworks Ltd.	1.18%
Oil	1.30%
Oil India Ltd.	1.30%
Pharmaceuticals & Biotechnology	3.76%
• Alkem Laboratories Ltd.	2.18%
Aurobindo Pharma Ltd.	1.58%
Power	1.68%
Torrent Power Ltd.	1.68%
Realty	2.29%
Prestige Estates Projects Ltd.	1.44%
Oberoi Realty Ltd.	0.85%
Retailing	6.06%
• Trent Ltd.	3.55%
Info Edge (India) Ltd.	1.29%
Arvind Fashions Ltd.	1.22%
Telecom - Services	1.71%
Tata Communications Ltd.	1.71%
Textiles & Apparels	2.74%
Page Industries Ltd.	1.74%
K.P.R. Mill Ltd.	1.01%
Transport Services	1.74%
Container Corporation Of India Ltd.	1.74%
Equity Holdings Total	97.44%
Cash & Other Receivables Total	2.56%
Grand Total	100.00%

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	4.72	0.07	1.89	10,472	10,007	10,189
3 Years	15.21	19.43	10.92	15,298	17,043	13,652
5 Years	18.17	24.05	15.94	23,062	29,406	20,966
Since Inception (January 25, 2017)	11.72	17.60	13.76	24,539	37,178	28,415

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	5.75	0.07	1.89	10,575	10,007	10,189
3 Years	16.25	19.43	10.92	15,717	17,043	13,652
5 Years	19.20	24.05	15.94	24,088	29,406	20,966
Since Inception (January 25, 2017)	13.21	17.60	13.76	27,315	37,178	28,415

Above returns are as on 28th February, 2025. Different plans shall have a different expense structure. Mr. Karan Doshi is managing the above scheme from 31st July, 2023 and total no. of schemes managed by him are 5. Also Mr. Dikshit Mittal is managing the above scheme from 31st July, 2023 and total no. of schemes managed by him are 6. Past performance may or may not be sustained in the future. Load is not taken into 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 28/02/2025: ₹ 433.60 Cr

Average AUM for February 2025: ₹ 468.97 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 25.5283	₹ 28.4126
IDCW Option	₹ 25.5282	₹ 28.4086

Expense Ratio:

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

Annual Portfolio Turnover Ratio:

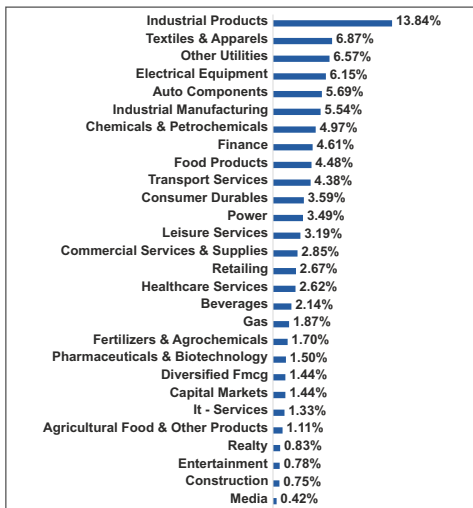
0.93 times

Risk Measures:

Standard Deviation	19.09%
Portfolio Beta	0.85
Sharpe Ratio	0.50
Risk Free Rate assumed to be	6.40%

(MIBOR as of 28th February 2025)

SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 28/02/2025

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	1.11%
Triveni Engineering & Industries Ltd.	1.11%
Auto Components	5.69%
Ramkrishna Forgings Ltd.	1.74%
Kross Ltd.	1.66%
Exide Industries Ltd.	1.28%
JK Tyre & Industries Ltd.	1.00%
Beverages	2.14%
Allied Blenders And Distillers Ltd.	2.14%
Capital Markets	1.44%
Aditya Birla Sun Life AMC Ltd.	1.44%
Chemicals & Petrochemicals	4.97%
Navin Fluorine International Ltd.	1.97%
SRF Ltd.	1.52%
NOCIL Ltd.	1.49%
Commercial Services & Supplies	2.85%
International Gemmological Inst Ind Ltd.	2.85%
Construction	0.75%
PNC Infratech Ltd.	0.75%
Consumer Durables	3.59%
Blue Star Ltd.	2.09%
Johnson Controls-Hitachi AC India Ltd.	1.50%
Diversified Fmcg	1.44%
Hindustan Foods Ltd.	1.44%
Electrical Equipment	6.15%
TD Power Systems Ltd.	2.25%
Quality Power Electrical Equipments Ltd.	1.90%
Avalon Technologies Ltd.	1.30%
Bharat Heavy Electricals Ltd.	0.70%
Entertainment	0.78%
Saregama India Ltd.	0.78%
Fertilizers & Agrochemicals	1.70%
P I INDUSTRIES LIMITED	0.88%
EID Parry India Ltd.	0.82%
Finance	4.61%
Housing & Urban Development Corp Ltd.	2.86%
REC Ltd.	0.88%
Aavas Financiers Ltd.	0.87%
Food Products	4.48%
Manorama Industries Ltd.	2.25%
Bikaji Foods International Ltd.	1.34%
MRS Bectors Food Specialities Ltd.	0.89%
Gas	1.87%
Mahanagar Gas Ltd.	1.12%
Gujarat State Petronet Ltd.	0.75%
Healthcare Services	2.62%
Artemis Medicare Services Ltd.	1.55%
Global Health Ltd.	1.07%

- 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	-0.44	-6.94	1.89	9,956	9,306	10,189
3 Years	15.04	16.77	10.92	15,232	15,929	13,652
5 Years	22.88	24.46	15.94	28,053	29,902	20,966
Since Inception (June 21, 2017)	12.95	12.18	12.77	25,528	24,220	25,223

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	0.66	-6.94	1.89	10,066	9,306	10,189
3 Years	16.18	16.77	10.92	15,689	15,929	13,652
5 Years	24.10	24.46	15.94	29,474	29,902	20,966
Since Inception (June 21, 2017)	14.53	12.18	12.77	28,413	24,220	25,223

Above returns are as on 28th February, 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

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 28/02/2025: ₹ 446.38 Cr

Average AUM for February 2025: ₹ 470.28 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 25.9014	₹ 27.8939
IDCW Option	₹ 25.9010	₹ 27.8838

Expense Ratio:

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

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

Annual Portfolio Turnover Ratio:

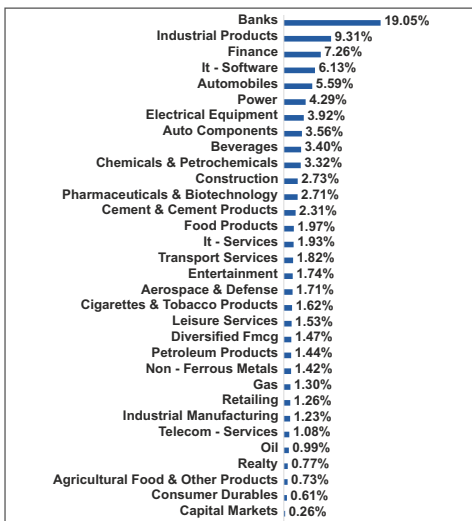
0.62 times

Risk Measures:

Standard Deviation	15.81%
Portfolio Beta	0.99
Sharpe Ratio	0.63
Risk Free Rate assumed to be	6.40%

(MIBOR as of 28th February 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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	1.71%
Bharat Electronics Ltd.	1.71%
Agricultural Food & Other Products	0.73%
CCL Products (India) Ltd.	0.73%
Auto Components	3.56%
Bharat Forge Ltd.	1.28%
Samvardhana Motherson International Ltd.	1.20%
JK Tyre & Industries Ltd.	1.08%
Automobiles	5.59%
Maruti Suzuki India Ltd.	2.05%
Mahindra & Mahindra Ltd.	1.51%
Bajaj Auto Ltd.	1.21%
Hero MotoCorp Ltd.	0.82%
Banks	19.05%
HDFC Bank Ltd.	5.25%
Kotak Mahindra Bank Ltd.	4.13%
ICICI Bank Ltd.	2.76%
Axis Bank Ltd.	1.94%
IndusInd Bank Ltd.	1.88%
Bank of Baroda	1.76%
State Bank of India	1.32%
Beverages	3.40%
Allied Blenders And Distillers Ltd.	1.73%
Radico Khaitan Ltd.	1.67%
Capital Markets	0.26%
DAM Capital Advisors Ltd.	0.26%
Cement & Cement Products	2.31%
Grasim Industries Ltd.	2.31%
Chemicals & Petrochemicals	3.32%
SRF Ltd.	2.28%
Vinati Organics Ltd.	1.04%
Cigarettes & Tobacco Products	1.62%
Godfrey Phillips India Ltd.	1.62%
Construction	2.73%
Techno Electric & Engineering Co. Ltd.	1.39%
Isgec Heavy Engineering Ltd.	1.34%
Consumer Durables	0.61%
Hindware Home Innovation Ltd.	0.61%
Diversified Fmcg	1.47%
Hindustan Unilever Ltd.	1.47%
Electrical Equipment	3.92%
TD Power Systems Ltd.	1.34%
Azad Engineering Ltd.	0.96%
Bharat Bijlee Ltd.	0.82%
Avalon Technologies Ltd.	0.81%
Entertainment	1.74%
Saregama India Ltd.	1.74%
Finance	7.26%
Power Finance Corporation Ltd.	2.30%

• 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	4.12	-0.08	1.89	10,412	9,992	10,189
3 Years	16.20	12.70	10.92	15,698	14,320	13,652
5 Years	19.45	17.78	15.94	24,343	22,683	20,966
Since Inception (December 21, 2018)	16.61	14.69	13.69	25,901	23,371	22,138

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	5.40	-0.08	1.89	10,540	9,992	10,189
3 Years	17.45	12.70	10.92	16,208	14,320	13,652
5 Years	20.72	17.78	15.94	25,661	22,683	20,966
Since Inception (December 21, 2018)	18.01	14.69	13.69	27,894	23,371	22,138

Above returns are as on 28th February, 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

SCHEME FEATURES

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

Inception/Allotment Date: August 20, 2018

Fund Size:

AUM as on 28/02/2025: ₹ 131.31 Cr

Average AUM for February 2025: ₹ 142.48 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 20.5862	₹ 22.0309
IDCW Option	₹ 20.5863	₹ 22.0146

Expense Ratio:

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

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

Annual Portfolio Turnover Ratio:

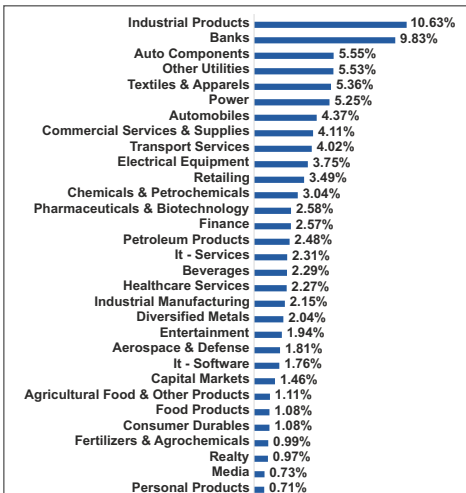
1.25 times

Risk Measures:

Standard Deviation	16.65%
Portfolio Beta	1.01
Sharpe Ratio	0.28
Risk Free Rate assumed to be	6.40%

(MIBOR as of 28th February 2025)

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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	1.81%
Hindustan Aeronautics Ltd.	1.81%
Agricultural Food & Other Products	1.11%
Triveni Engineering & Industries Ltd.	1.11%
Auto Components	5.55%
Exide Industries Ltd.	3.09%
Kross Ltd.	1.60%
Motherson Sumi Wiring India Ltd.	0.86%
Automobiles	4.37%
Maruti Suzuki India Ltd.	4.37%
Banks	9.83%
HDFC Bank Ltd.	4.06%
State Bank of India	2.08%
IndusInd Bank Ltd.	1.85%
ICICI Bank Ltd.	1.84%
Beverages	2.29%
Allied Blenders And Distillers Ltd.	2.29%
Capital Markets	1.46%
DAM Capital Advisors Ltd.	1.46%
Chemicals & Petrochemicals	3.04%
PCBL Chemical Ltd.	1.74%
NOCIL Ltd.	1.30%
Commercial Services & Supplies	4.11%
International Gemmological Inst Ind Ltd.	2.97%
Teamlease Services Ltd.	1.14%
Consumer Durables	1.08%
Sheela Foam Ltd.	1.08%
Diversified Metals	2.04%
Pondy Oxides & Chemical Ltd.	2.04%
Electrical Equipment	3.75%
Quality Power Electrical Equipments Ltd.	1.65%
TD Power Systems Ltd.	0.91%
Schneider Electric Infrastructure Ltd.	0.73%
ABB India Ltd.	0.46%
Entertainment	1.94%
Saregama India Ltd.	1.94%
Fertilizers & Agrochemicals	0.99%
P I INDUSTRIES LIMITED	0.99%
Finance	2.57%
Piramal Enterprises Ltd.	1.44%
Power Finance Corporation Ltd.	1.13%
Food Products	1.08%
Manorama Industries Ltd.	1.08%
Healthcare Services	2.27%
Artemis Medicare Services Ltd.	2.27%

• Top 10 holdings

Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	23.99%
Mid Cap	7.55%
Small Cap	65.71%
Total Equity	97.24%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Industrial Manufacturing	2.15%
Kilburn Engineering Ltd.	2.15%
Industrial Products	10.63%
JTL Industries Ltd.	3.84%
Hi-Tech Pipes Ltd.	2.22%
Godawari Power And Ispat Ltd.	1.85%
KSB Ltd.	1.81%
Yuken India Ltd.	0.91%
IT - Services	2.31%
Protean eGov Technologies Ltd.	1.44%
Tata Technologies Ltd.	0.87%
IT - Software	1.76%
Infosys Ltd.	1.76%
Media	0.73%
R K Swamy Ltd.	0.73%
Other Utilities	5.53%
Enviro Infra Engineers Ltd	3.99%
VA Tech Wabag Ltd.	1.54%
Personal Products	0.71%
Dabur India Ltd.	0.71%
Petroleum Products	2.48%
Reliance Industries Ltd.	2.05%
Chennai Petroleum Corporation Ltd.	0.43%
Pharmaceuticals & Biotechnology	2.58%
Piramal Pharma Ltd.	1.74%
Sun Pharmaceutical Industries Ltd.	0.84%
Power	5.25%
Tata Power Company Ltd.	2.87%
• CESC Ltd.	2.38%
Realty	0.97%
Suraj Estate Developers Ltd.	0.97%
Retailing	3.49%
Arvind Fashions Ltd.	1.66%
Vedant Fashions Ltd.	1.08%
Vishal Mega Mart Ltd	0.75%
Textiles & Apparels	5.36%
Himatsingka Seide Ltd.	2.57%
Arvind Ltd.	1.54%
SP Apparels Ltd.	1.25%
Transport Services	4.02%
Navkar Corporation Ltd.	1.64%
Seamec Ltd.	1.36%
VRL Logistics Ltd.	1.02%
Equity Holdings Total	97.24%
Cash & Other Receivables Total	2.76%
Grand Total	100.00%

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	-3.29	-0.08	2.19	9,671	9,992	10,219
3 Years	10.17	12.70	10.56	13,376	14,320	13,519
5 Years	15.40	17.78	15.22	20,484	22,683	20,326
Since Inception (August 20, 2018)	11.69	12.54	11.73	20,586	21,628	20,639

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	-2.30	-0.08	2.19	9,770	9,992	10,219
3 Years	11.17	12.70	10.56	13,744	14,320	13,519
5 Years	16.38	17.78	15.22	21,368	22,683	20,326
Since Inception (August 20, 2018)	12.85	12.54	11.73	22,031	21,628	20,639

Above returns are as on 28th February, 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

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 28/02/2025: ₹ 121.21 Cr

Average AUM for February 2025: ₹ 128.99 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 18.4633	₹ 20.2114
IDCW Option	₹ 18.4632	₹ 20.1980

Expense Ratio:

Regular: 2.52%

Direct: 1.61%

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

Annual Portfolio Turnover Ratio:

1.38 times

Risk Measures:

Standard Deviation 14.20%

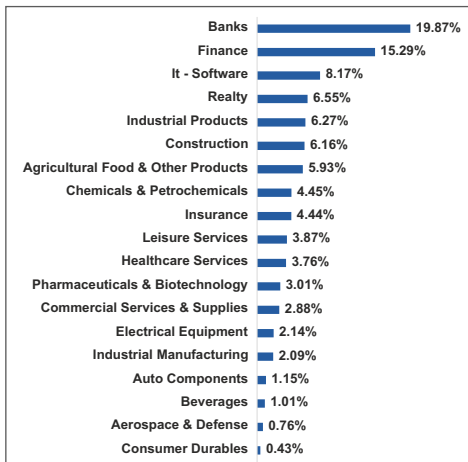
Portfolio Beta 0.88

Sharpe Ratio 0.14

Risk Free Rate assumed to be 6.40%

(MIBOR as of 28th February 2025)

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. The Scheme may also invest in debt and money market Securities in line with the asset allocation pattern.

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

PORTFOLIO AS ON 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	0.76%
Data Patterns (India) Ltd.	0.76%
Agricultural Food & Other Products	5.93%
Tata Consumer Products Ltd.	5.93%
Auto Components	1.15%
Tube Investments Of India Ltd.	1.15%
Banks	19.87%
Kotak Mahindra Bank Ltd.	9.30%
HDFC Bank Ltd.	6.34%
IndusInd Bank Ltd.	4.22%
Beverages	1.01%
Allied Blenders And Distillers Ltd.	1.01%
Chemicals & Petrochemicals	4.45%
Foseco India Ltd.	2.40%
S H Kelkar and Company Ltd.	2.05%
Commercial Services & Supplies	2.88%
Quess Corp Ltd.	2.88%
Construction	6.16%
Techno Electric & Engineering Co. Ltd.	3.92%
Isgec Heavy Engineering Ltd.	2.24%
Consumer Durables	0.43%
Hindware Home Innovation Ltd.	0.43%
Electrical Equipment	2.14%
Avalon Technologies Ltd.	1.55%
Quality Power Electrical Equipments Ltd.	0.59%

• Top 10 holdings

Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	43.66%
Mid Cap	15.18%
Small Cap	39.38%
Total Equity	98.23%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Finance	15.29%
Shriram Finance Ltd.	5.92%
Mahindra & Mahindra Financial Serv Ltd.	4.39%
Creditaccess Grameen Ltd.	2.57%
SBI Cards & Payment Services Ltd.	2.42%
Healthcare Services	3.76%
Artemis Medicare Services Ltd.	3.76%
Industrial Manufacturing	2.09%
Cyient DLM Ltd.	2.09%
Industrial Products	6.27%
Quadrant Future Tek Ltd.	5.13%
Kirloskar Oil Engines Ltd.	1.14%
Insurance	4.44%
SBI Life Insurance Company Ltd.	4.44%
IT - Software	8.17%
Tata Consultancy Services Ltd.	4.18%
Tech Mahindra Ltd.	3.98%
Leisure Services	3.87%
EIH Ltd.	3.87%
Pharmaceuticals & Biotechnology	3.01%
Biocon Ltd.	3.01%
Realty	6.55%
Macrotech Developers Ltd.	3.56%
TARC Ltd.	2.99%
Equity Holdings Total	98.23%
Cash & Other Receivables Total	1.77%
Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	0.54	-0.08	1.89	10,054	9,992	10,189
3 Years	7.64	12.70	10.92	12,475	14,320	13,652
5 Years	13.61	17.78	15.94	18,937	22,683	20,966
Since Inception (November 17, 2017)	8.78	12.46	12.42	18,463	23,526	23,478

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	1.49	-0.08	1.89	10,149	9,992	10,189
3 Years	8.61	12.70	10.92	12,816	14,320	13,652
5 Years	14.64	17.78	15.94	19,815	22,683	20,966
Since Inception (November 17, 2017)	10.14	12.46	12.42	20,211	23,526	23,478

Above returns are as on 28th February, 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 28/02/2025: ₹ 763.24 Cr

Average AUM for February 2025: ₹ 821.92 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 38.9031	₹ 44.1764
IDCW Option	₹ 38.9041	₹ 43.3780

Expense Ratio:

Regular: 2.28% **Direct:** 0.65%

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

Annual Portfolio Turnover Ratio:

0.36 times

Risk Measures:

Standard Deviation 18.71%

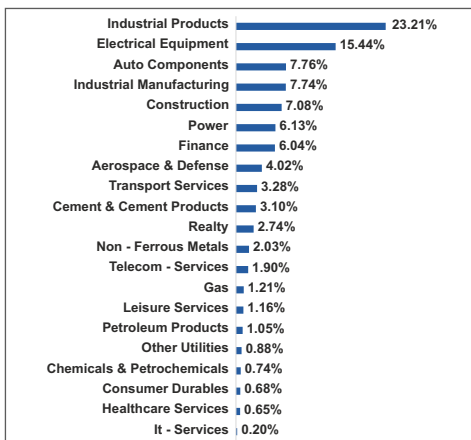
Portfolio Beta 0.84

Sharpe Ratio 0.79

Risk Free Rate assumed to be 6.40%

(MIBOR as of 28th February 2025)

SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	4.02%
Hindustan Aeronautics Ltd.	1.83%
Bharat Dynamics Ltd.	1.13%
Bharat Electronics Ltd.	1.06%
Auto Components	7.76%
• Bharat Forge Ltd.	2.13%
Carraro India Ltd.	1.80%
Schaeffler India Ltd.	1.50%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	1.37%
Divgi Torqtransfer Systems Ltd.	0.58%
Kross Ltd.	0.38%
Cement & Cement Products	3.10%
Grasim Industries Ltd.	2.05%
Ultratech Cement Ltd.	1.05%
Chemicals & Petrochemicals	0.74%
Foseco India Ltd.	0.74%
Construction	7.08%
• Afcons Infrastructure Ltd.	2.65%
Isgec Heavy Engineering Ltd.	1.84%
Larsen & Toubro Ltd.	1.51%
Techno Electric & Engineering Co. Ltd.	1.07%
Consumer Durables	0.68%
Voltas Ltd.	0.68%
Electrical Equipment	15.44%
• Schneider Electric Infrastructure Ltd.	2.66%
• Bharat Heavy Electricals Ltd.	2.31%
• GE Vernova T&D India Limited	2.13%
Bharat Bijlee Ltd.	2.01%
TD Power Systems Ltd.	1.93%
Hitachi Energy India Ltd.	1.72%
Transrail Lighting Ltd.	1.24%
Avalon Technologies Ltd.	0.98%
Quality Power Electrical Equipments Ltd.	0.47%
Finance	6.04%
• REC Ltd.	2.70%
Power Finance Corporation Ltd.	2.11%
Housing & Urban Development Corp Ltd.	1.23%
Gas	1.21%
Indraprastha Gas Ltd.	1.05%
Gujarat Gas Ltd.	0.16%
Healthcare Services	0.65%
Dr Agarwal's Health Care Ltd.	0.65%
Industrial Manufacturing	7.74%
Dee Development Engineers Ltd.	1.72%
Texmaco Rail & Engineering Ltd.	1.62%
Honeywell Automation India Ltd.	1.31%
Cyient DLM Ltd.	0.99%
Kennametal India Ltd.	0.97%
JNK India Ltd.	0.82%

• Top 10 holdings

Market Capitalisation, as prescribed by AMFI

Mcap Category	Percentage
Large Cap	21.32%
Mid Cap	22.54%
Small Cap	53.16%
Total Equity	97.03%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Forbes Precision Tools and Mach Pts Ltd.	0.31%
Industrial Products	23.21%
• Shakti Pumps (India) Ltd.	4.83%
• Garware Hi-Tech Films Ltd.	4.66%
• Cummins India Ltd.	2.38%
Timken India Ltd.	2.11%
Kirloskar Pneumatic Co.Ltd.	1.38%
Ador Welding Ltd.	1.13%
KSB Ltd.	1.08%
Kirloskar Oil Engines Ltd.	0.98%
KEI Industries Ltd.	0.97%
Kalyani Steels Ltd.	0.91%
Yuken India Ltd.	0.73%
Swaraj Engines Ltd.	0.57%
Ingersoll Rand (India) Ltd.	0.51%
Roto Pumps Ltd.	0.35%
Surya Roshni Ltd.	0.24%
SKF India Ltd.	0.22%
Kirloskar Industries Ltd.	0.15%
IT - Services	0.20%
Tata Technologies Ltd.	0.20%
Leisure Services	1.16%
Indian Railway Catering & Tou. Corp. Ltd.	1.16%
Non - Ferrous Metals	2.03%
Hindalco Industries Ltd.	2.03%
Other Utilities	0.88%
Concord Enviro Systems Ltd.	0.88%
Petroleum Products	1.05%
Bharat Petroleum Corporation Ltd.	0.39%
Hindustan Petroleum Corporation Ltd.	0.36%
Savita Oil Technologies Ltd.	0.30%
Power	6.13%
• Tata Power Company Ltd.	3.22%
CESC Ltd.	1.41%
NLC India Ltd.	0.91%
NTPC Ltd.	0.59%
Realty	2.74%
Mahindra Lifespace Developers Ltd.	1.62%
TARC Ltd.	0.89%
Prestige Estates Projects Ltd.	0.23%
Telecom - Services	1.90%
Bharti Hexacom Ltd.	1.49%
Bharti Airtel Ltd.	0.41%
Transport Services	3.28%
Container Corporation Of India Ltd.	1.88%
Transport Corporation Of India Ltd.	1.40%
Equity Holdings Total	97.03%
Cash & Other Receivables Total	2.97%
Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**
1 Year	3.67	-4.44	1.89	10,367	9,556	10,189
3 Years	21.33	17.91	10.92	17,870	16,399	13,652
5 Years	22.23	22.10	15.94	27,309	27,171	20,966
Since Inception (March 24, 2008)	8.35	5.16	11.02	38,903	23,461	58,764

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	4.94	-4.44	1.89	10,494	9,556	10,189
3 Years	22.72	17.91	10.92	18,490	16,399	13,652
5 Years	23.68	22.10	15.94	28,974	27,171	20,966
Since Inception (January 1, 2013)	14.59	10.78	12.76	52,428	34,762	43,098

Above returns are as on 28th February, 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

SCHEME FEATURES

Scheme Type: An open ended equity scheme following manufacturing theme

Inception/Allotment Date: October 11, 2024

Fund Size:

AUM as on 28/02/2025: ₹ 717.85 Cr

Average AUM for February 2025: ₹ 782.85 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 7.8428	₹ 7.8959
IDCW Option	₹ 7.8428	₹ 7.8959

Expense Ratio:

Regular: 2.27%

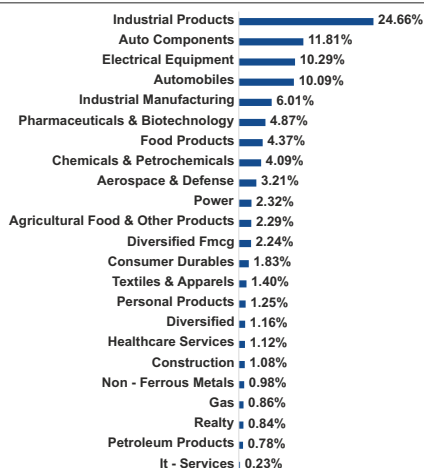
Direct: 0.52%

(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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	3.21%
Hindustan Aeronautics Ltd.	1.67%
Bharat Electronics Ltd.	1.54%
Agricultural Food & Other Products	2.29%
Tata Consumer Products Ltd.	2.29%
Auto Components	11.81%
• Bharat Forge Ltd.	4.26%
• Schaeffler India Ltd.	2.67%
• Carraro India Ltd.	2.13%
• ZF Commercial Vehicle Ctrl Sys Ind Ltd.	1.64%
• Motherson Sumi Wiring India Ltd.	1.10%
Automobiles	10.09%
• Mahindra & Mahindra Ltd.	3.08%
• Hero MotoCorp Ltd.	2.70%
• Maruti Suzuki India Ltd.	2.52%
• TVS Motor Company Ltd.	1.79%
Chemicals & Petrochemicals	4.09%
• S H Kelkar and Company Ltd.	1.26%
• Vinati Organics Ltd.	0.86%
• Foseco India Ltd.	0.54%
• SRF Ltd.	0.53%
• Atul Ltd.	0.49%
• Navin Fluorine International Ltd.	0.41%
Construction	1.08%
• Isgec Heavy Engineering Ltd.	1.08%
Consumer Durables	1.83%
• Hindware Home Innovation Ltd.	0.64%
• Bata India Ltd.	0.51%
• Voltas Ltd.	0.35%
• Dixon Technologies (India) Ltd.	0.32%
Diversified	1.16%
• 3M India Ltd.	1.16%
Diversified Fmcg	2.24%
• Hindustan Unilever Ltd.	2.24%
Electrical Equipment	10.29%
• TD Power Systems Ltd.	2.14%
• Bharat Heavy Electricals Ltd.	2.02%
• Schneider Electric Infrastructure Ltd.	1.85%
• Bharat Bijlee Ltd.	1.67%
• GE Vernova T&D India Limited	1.30%
• Hitachi Energy India Ltd.	0.82%
• Quality Power Electrical Equipments Ltd.	0.50%
Food Products	4.37%
• Manorama Industries Ltd.	3.42%
• Britannia Industries Ltd.	0.83%
• Bikaji Foods International Ltd.	0.13%
Gas	0.86%
• Gujarat Gas Ltd.	0.86%

- 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	29.39%
Mid Cap	20.32%
Small Cap	48.08%
Total Equity	97.78%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Healthcare Services	1.12%
• Syngene International Ltd.	1.12%
Industrial Manufacturing	6.01%
• Honeywell Automation India Ltd.	2.02%
• Cyient DLM Ltd.	1.36%
• Texmaco Rail & Engineering Ltd.	1.08%
• Kennametal India Ltd.	0.79%
• JNK India Ltd.	0.59%
• Dee Development Engineers Ltd.	0.18%
Industrial Products	24.66%
• Cummins India Ltd.	3.80%
• Shakti Pumps (India) Ltd.	3.77%
• Garware Hi-Tech Films Ltd.	3.69%
• Timken India Ltd.	2.81%
• Grindwell Norton Ltd.	1.95%
• Ingersoll Rand (India) Ltd.	1.54%
• Roto Pumps Ltd.	1.37%
• KEI Industries Ltd.	1.24%
• INOX INDIA LIMITED	1.03%
• KSB Ltd.	1.01%
• Kirloskar Pneumatic Co. Ltd.	0.74%
• Kirloskar Oil Engines Ltd.	0.70%
• Ador Welding Ltd.	0.56%
• SKF India Ltd.	0.33%
• Surya Roshni Ltd.	0.07%
• Swaraj Engines Ltd.	0.04%
It - Services	0.23%
• Tata Technologies Ltd.	0.23%
Non - Ferrous Metals	0.98%
• Hindalco Industries Ltd.	0.98%
Personal Products	1.25%
• Dabur India Ltd.	1.25%
Petroleum Products	0.78%
• Hindustan Petroleum Corporation Ltd.	0.39%
• Savita Oil Technologies Ltd.	0.38%
Pharmaceuticals & Biotechnology	4.87%
• Sun Pharmaceutical Industries Ltd.	1.25%
• Torrent Pharmaceuticals Ltd.	1.14%
• Abbott India Ltd.	1.02%
• Piramal Pharma Ltd.	0.91%
• JB Chemicals & Pharmaceuticals Ltd.	0.56%
Power	2.32%
• Tata Power Company Ltd.	2.32%
Realty	0.84%
• Mahindra Lifespace Developers Ltd.	0.84%
Textiles & Apparels	1.40%
• Arvind Ltd.	1.40%
Equity Holdings Total	97.78%
Cash & Other Receivables Total	2.22%
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 28/02/2025: ₹ 233.85 Cr

Average AUM for February 2025: ₹ 240.62 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 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 17.6329	₹ 19.7977
IDCW Option	₹ 17.6299	₹ 19.6678

Expense Ratio:

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

Annual Portfolio Turnover Ratio:

0.49 times

Risk Measures:

Standard Deviation	14.88%
Portfolio Beta	0.93
Sharpe Ratio	0.31
Risk Free Rate assumed to be	6.40%
(MIBOR as of 28th February 2025)	

SECTOR ALLOCATION (% OF NAV)

Banks	63.66%
Finance	26.00%
Capital Markets	7.41%
Insurance	1.04%

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 28/02/2025

Company

Equity Holdings

Banks

Company	% of NAV
Banks	63.66%
HDFC Bank Ltd.	22.84%
ICICI Bank Ltd.	11.18%
State Bank of India	8.12%
Axis Bank Ltd.	8.04%
Kotak Mahindra Bank Ltd.	3.66%
CSB Bank Ltd.	2.80%
The South Indian Bank Ltd.	2.43%
IndusInd Bank Ltd.	2.39%
DCB Bank Ltd.	2.19%

Capital Markets

Capital Markets	7.41%
Computer Age Management Services Ltd.	1.52%
Nippon Life India Asset Management Ltd.	1.41%
ICICI Securities Ltd.	1.27%
Aditya Birla Sun Life AMC Ltd.	1.08%
Angel One Ltd.	1.01%
Multi Commodity Exchange Of India Ltd.	0.93%
Prudent Corporate Advisory Services Ltd.	0.21%

Finance

Finance	26.00%
MAS Financial Services Ltd.	3.66%
Mahindra & Mahindra Financial Serv Ltd.	2.99%
Power Finance Corporation Ltd.	2.84%
Creditaccess Grameen Ltd.	2.66%
Aadhar Housing Finance Ltd.	2.32%
Shriram Finance Ltd.	2.14%
SBI Cards & Payment Services Ltd.	2.06%
IIFL Finance Ltd.	2.04%
Five Star Business Finance Ltd.	1.78%
TVS Holdings Ltd.	1.56%
Piramal Enterprises Ltd.	1.39%
Spandana Sphoorty Financial Ltd.	0.55%

Insurance

Insurance	1.04%
HDFC Life Insurance Company Ltd.	1.04%

Equity Holdings Total

Equity Holdings Total	98.11%
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Cash & Other Receivables Total

Cash & Other Receivables Total	1.89%
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Grand Total

Grand Total	100.00%
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- 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	-3.50	13.98	1.89	9,650	11,398	10,189
3 Years	8.29	11.82	10.92	12,701	13,987	13,652
5 Years	8.42	11.96	15.94	14,987	17,604	20,966
Since Inception (March 27, 2015)	5.64	12.96	11.68	17,241	33,562	29,963

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	-1.89	13.98	1.89	9,811	11,398	10,189
3 Years	10.21	11.82	10.92	13,391	13,987	13,652
5 Years	9.87	11.96	15.94	16,017	17,604	20,966
Since Inception (March 27, 2015)	6.90	12.96	11.68	19,405	33,562	29,963

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 28th February, 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

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 28/02/2025: ₹ 76.74 Cr

Average AUM for February 2025: ₹ 81.73 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 26.0094	₹ 28.2562
IDCW Option	₹ 26.0099	₹ 28.2506

Expense Ratio:

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

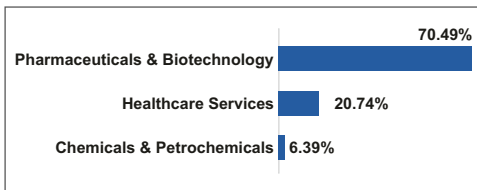
Annual Portfolio Turnover Ratio:

0.39 times

Risk Measures:

Standard Deviation	15.98%
Portfolio Beta	0.87
Sharpe Ratio	0.53
Risk Free Rate assumed to be (MIBOR as of 28th February 2025)	6.40%

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 28/02/2025

Company

Equity Holdings

Chemicals & Petrochemicals

Navin Fluorine International Ltd.

Vinati Organics Ltd.

Healthcare Services

Artemis Medicare Services Ltd.

Global Health Ltd.

Syngene International Ltd.

Dr Agarwal's Health Care Ltd.

Apollo Hospitals Enterprise Ltd.

Metropolis Healthcare Ltd.

Pharmaceuticals & Biotechnology

Sun Pharmaceutical Industries Ltd.

Piramal Pharma Ltd.

Torrent Pharmaceuticals Ltd.

Abbott India Ltd.

Cipla Ltd.

Suven Pharmaceuticals Ltd.

Glenmark Pharmaceuticals Ltd.

Divi's Laboratories Ltd.

Alkem Laboratories Ltd.

Mankind Pharma Ltd.

IPCA Laboratories Ltd.

JB Chemicals & Pharmaceuticals Ltd.

Neuland Laboratories Ltd.

Zydus Lifesciences Ltd.

Aurobindo Pharma Ltd.

Onesource Specialty Pharma Ltd.

Concord Biotech Ltd.

Laurus Labs 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	10.67	9.53	1.89	11,067	10,953	10,189
3 Years	14.48	18.58	10.92	15,008	16,682	13,652
5 Years	19.15	23.93	15.94	24,038	29,262	20,966
Since Inception (February 28, 2019)	17.25	19.35	14.04	26,009	28,936	22,013

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	12.04	9.53	1.89	11,204	10,953	10,189
3 Years	15.86	18.58	10.92	15,560	16,682	13,652
5 Years	20.72	23.93	15.94	25,664	29,262	20,966
Since Inception (February 28, 2019)	18.88	19.35	14.04	28,256	28,936	22,013

Above returns are as on 28th February, 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 28/02/2025: ₹ 1,007.32 Cr

Average AUM for February 2025: ₹ 1,061.71 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 134.8940	₹ 153.3001
IDCW Option	₹ 28.2391	₹ 33.8580

Expense Ratio:

Regular: 2.18% **Direct:** 1.01%
(for detailed bifurcation on TER, please see page no 70)

Annual Portfolio Turnover Ratio:

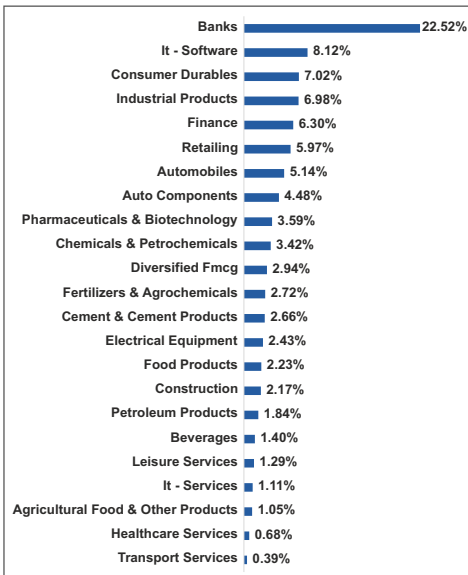
0.11 times

Risk Measures:

Standard Deviation	13.83%
Portfolio Beta	0.82
Sharpe Ratio	0.43
Risk Free Rate assumed to be	6.40%

(MIBOR as of 28th February 2025)

SECTOR ALLOCATION (% OF NAV)



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 28/02/2025

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	1.05%
CCL Products (India) Ltd.	1.05%
Auto Components	4.48%
Bharat Forge Ltd.	1.35%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	0.94%
Craftsman Automation Ltd.	0.88%
Schaeffler India Ltd.	0.81%
JK Tyre & Industries Ltd.	0.50%
Automobiles	5.14%
Maruti Suzuki India Ltd.	1.79%
Mahindra & Mahindra Ltd.	1.75%
Eicher Motors Ltd.	1.60%
Banks	22.52%
• ICICI Bank Ltd.	8.14%
• HDFC Bank Ltd.	7.88%
• State Bank of India	3.15%
• Axis Bank Ltd.	2.53%
Kotak Mahindra Bank Ltd.	0.82%
Beverages	1.40%
VARUN BEVERAGES LIMITED	1.40%
Cement & Cement Products	2.66%
Grasim Industries Ltd.	1.84%
Ultratech Cement Ltd.	0.82%
Chemicals & Petrochemicals	3.42%
• SRF Ltd.	2.18%
Navin Fluorine International Ltd.	1.24%
Construction	2.17%
Larsen & Toubro Ltd.	2.17%
Consumer Durables	7.02%
• Blue Star Ltd.	2.50%
• Titan Company Ltd.	1.98%
• Eureka Forbes Ltd.	1.38%
• Metro Brands Ltd.	1.16%
Diversified Fmcg	2.94%
ITC Ltd.	1.60%
Hindustan Unilever Ltd.	1.34%
Electrical Equipment	2.43%
ABB India Ltd.	1.34%
Thermax Ltd.	1.09%
Fertilizers & Agrochemicals	2.72%
P I INDUSTRIES LIMITED	1.62%

• Top 10 holdings

Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	63.76%
Mid Cap	14.55%
Small Cap	18.14%
Total Equity	96.45%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Coromandel International Ltd.	1.10%
Finance	6.30%
• Cholamandalam Investment & Fin Co Ltd.	2.93%
Power Finance Corporation Ltd.	1.83%
Bajaj Finserv Ltd.	1.54%
Food Products	2.23%
Nestle India Ltd.	1.12%
MRS Bectors Food Specialities Ltd.	1.10%
Healthcare Services	0.68%
Dr Agarwal's Health Care Ltd.	0.68%
Industrial Products	6.98%
• Shakti Pumps (India) Ltd.	5.96%
Kirloskar Oil Engines Ltd.	1.01%
Quadrant Future Tek Ltd.	0.01%
IT - Services	1.11%
Affle (India) Ltd.	1.11%
IT - Software	8.12%
• Infosys Ltd.	3.44%
HCL Technologies Ltd.	1.57%
Tata Consultancy Services Ltd.	1.47%
LTIMindtree Ltd.	0.96%
Tata Elxsi Ltd.	0.69%
Leisure Services	1.29%
EIH Ltd.	1.22%
ITC Hotels Ltd.	0.07%
Petroleum Products	1.84%
Reliance Industries Ltd.	1.84%
Pharmaceuticals & Biotechnology	3.59%
Mankind Pharma Ltd.	1.10%
Zybus Lifesciences Ltd.	0.94%
Abbott India Ltd.	0.90%
Piramal Pharma Ltd.	0.66%
Retailing	5.97%
• Trent Ltd.	3.33%
Zomato Ltd.	1.86%
Avenue Supermarts Ltd.	0.78%
Transport Services	0.39%
Blue Dart Express Ltd.	0.39%
Equity Holdings Total	96.45%
Cash & Other Receivables Total	3.55%
Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	7.61	-0.08	1.89	10,761	9,992	10,189
3 Years	12.34	12.70	10.92	14,183	14,320	13,652
5 Years	14.03	17.78	15.94	19,296	22,683	20,966
Since Inception (March 31, 1997)	10.16	14.86	13.23	1,49,406	4,78,909	3,21,913

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	8.97	-0.08	1.89	10,897	9,992	10,189
3 Years	13.61	12.70	10.92	14,671	14,320	13,652
5 Years	15.39	17.78	15.94	20,473	22,683	20,966
Since Inception (January 1, 2013)	15.34	13.67	12.76	56,785	47,535	43,098

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 28th February, 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.

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

SCHEME FEATURES

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

Inception/Allotment Date: January 01, 1991

Fund Size:

AUM as on 28/02/2025: ₹ 468.47 Cr

Average AUM for February 2025: ₹ 491.11 Cr

Load Structure:

Exit Load

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

First Tier Benchmark: 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 170.3825	₹ 192.6269
IDCW Option	₹ 14.4234	₹ 18.7658

Expense Ratio:

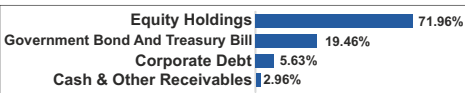
Regular: 2.49%; **Direct:** 1.41%
(for detailed bifurcation on TER, please see page no 70)

Annual Equity Portfolio Turnover Ratio: 0.48 times

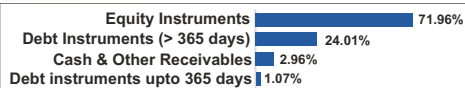
Risk Measures:

Standard Deviation	10.42%
Portfolio Beta	1.00
Sharpe Ratio	0.23
Risk Free Rate assumed to be	6.40%
(MIBOR as of 28th February 2025)	

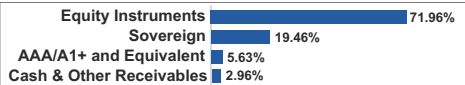
ASSET ALLOCATION (% OF NAV)



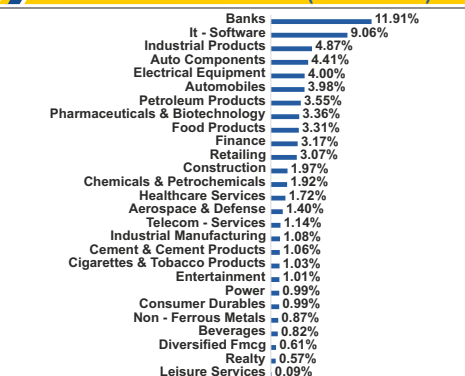
MATURITY PROFILE (% OF NAV)



RATING PROFILE (% OF NAV)



SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

An open ended balanced scheme which seeks to provide regular returns and capital appreciation according to the selection of plan by investing in equities and debt. There is no assurance that the investment objective of the Scheme will be achieved.

PORTFOLIO AS ON 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	1.40%
Bharat Electronics Ltd.	1.40%
Auto Components	4.41%
• Sansera Engineering Ltd.	1.93%
Bharat Forge Ltd.	1.57%
Craftsman Automation Ltd.	0.90%
Automobiles	3.98%
• Maruti Suzuki India Ltd.	2.40%
Hero MotoCorp Ltd.	1.58%
Banks	11.91%
• HDFC Bank Ltd.	6.13%
• ICICI Bank Ltd.	4.65%
Bank of Baroda	1.13%
Beverages	0.82%
Varun Beverages Limited	0.82%
Cement & Cement Products	1.06%
Grasim Industries Ltd.	1.06%
Chemicals & Petrochemicals	1.92%
SRF Ltd.	1.65%
Atul Ltd.	0.27%
Cigarettes & Tobacco Products	1.03%
Godfrey Phillips India Ltd.	1.03%
Construction	1.97%
• Larsen & Toubro Ltd.	1.97%
Consumer Durables	0.99%
Orient Electric Ltd.	0.99%
Diversified Fmcg	0.61%
Hindustan Unilever Ltd.	0.61%
Electrical Equipment	4.00%
Azad Engineering Ltd.	1.71%
GE Vernova T&D India Limited	1.23%
TD Power Systems Ltd.	1.06%
Entertainment	1.01%
Saregama India Ltd.	1.01%
Finance	3.17%
Shriram Finance Ltd.	1.59%
Power Finance Corporation Ltd.	1.14%
SBI Cards & Payment Services Ltd.	0.44%
Food Products	3.31%
• Manorama Industries Ltd.	2.00%
MRS Bectors Food Specialities Ltd.	1.31%
Healthcare Services	1.72%
Global Health Ltd.	1.23%
Apollo Hospitals Enterprise Ltd.	0.49%
Industrial Manufacturing	1.08%
Dee Development Engineers Ltd.	1.08%
Industrial Products	4.87%
APL Apollo Tubes Ltd.	1.53%
KEI Industries Ltd.	1.42%
Shakti Pumps (India) Ltd.	1.01%
Yuken India Ltd.	0.49%
Surya Roshni Ltd.	0.41%
IT - Software	9.06%
• Infosys Ltd.	3.93%
• Tata Consultancy Services Ltd.	2.09%

• Top 10 holdings

Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	40.19%
Mid Cap	11.13%
Small Cap	20.64%
Total Equity	71.96%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Mphasis Ltd.	1.14%
LTIMindtree Ltd.	1.11%
Latent View Analytics Ltd.	0.78%
Leisure Services	0.09%
ITC Hotels Ltd.	0.09%
Non - Ferrous Metals	0.87%
Hindalco Industries Ltd.	0.87%
Petroleum Products	3.55%
• Reliance Industries Ltd.	3.55%
Pharmaceuticals & Biotechnology	3.36%
Piramal Pharma Ltd.	1.45%
Onesource Specialty Pharma Ltd.	0.91%
Alkem Laboratories Ltd.	0.62%
Mankind Pharma Ltd.	0.37%
Power	0.99%
Tata Power Company Ltd.	0.99%
Realty	0.57%
Prestige Estates Projects Ltd.	0.57%
Retailing	3.07%
Trent Ltd.	2.03%
Arvind Fashions Ltd.	1.04%
Telecom - Services	1.14%
Bharti Airtel Ltd.	1.14%
Equity Holdings Total	71.96%
CORPORATE DEBT	
NON-CONVERTIBLE DEBENTURES	
NLC India Ltd.	2.32%
Larsen & Toubro Ltd.	1.15%
Jamnagar Utilities & Power Pvt. Ltd.	1.09%
National Bk for Agriculture & Rural Dev.	1.07%
NTPC Ltd.	0.00%
NON-CONVERTIBLE DEBENTURES Total	5.63%
CORPORATE DEBT Total	5.63%
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.18% GOVT OF INDIA RED 24-07-2037	3.30%
7.34% GOVT OF INDIA RED 22-04-2064	1.90%
7.10% GOVT OF INDIA RED 08-04-2034	1.34%
7.41% GOVT OF INDIA RED 19-12-2036	1.13%
7.30% GOVT OF INDIA RED 19-06-2053	0.55%
7.25% GOVT OF INDIA RED 12-06-2063	0.55%
7.38% GOVT OF INDIA RED 20-06-2027	0.33%
7.26% GOVT OF INDIA RED 22-08-2032	0.11%
Government Bond Total	9.21%
State Government Bond	
7.7% KARNATAKA SDL RED 08-11-2033	3.38%
7.73% KARNATAKA SDL RED 29-11-2034	2.28%
7.45% MAHARASHTRA SDL RED 20-03-2037	2.25%
7.7% MAHARASHTRA SDL RED 15-11-2034	1.13%
7.63% MAHARASHTRA SDL RED 31-01-2036	1.11%
8.03% KARNATAKA SDL RED 31-01-2028	0.11%
State Government Bond Total	10.25%
GOVERNMENT BOND AND TREASURY BILL Total	19.46%
Cash & Other Receivables Total	2.96%
Grand Total	100.00%

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	1.31	3.30	1.89	10,131	10,330	10,189
3 Years	8.38	10.50	10.92	12,733	13,497	13,652
5 Years	10.65	14.06	15.94	16,594	19,319	20,966
Since Inception (January 1, 1991)	8.69	NA	14.21	1,72,603	NA	9,42,127

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	2.41	3.30	1.89	10,241	10,330	10,189
3 Years	9.73	10.50	10.92	13,215	13,497	13,652
5 Years	11.03	14.06	15.94	16,884	19,319	20,966
Since Inception (January 1, 2013)	10.33	11.91	12.67	33,051	39,314	42,677

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 28th February, 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	December 26, 2024	10.0000	16.4153	0.1000
	January 28, 2025	10.0000	15.2222	0.1000
	February 27, 2025	10.0000	14.6471	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

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 28/02/2025: ₹ 719.51 Cr

Average AUM for February 2025: ₹ 748.04 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 12.4092	₹ 13.1278
IDCW Option	₹ 11.7214	₹ 12.2195

Expense Ratio:

Regular: 2.32%; **Direct:** 0.82%

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

Annual Equity Portfolio Turnover Ratio:

0.59 times

Portfolio Metrics:

Average Maturity	8.33 years
Macaulay Duration	6.02 years
Modified Duration	5.75 years
Yield to Maturity (YTM)	7.02%

ASSET ALLOCATION (% OF NAV)

Equity Holdings	74.94%
Government Bond And Treasury Bill	13.65%
Cash & Other Receivables	11.57%
Corporate Debt	7.07%
Futures And Options	-7.23%

MATURITY PROFILE (% OF NAV)

Equity Instruments	74.94%
Debt Instruments (> 365 days)	20.72%
Cash & Other Receivables	4.34%

RATING PROFILE (% OF NAV)

Equity Instruments	74.94%
Sovereign	13.65%
Aaa/a1+ And Equivalent	7.07%
Cash & Other Receivables Debt	4.34%

SECTOR ALLOCATION (% OF NAV)

Banks	18.78%
IT - Software	7.92%
Industrial Products	5.85%
Automobiles	5.38%
Pharmaceuticals & Biotechnology	4.36%
Petroleum Products	4.11%
Construction	3.21%
Finance	2.65%
Power	2.58%
Chemicals & Petrochemicals	2.34%
Electrical Equipment	1.99%
Telecom - Services	1.60%
Cement & Cement Products	1.53%
Auto Components	1.36%
Food Products	1.25%
Non - Ferrous Metals	1.10%
Agricultural Food & Other Products	1.08%
Media	0.91%
Healthcare Services	0.90%
Aerospace & Defense	0.83%
Minerals & Mining	0.81%
Industrial Manufacturing	0.70%
Cigarettes & Tobacco Products	0.57%
Consumable Fuels	0.56%
Insurance	0.50%
Diversified Fmcg	0.47%
Commercial Services & Supplies	0.38%
Oil	0.37%
Consumer Durables	0.29%
Other Utilities	0.25%
Transport Services	0.17%
Leisure Services	0.14%

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 28/02/2025

Company	% of NAV	% of NAV (hedged)
Equity Holdings		
Aerospace & Defense	0.83%	
Bharat Electronics Ltd.	0.83%	
Agricultural Food & Other Products	1.08%	
Tata Consumer Products Ltd.	1.08%	
Auto Components	1.36%	
Bharat Forge Ltd.	0.77%	
Endurance Technologies Ltd.	0.40%	
JK Tyre & Industries Ltd.	0.19%	
Automobiles	5.38%	-3.39%
Mahindra & Mahindra Ltd.	3.82%	-3.39%
Maruti Suzuki India Ltd.	0.98%	
Bajaj Auto Ltd.	0.57%	
TVS Motor Company Ltd.	0.01%	
Banks	18.78%	-1.38%
HDFC Bank Ltd.	7.16%	
Kotak Mahindra Bank Ltd.	2.92%	
State Bank of India	2.84%	-1.38%
ICICI Bank Ltd.	2.81%	
Axis Bank Ltd.	1.74%	
City Union Bank Ltd.	0.60%	
IndusInd Bank Ltd.	0.51%	
Bank of Baroda	0.19%	
Cement & Cement Products	1.53%	
Grasim Industries Ltd.	1.53%	
Chemicals & Petrochemicals	2.34%	
SRF Ltd.	1.16%	
Vinati Organics Ltd.	0.52%	
Tata Chemicals Ltd.	0.40%	
S H Kelkar and Company Ltd.	0.23%	
Foseco India Ltd.	0.03%	
Cigarettes & Tobacco Products	0.57%	
Godfrey Phillips India Ltd.	0.57%	
Commercial Services & Supplies	0.38%	
International Gemmological Inst Ind Ltd.	0.38%	
Construction	3.21%	
Larsen & Toubro Ltd.	1.57%	
Techno Electric & Engineering Co. Ltd.	0.70%	
Afcons Infrastructure Ltd.	0.48%	
Isgce Heavy Engineering Ltd.	0.46%	
Consumable Fuels	0.56%	
Coal India Ltd.	0.56%	
Consumer Durables	0.29%	
Blue Star Ltd.	0.29%	
Diversified Fmcg	0.47%	
ITC Ltd.	0.47%	
Electrical Equipment	1.99%	
Bharat Heavy Electricals Ltd.	0.96%	
Bharat Bijlee Ltd.	0.53%	
Quality Power Electrical Equipments Ltd.	0.50%	
Finance	2.65%	
Power Finance Corporation Ltd.	0.87%	
Mahindra & Mahindra Financial Serv Ltd.	0.55%	
REC Ltd.	0.40%	
SBI Cards & Payment Services Ltd.	0.36%	
Shriram Finance Ltd.	0.25%	
Creditaccess Grameen Ltd.	0.21%	
Bajaj Finance Ltd.	0.00%	
Food Products	1.25%	
Godrej Agrovet Ltd.	0.65%	
Manorama Industries Ltd.	0.60%	
Healthcare Services	0.90%	
Dr Agarwal's Health Care Ltd.	0.69%	
Syngene International Ltd.	0.21%	
Industrial Manufacturing	0.70%	
Texmaco Rail & Engineering Ltd.	0.46%	

• 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	4.34	4.96	1.89	10,434	10,496	10,189
3 Years	7.94	8.86	10.92	12,579	12,903	13,652
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (November 12, 2021)	6.76	6.99	7.51	12,409	12,498	12,698

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	6.02	4.96	1.89	10,602	10,496	10,189
3 Years	9.77	8.86	10.92	13,229	12,903	13,652
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (November 12, 2021)	8.60	6.99	7.51	13,128	12,498	12,698

Above returns are as on 28th February, 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	74.94%	7.23%	67.71%

For product labelling please refer page no. 79

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 28/02/2025: ₹ 18.31 Cr

Average AUM for February 2025: ₹ 19.04 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 24.7494	₹ 27.8158
Monthly IDCW Option	₹ 19.4991	₹ 18.7892
Quarterly IDCW Option	₹ 18.4355	₹ 15.4965

Expense Ratio:

Regular: 2.32% **Direct:** 1.30%

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

Annual Equity Portfolio Turnover Ratio: 0.76 times

Risk Measures:

Standard Deviation	6.37%
Portfolio Beta	1.19
Sharpe Ratio	-0.02
Risk Free Rate assumed to be	6.40%
(MIBOR as of 28th February 2025)	

ASSET ALLOCATION (% OF NAV)

Equity Holdings	74.10%
Cash & Other Receivables	47.40%
Mutual Fund Units	13.29%
Corporate Debt	0.20%
Futures And Options	-34.99%

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	9.22%
IT - Software	8.18%
Industrial Products	5.62%
Pharmaceuticals & Biotechnology	3.97%
Automobiles	3.86%
Ferrous Metals	3.71%
Finance	3.56%
Construction	3.40%
Food Products	3.03%
Diversified Fmcc	2.87%
Cement & Cement Products	2.77%
Electrical Equipment	2.35%
Agricultural, Commercial & Construction Vehicles	2.33%
Non - Ferrous Metals	2.18%
Consumer Durables	1.82%
Capital Markets	1.70%
Petroleum Products	1.69%
Industrial Manufacturing	1.68%
Auto Components	1.50%
Power	1.35%
Telecom - Services	1.22%
Retailing	1.06%
Agricultural Food & Other Products	0.93%
Leisure Services	0.79%
Aerospace & Defense	0.72%
Consumable Fuels	0.70%
Beverages	0.66%
Insurance	0.65%
Minerals & Mining	0.58%

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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	0.72%
Bharat Electronics Ltd.	0.72%
Agricultural Food & Other Products	0.93%
Tata Consumer Products Ltd.	0.93%
Agricultural, Commercial & Construction Vehicles	2.33% -2.33%
• Ashok Leyland Ltd.	2.33% -2.33%
Auto Components	1.50%
Bharat Forge Ltd.	1.50%
Automobiles	3.86% -3.88%
Mahindra & Mahindra Ltd.	1.98% -1.99%
Maruti Suzuki India Ltd.	0.98% -0.98%
Hero MotoCorp Ltd.	0.90% -0.91%
Banks	9.22% -4.84%
• Bank of Baroda	3.15% -3.16%
State Bank of India	1.80%
Kotak Mahindra Bank Ltd.	1.66% -1.67%
Axis Bank Ltd.	1.61%
HDFC Bank Ltd.	1.01%
Beverages	0.66%
VARUN BEVERAGES LIMITED	0.66%
Capital Markets	1.70%
Nippon Life India Asset Management Ltd.	1.05%
DAM Capital Advisors Ltd.	0.64%
Cement & Cement Products	2.77% -2.78%
• Ultratech Cement Ltd.	2.77% -2.78%
Construction	3.40%
Larsen & Toubro Ltd.	1.39%
NCC Ltd.	1.34%
KEC International Ltd.	0.67%
Consumable Fuels	0.70%
Coal India Ltd.	0.70%
Consumer Durables	1.82%
Somany Ceramics Ltd.	1.02%
Senco Gold Ltd.	0.80%
Diversified Fmcc	2.87% -2.89%
• Hindustan Unilever Ltd.	2.87% -2.89%
Electrical Equipment	2.35%
Bharat Bijlee Ltd.	1.05%
ABB India Ltd.	0.71%
GE Vernova T&D India Limited	0.60%
Ferrous Metals	3.71% -3.72%
• Tata Steel Ltd.	3.71% -3.72%
Finance	3.56%
Power Finance Corporation Ltd.	1.33%
REC Ltd.	1.23%
IIFL Finance Ltd.	1.00%

- 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	1.64	5.92	9.06	10,164	10,592	10,906
3 Years	6.26	8.33	6.77	11,999	12,715	12,172
5 Years	7.30	9.88	5.41	14,230	16,028	13,015
Since Inception (March 7, 2011)	6.69	9.08	6.57	24,749	33,727	24,353

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	2.67	5.92	9.06	10,267	10,592	10,906
3 Years	7.30	8.33	6.77	12,357	12,715	12,172
5 Years	8.36	9.88	5.41	14,944	16,028	13,015
Since Inception (January 1, 2013)	7.48	9.25	6.59	24,046	29,342	21,746

Above returns are as on 28th February, 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	74.10%	34.99%	39.11%

For product labelling please refer page no. 79

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 28/02/2025: ₹ 49.55 Cr

Average AUM for February 2025: ₹ 49.93 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 78.5308	₹ 86.7669
Monthly IDCW Option	₹ 12.8369	₹ 13.1751
Quarterly IDCW Option	₹ 13.7944	₹ 17.3790
Yearly IDCW Option	₹ 12.5021	₹ 14.7042

Expense Ratio:

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

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

Portfolio Metrics:

Average Maturity	5.47 years
Macaulay Duration	4.46 years
Modified Duration	4.31 years
Yield to Maturity (YTM)	6.9%

ASSET ALLOCATION (% OF NAV)

Government Bond And Treasury Bill	68.19%
Equity Holdings	18.55%
Corporate Debt	8.61%
Cash & Other Receivables	4.31%
Mutual Fund Units	0.35%

MATURITY PROFILE (% of NAV)

Debt Instruments with maturity >365 days	76.74%
Equity Instruments	18.55%
Cash & Other Receivables	4.31%
Mutual Fund Units	0.35%
Debt Instruments with maturity upto 365 days	0.05%

RATING PROFILE (% of NAV)

Sovereign	68.19%
Equity Instruments	18.55%
AAA/A1+ and Equivalent	8.61%
Cash & Other Receivables	4.31%
Mutual Fund Units	0.35%

SECTOR ALLOCATION (% of NAV)

Banks	6.75%
Industrial Products	3.69%
IT - Software	3.63%
Petroleum Products	2.54%
Diversified Fmcg	1.46%
Automobiles	0.47%

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 28/02/2025

Company	% of NAV
Equity Holdings	
Automobiles	0.47%
● Mahindra & Mahindra Ltd.	0.47%
Banks	6.75%
● HDFC Bank Ltd.	3.39%
● ICICI Bank Ltd.	3.36%
Diversified Fmcg	1.46%
● Hindustan Unilever Ltd.	1.46%
Industrial Products	3.69%
● JTL Industries Ltd.	3.69%
IT - Software	3.63%
● Infosys Ltd.	3.63%
Petroleum Products	2.54%
● Reliance Industries Ltd.	2.54%
Equity Holdings Total	18.55%
Mutual Fund/Exchange Traded Funds	
Aif	0.35%
SBI CDMF-A2	0.35%
Mutual Fund Holding Total/Exchange Traded Funds	0.35%
CORPORATE DEBT	
NON-CONVERTIBLE DEBENTURES	
Nuclear Power Corporation	8.56%

- 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	5.68	6.86	9.06	10,568	10,686	10,906
3 Years	5.45	7.42	6.77	11,728	12,398	12,172
5 Years	6.19	8.29	5.41	13,507	14,896	13,015
Since Inception (June 1, 1998)	8.00	NA [^]	NA [^]	78,531	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	6.77	6.86	9.06	10,677	10,686	10,906
3 Years	6.46	7.42	6.77	12,068	12,398	12,172
5 Years	7.18	8.29	5.41	14,150	14,896	13,015
Since Inception (January 1, 2013)	7.66	8.87	6.53	24,517	28,059	21,571

Above returns are as on 28th February, 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 29, 2022	10.0000	12.0757	0.7200
	March 28, 2023	10.0000	11.5320	0.7200
	March 28, 2024	10.0000	11.8400	0.7200
Yearly Direct	March 26, 2021	10.0000	12.7622	0.7200
	March 29, 2022	10.0000	12.9901	0.7200
	March 28, 2024	10.0000	13.8352	0.7200
Monthly	December 27, 2024	10.0000	13.1369	0.0600
	January 28, 2025	10.0000	13.0367	0.0600
	February 27, 2025	10.0000	12.8897	0.0600
Monthly Direct	December 27, 2024	10.0000	13.4633	0.0600
	January 28, 2025	10.0000	13.3704	0.0600
	February 27, 2025	10.0000	13.2289	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

SCHEME FEATURES

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

Inception/Allotment Date: January 25, 2019

Fund Size:

AUM as on 28/02/2025: ₹ 349.48 Cr

Average AUM for February 2025: ₹ 376.42 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 13.5234	₹ 14.1054
Weekly IDCW Option	₹ 13.1282	₹ 13.2549
Monthly IDCW Option	₹ 13.2124	₹ 12.8239

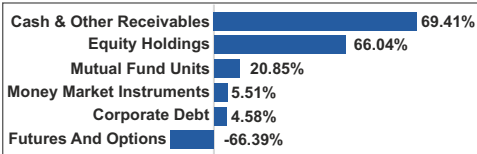
Expense Ratio:

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

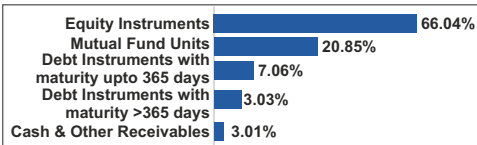
(for detailed bifurcation on TER, please see page no 70)

Annual Equity Portfolio Turnover Ratio: 2.30 times

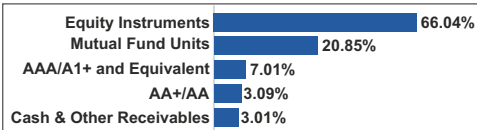
ASSET ALLOCATION (% OF NAV)



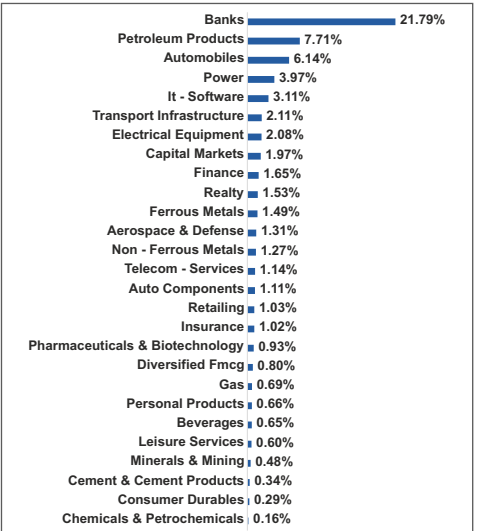
MATURITY PROFILE (% OF NAV)



RATING PROFILE (% OF NAV)



SECTOR ALLOCATION (% OF NAV)



INVESTMENT OBJECTIVE

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

PORTFOLIO AS ON 28/02/2025

Company	% of NAV	% of NAV (hedged)	Company	% of NAV	% of NAV (hedged)
Equity Holdings			ICICI Lombard General Insurance Co. Ltd.	0.01%	-0.01%
Aerospace & Defense	1.31%	-1.31%	IT - Software	3.11%	-3.13%
Bharat Electronics Ltd.	1.31%	-1.31%	Infosys Ltd.	1.97%	-1.98%
Auto Components	1.11%	-1.12%	Tata Consultancy Services Ltd.	0.99%	-1.00%
Samvardhana Motherson International Ltd.	0.77%	-0.77%	HCL Technologies Ltd.	0.14%	-0.14%
Exide Industries Ltd.	0.32%	-0.32%	Leisure Services	0.60%	-0.61%
Bosch Ltd.	0.02%	-0.02%	The Indian Hotels Company Ltd.	0.37%	-0.37%
Automobiles	6.14%	-6.17%	Indian Railway Catering & Tou. Corp. Ltd.	0.24%	-0.24%
Tata Motors Ltd.	4.61%	-4.64%	Minerals & Mining	0.48%	-0.49%
TVS Motor Company Ltd.	0.74%	-0.74%	NMDC Ltd.	0.48%	-0.49%
Maruti Suzuki India Ltd.	0.41%	-0.41%	Non - Ferrous Metals	1.27%	-1.27%
Mahindra & Mahindra Ltd.	0.36%	-0.37%	Hindustan Copper Ltd.	0.86%	-0.86%
Bajaj Auto Ltd.	0.02%	-0.02%	Hindalco Industries Ltd.	0.41%	-0.41%
Banks	21.79%	-21.93%	Personal Products	0.66%	-0.66%
ICICI Bank Ltd.	6.70%	-6.75%	Godrej Consumer Products Ltd.	0.43%	-0.43%
Axis Bank Ltd.	3.67%	-3.69%	Dabur India Ltd.	0.23%	-0.23%
Kotak Mahindra Bank Ltd.	2.77%	-2.79%	Petroleum Products	7.71%	-7.75%
Canara Bank	2.48%	-2.50%	Reliance Industries Ltd.	7.71%	-7.75%
HDFC Bank Ltd.	1.80%	-1.81%	Pharmaceuticals & Biotechnology	0.93%	-0.94%
Bank of Baroda	1.47%	-1.47%	Cipla Ltd.	0.45%	-0.45%
State Bank of India	1.37%	-1.38%	Biocoon Ltd.	0.28%	-0.28%
Bandhan Bank Ltd.	0.88%	-0.89%	Sun Pharmaceutical Industries Ltd.	0.21%	-0.21%
Punjab National Bank	0.64%	-0.64%	Power	3.97%	-3.98%
Beverages	0.65%	-0.65%	Tata Power Company Ltd.	3.93%	-3.94%
United Spirits Ltd.	0.62%	-0.62%	JSW Energy Ltd.	0.04%	-0.04%
Varun Beverages Limited	0.03%	-0.03%	Realty	1.53%	-1.54%
Capital Markets	1.97%	-1.98%	DLF Ltd.	1.41%	-1.41%
HDFC Asset Management Company Ltd.	1.04%	-1.05%	Godrej Properties Ltd.	0.12%	-0.13%
Multi Commodity Exchange Of India Ltd.	0.93%	-0.93%	Retailing	1.03%	-1.03%
Cement & Cement Products	0.34%	-0.35%	Info Edge (India) Ltd.	0.50%	-0.50%
ACC Ltd.	0.16%	-0.16%	Aditya Birla Fashion and Retail Ltd.	0.32%	-0.33%
Grasim Industries Ltd.	0.15%	-0.15%	Trent Ltd.	0.19%	-0.19%
The Ramco Cements Ltd.	0.04%	-0.04%	Zomato Ltd.	0.01%	-0.01%
Chemicals & Petrochemicals	0.16%	-0.16%	Telecom - Services	1.14%	-1.15%
Aarti Industries Ltd.	0.16%	-0.16%	Bharti Airtel Ltd.	0.75%	-0.75%
Consumer Durables	0.29%	-0.30%	Indus Towers Ltd.	0.39%	-0.40%
Titan Company Ltd.	0.28%	-0.28%	Transport Infrastructure	2.11%	-2.12%
Crompton Greaves Cons Electrical Ltd.	0.02%	-0.02%	GMR Airports Ltd.	2.11%	-2.12%
Diversified Fmcg	0.80%	-0.81%	Equity Holdings Total	66.04%	-66.39%
Hindustan Unilever Ltd.	0.71%	-0.72%	Mutual Fund/Exchange Traded Funds		
ITC Ltd.	0.09%	-0.09%	Mutual Fund	20.85%	
Electrical Equipment	2.08%	-2.09%	LIC MF LIQUID FUND-DR PLN-GR	15.31%	
Bharat Heavy Electricals Ltd.	1.88%	-1.89%	LIC MF LOW DURATION FUND-DR PLN-GR	5.54%	
ABB India Ltd.	0.18%	-0.18%	Mutual Fund Holding Total/Exchange Traded Funds	20.85%	
Ferrous Metals	1.49%	-1.49%	CORPORATE DEBT		
Siemens Ltd.	1.49%	-1.49%	NON-CONVERTIBLE DEBENTURES		
Tata Steel Ltd.	1.36%	-1.36%	Shriram Finance Ltd.	3.09%	
Steel Authority of India Ltd.	0.07%	-0.07%	National Bk for Agriculture & Rural Dev.	1.49%	
JSW Steel Ltd.	0.06%	-0.06%	NON-CONVERTIBLE DEBENTURES Total	4.58%	
Finance	1.65%	-1.66%	CORPORATE DEBT Total	4.58%	
Jio Financial Services Ltd.	1.07%	-1.07%	Money Market Instruments		
Aditya Birla Capital Ltd.	0.28%	-0.28%	Certificate of Deposit		
LIC Housing Finance Ltd.	0.16%	-0.16%	Punjab National Bank	2.70%	
REC Ltd.	0.08%	-0.08%	Certificate of Deposit Total	2.70%	
Power Finance Corporation Ltd.	0.07%	-0.07%	Commercial Paper		
Gas	0.69%	-0.69%	360 One Prime Ltd.	1.42%	
Petronet LNG Ltd.	0.49%	-0.49%	Piramal Capital and Housing Finance Ltd.	1.40%	
GAIL (India) Ltd.	0.20%	-0.20%	Commercial Paper Total	2.82%	
Insurance	1.02%	-1.02%	Money Market Instruments Total	5.51%	
HDFC Life Insurance Company Ltd.	0.80%	-0.81%	Cash & Other Receivables Total	3.01%	
ICICI Prudential Life Insurance Co Ltd.	0.20%	-0.20%	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	6.88	7.52	7.50	10,688	10,752	10,750
3 Years	6.03	6.74	6.35	11,923	12,163	12,029
5 Years	4.90	5.26	5.62	12,706	12,925	13,151
Since Inception (January 25, 2019)	5.07	5.52	5.90	13,523	13,873	14,185

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	7.58	7.52	7.50	10,758	10,752	10,750
3 Years	6.79	6.74	6.35	12,181	12,163	12,029
5 Years	5.64	5.26	5.62	13,159	12,925	13,151
Since Inception (January 25, 2019)	5.80	5.52	5.90	14,105	13,873	14,185

Above returns are as on 28th February, 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.

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 28/02/2025: ₹ 446.83 Cr

Average AUM for February 2025: ₹ 447.57 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 9.7807	₹ 9.7878
IDCW Option	₹ 9.7807	₹ 9.7878

Expense Ratio:

Regular: 2.31% **Direct:** 0.56%

(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	47.13%
Cash & Other Receivables	34.58%
Mutual Fund Units	12.63%
Corporate Debt	3.36%
Government Bond And Treasury Bill	2.30%

MATURITY PROFILE (% OF NAV)

Equity Instruments	47.13%
Cash & Other Receivables	34.58%
Mutual Fund Units	12.63%
Debt Instruments with maturity >365 days	5.66%

RATING PROFILE (% OF NAV)

Equity Instruments	59.76%
Cash & Other Receivables	34.58%
AAA/A1+ and Equivalent	3.36%
Sovereign	2.30%

SECTOR ALLOCATION (% OF NAV)

Banks	8.11%
Finance	7.52%
Construction	3.00%
Pharmaceuticals & Biotechnology	2.96%
Automobiles	2.94%
IT - Software	2.82%
Chemicals & Petrochemicals	2.55%
Beverages	2.11%
Consumer Durables	2.03%
Power	1.94%
Petroleum Products	1.93%
Consumable Fuels	1.52%
Aerospace & Defense	1.48%
Fertilizers & Agrochemicals	1.39%
Gas	1.36%
Cement & Cement Products	1.35%
Healthcare Services	1.28%
Capital Markets	0.44%
Minerals & Mining	0.42%

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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense 1.48%	
Bharat Electronics Ltd.	1.48%
Automobiles 2.94%	
Hero MotoCorp Ltd.	1.69%
Maruti Suzuki India Ltd.	1.25%
Banks 8.11%	
Kotak Mahindra Bank Ltd.	2.61%
HDFC Bank Ltd.	1.95%
Axis Bank Ltd.	1.83%
State Bank of India	1.71%
Beverages 2.11%	
VARUN BEVERAGES LIMITED	1.66%
Allied Blenders And Distillers Ltd.	0.45%
Capital Markets 0.44%	
Nippon Life India Asset Management Ltd.	0.44%
Cement & Cement Products 1.35%	
Grasim Industries Ltd.	0.86%
Ultratech Cement Ltd.	0.49%
Chemicals & Petrochemicals 2.55%	
Deepak Nitrite Ltd.	1.30%
Navin Fluorine International Ltd.	1.25%
Construction 3.00%	
Larsen & Toubro Ltd.	1.76%
KEC International Ltd.	1.24%
Consumable Fuels 1.52%	
Coal India Ltd.	1.52%
Consumer Durables 2.03%	
Blue Star Ltd.	2.03%
Fertilizers & Agrochemicals 1.39%	
P I INDUSTRIES LIMITED	1.39%
Finance 7.52%	
Power Finance Corporation Ltd.	1.85%
REC Ltd.	1.75%
SBI Cards & Payment Services Ltd.	1.52%
Bajaj Finserv Ltd.	1.50%
Bajaj Finance Ltd.	0.90%
• Top 10 holdings	

Market Capitalisation, as prescribed by AMFI

Mcap Category	Percentage
Large Cap	33.19%
Mid Cap	7.94%
Small Cap	6.00%
Total Equity	47.13%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
Gas 1.36%	
Mahanagar Gas Ltd.	1.36%
Healthcare Services 1.28%	
Apollo Hospitals Enterprise Ltd.	1.28%
IT - Software 2.82%	
Infosys Ltd.	1.41%
Tata Consultancy Services Ltd.	1.41%
Minerals & Mining 0.42%	
MOIL Ltd.	0.42%
Petroleum Products 1.93%	
Reliance Industries Ltd.	1.93%
Pharmaceuticals & Biotechnology 2.96%	
Cipla Ltd.	1.29%
Sun Pharmaceutical Industries Ltd.	0.84%
Piramal Pharma Ltd.	0.83%
Power 1.94%	
Tata Power Company Ltd.	1.48%
CESC Ltd.	0.45%
Equity Holdings Total 47.13%	
Mutual Fund/Exchange Traded Funds	
Mutual Fund	10.41%
Capital Markets 2.22%	
LIC MF GOLD EXCHANGE TRADED FUND	10.41%
ADITYA BIRLA SUNLIFE SILVER ETF	2.22%
Mutual Fund Holding Total/Exchange Traded Funds 12.63%	
CORPORATE DEBT	
NON-CONVERTIBLE DEBENTURES	
Power Finance Corporation Ltd.	3.36%
NON-CONVERTIBLE DEBENTURES Total 3.36%	
CORPORATE DEBT Total 3.36%	
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.18% GOVT OF INDIA RED 24-07-2037	2.30%
Government Bond Total 2.30%	
GOVERNMENT BOND AND TREASURY BILL Total 2.30%	
Cash & Other Receivables Total 34.58%	
Grand Total 100.00%	

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

For product labelling please refer page no. 79

SCHEME FEATURES

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

Inception/Allotment Date: June 19, 1989

Fund Size:

AUM as on 28/02/2025: ₹ 450.36 Cr

Average AUM for February 2025: ₹ 469.18 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

- Rs. 10,000/- under 10 years term, Rs. 1,000/ Rs. 3,000 under Monthly/ Quarterly SIP respectively.
- 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
IDCW Option	₹ 32.9309	₹ 36.4629

Expense Ratio:

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 10.77%

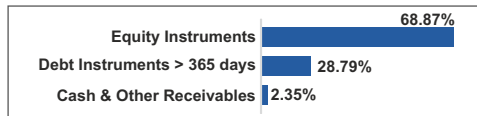
Portfolio Beta 1.02

Sharpe Ratio 0.12

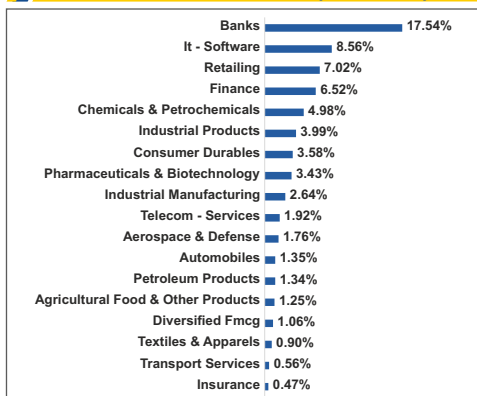
Risk Free Rate assumed to be 6.40%

(MIBOR as of 28th February 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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	1.76%
Bharat Electronics Ltd.	1.76%
Agricultural Food & Other Products	1.25%
Tata Consumer Products Ltd.	1.25%
Automobiles	1.35%
Maruti Suzuki India Ltd.	1.35%
Banks	17.54%
• ICICI Bank Ltd.	7.61%
• HDFC Bank Ltd.	4.92%
Axis Bank Ltd.	2.01%
Kotak Mahindra Bank Ltd.	1.35%
State Bank of India	0.97%
The Federal Bank Ltd.	0.69%
Chemicals & Petrochemicals	4.98%
• SRF Ltd.	2.27%
Vinati Organics Ltd.	1.00%
Navin Fluorine International Ltd.	0.92%
Pidlite Industries Ltd.	0.79%
Consumer Durables	3.58%
• Titan Company Ltd.	2.08%
Cera Sanitaryware Ltd.	0.84%
Bajaj Electricals Ltd.	0.65%
Diversified Fmcg	1.06%
Hindustan Unilever Ltd.	1.06%
Finance	6.52%
• Bajaj Finance Ltd.	2.51%
Bajaj Finserv Ltd.	1.45%
L&T Finance Ltd.	0.78%
Creditaccess Grameen Ltd.	0.67%
SBI Cards & Payment Services Ltd.	0.64%
Five Star Business Finance Ltd.	0.48%
Industrial Manufacturing	2.64%
• Pitti Engineering Ltd.	2.64%
Industrial Products	3.99%
KSB Ltd.	2.00%
Carborundum Universal Ltd.	1.07%
SKF India Ltd.	0.60%
RHI Magnesita India Ltd.	0.33%
Insurance	0.47%
Star Health & Allied Insurance Co Ltd.	0.47%
IT - Software	8.56%
• Infosys Ltd.	4.95%
• Top 10 holdings *PARTLY PAID UP FV 1.25	

Market Capitalisation, as prescribed by AMFI	
Mcap Category	Percentage
Large Cap	48.42%
Mid Cap	7.33%
Small Cap	13.12%
Total Equity	68.87%

Data as on last working day. For the Definition of Market Capitalisation, please refer page no. 77.

Company	% of NAV
• Tata Consultancy Services Ltd.	2.63%
Coforge Ltd.	0.98%
Petroleum Products	1.34%
Reliance Industries Ltd.	1.34%
Pharmaceuticals & Biotechnology	3.43%
• Divi's Laboratories Ltd.	2.34%
Alkem Laboratories Ltd.	1.09%
Retailing	7.02%
• Trent Ltd.	4.32%
Avenue Supermarts Ltd.	1.81%
Aditya Birla Fashion and Retail Ltd.	0.89%
Telecom - Services	1.92%
Bharti Airtel Ltd.	1.82%
Bharti Airtel Ltd. PARTLY PAID UP FV 1.25	0.10%
Textiles & Apparels	0.90%
Gokaldas Exports Ltd.	0.90%
Transport Services	0.56%
Transport Corporation Of India Ltd.	0.56%
Equity Holdings Total	68.87%
CORPORATE DEBT	
NON-CONVERTIBLE DEBENTURES	
Power Finance Corporation Ltd.	3.58%
Jamnagar Utilities & Power Pvt. Ltd.	2.26%
Indian Railway Finance Corporation Ltd.	1.16%
Export Import Bank of India	1.11%
National Bk for Agriculture & Rural Dev.	1.10%
Nuclear Power Corporation	0.24%
NON-CONVERTIBLE DEBENTURES Total	9.45%
CORPORATE DEBT Total	9.45%
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.18% GOVT OF INDIA RED 24-07-2037	5.71%
7.41% GOVT OF INDIA RED 19-12-2036	2.35%
Government Bond Total	8.06%
State Government Bond	
7.7% KARNATAKA SDL RED 08-11-2033	5.87%
7.63% MAHARASHTRA SDL RED 31-01-2036	3.47%
7.98% KERALA SDL RED 29-06-2026	1.14%
7.19% TAMILNADU SDL RED 27-11-2030	0.80%
State Government Bond Total	11.27%
GOVERNMENT BOND AND TREASURY BILL Total	19.33%
Cash & Other Receivables Total	2.35%
Grand Total	100.00%

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	2.56	3.30	1.89	10,256	10,330	10,189
3 Years	7.36	10.50	10.92	12,379	13,497	13,652
5 Years	11.02	14.06	15.94	16,877	19,319	20,966
Since Inception (June 19, 1989)	9.63	NA	NA	2,66,506	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	3.64	3.30	1.89	10,364	10,330	10,189
3 Years	8.40	10.50	10.92	12,740	13,497	13,652
5 Years	12.05	14.06	15.94	17,671	19,319	20,966
Since Inception (January 1, 2013)	11.37	12.43	13.31	36,440	40,814	44,810

Above returns are as on 28th February, 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

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 28/02/2025: ₹ 1,017.69 Cr

Average AUM for February 2025: ₹ 965.44 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹1306.8219	₹1316.4092
Daily IDCW Option	-	₹1055.7653
Weekly IDCW Option	₹1149.5789	₹1021.3092
IDCW Option	₹1155.4896	₹1316.1236

Expense Ratio:

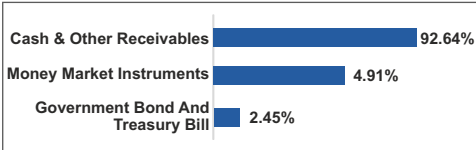
Regular: 0.20%; **Direct:** 0.07%

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

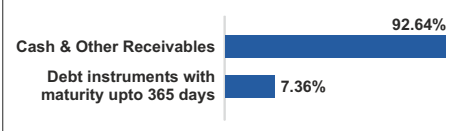
Portfolio Metrics:

Average Maturity	3.15 day
Macaulay Duration	3.15 day
Modified Duration	3.15 day
Yield to Maturity (YTM)	6.33%

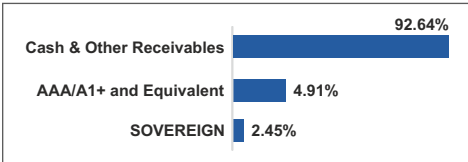
ASSET ALLOCATION (% OF NAV)



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 28/02/2025

Company	Rating	% of NAV
Money Market Instruments		
Commercial Paper		
Aditya Birla Finance Ltd.	ICRA A1+	4.91%
Commercial Paper Total		4.91%
Money Market Instruments Total		4.91%
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 DAYS TBILL RED 06-03-2025	SOVEREIGN	1.47%
91 DAYS TBILL RED 13-03-2025	SOVEREIGN	0.49%
182 DAYS TBILL RED 13-03-2025	SOVEREIGN	0.49%
Treasury Bill Total		2.45%
GOVERNMENT BOND AND TREASURY BILL Total		2.45%
Cash & Other Receivables Total		92.64%
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	6.04	6.21	7.48	10,012	10,012	10,014
15 Days	6.08	6.24	6.57	10,025	10,026	10,027
30 Days	6.15	6.30	7.66	10,049	10,050	10,061
1 Year	6.53	6.68	7.50	10,653	10,668	10,750
3 Years	6.07	6.25	6.35	11,935	11,997	12,029
5 Years	4.85	5.03	5.63	12,674	12,786	13,149
Since Inception (July 18, 2019)	4.88	5.04	5.73	13,068	13,186	13,677

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	6.17	6.21	7.48	10,012	10,012	10,014
15 Days	6.21	6.24	6.57	10,026	10,026	10,027
30 Days	6.28	6.30	7.66	10,050	10,050	10,061
1 Year	6.66	6.68	7.50	10,666	10,668	10,750
3 Years	6.20	6.25	6.35	11,981	11,997	12,029
5 Years	4.99	5.03	5.63	12,757	12,786	13,149
Since Inception (July 18, 2019)	5.01	5.04	5.73	13,164	13,186	13,677

Above returns are as on 28th February, 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 28/02/2025: ₹ 11,780.16 Cr

Average AUM for February 2025: ₹ 12,146.32 Cr

The AUM and AAUM of the scheme include investments made by other Schemes of LIC Mutual Fund aggregating to Rs 55.94 Cr and Rs 56.82 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 4614.2858	₹ 4677.5542
Daily IDCW Option	₹ 1000.1751	₹ 1033.4643
Weekly IDCW Option	₹ 1001.3054	₹ 1015.4560
Monthly IDCW Option	₹ 1117.8670	₹ 1135.4645

Expense Ratio:

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

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

Portfolio Metrics:

Average Maturity	49 days
Macaulay Duration	49 days
Modified Duration	49 days
Yield to Maturity (YTM)	7.41%

ASSET ALLOCATION (% OF NAV)

Money Market Instruments	80.50%
Government Bond And Treasury Bill	20.21%
Corporate Debt	1.73%
Mutual Fund Units	0.24%
Cash & Other Receivables	-2.68%

MATURITY PROFILE (% of NAV)

Debt instruments with maturity Up to 60 Days	55.42%
Debt Instruments > 60 days Up to 91 days	47.02%
Mutual Fund Units	0.24%
Cash & Other Receivables	-2.68%

RATING PROFILE (% of NAV)

AAA/A1+ and Equivalent	80.50%
Sovereign	20.21%
AA/AA	1.73%
Mutual Fund Units	0.24%
Cash & Other Receivables	-2.68%

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 28/02/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.24%
SBI CDMDF-A2		0.24%
Mutual Fund Holding Total/Exchange Traded Funds 0.24%		
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
Shriram Finance Ltd.	CRISIL AA+	1.28%
Tata Steel Ltd.	CARE AA+	0.46%
NON-CONVERTIBLE DEBENTURES Total 1.73%		
CORPORATE DEBT Total 1.73%		
Money Market Instruments		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	9.66%
Punjab National Bank	CRISIL A1+	6.31%
HDFC Bank Ltd.	CRISIL A1+	5.90%
Axis Bank Ltd.	CRISIL A1+	5.23%
National Bk for Agriculture & Rural Dev.	CRISIL A1+	2.12%
UCO Bank	CRISIL A1+	1.67%
Indian Bank	FITCH A1+	1.46%
Canara Bank	CRISIL A1+	1.06%
Indian Overseas Bank	CARE A1+	0.84%
Certificate of Deposit Total 34.24%		
Commercial Paper		
National Bk for Agriculture & Rural Dev.	CRISIL A1+	7.58%
Export Import Bank of India	CRISIL A1+	6.34%
Reliance Retail Ventures Ltd.	CRISIL A1+	4.20%
Motilal Oswal Financial Services Ltd.	CRISIL A1+	3.33%
Small Industries Development Bk of India	CRISIL A1+	2.54%
360 One Prime Ltd.	ICRA A1+	1.72%
Bajaj Financial Securities Ltd.	CRISIL A1+	1.70%
HDFC Securities Ltd.	CRISIL A1+	1.69%
Standard Chartered Capital Ltd.	CRISIL A1+	1.68%
Godrej Finance Ltd.	CRISIL A1+	1.67%

Company	Rating	% of NAV
Piramal Capital and Housing Finance Ltd.	CRISIL A1+	1.66%
Godrej Properties Ltd.	ICRA A1+	1.65%
Bajaj Finance Ltd.	CRISIL A1+	1.46%
Network18 Media & Investments Ltd.	ICRA A1+	1.27%
Godrej Housing Finance Ltd.	CRISIL A1+	1.27%
Godrej Industries Ltd.	ICRA A1+	1.25%
Aditya Birla Housing Finance Ltd.	ICRA A1+	0.85%
ICICI Securities Ltd.	CRISIL A1+	0.85%
IGH Holdings Private Ltd.	CRISIL A1+	0.84%
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.83%
Kotak Securities Ltd.	ICRA A1+	0.83%
Nuvama Wealth Management Ltd.	CRISIL A1+	0.62%
Axis Securities Ltd.	ICRA A1+	0.42%
Commercial Paper Total 46.26%		
Money Market Instruments Total 80.50%		
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 DAYS TBILL RED 17-04-2025	SOVEREIGN	3.37%
91 DAYS TBILL RED 08-05-2025	SOVEREIGN	3.36%
91 DAYS TBILL RED 06-03-2025	SOVEREIGN	2.97%
91 DAYS TBILL RED 10-04-2025	SOVEREIGN	2.53%
91 DAYS TBILL RED 01-05-2025	SOVEREIGN	2.10%
91 DAYS TBILL RED 24-04-2025	SOVEREIGN	1.68%
91 DAYS TBILL RED 30-05-2025	SOVEREIGN	1.67%
91 DAYS TBILL RED 15-05-2025	SOVEREIGN	1.26%
182 DAYS TBILL RED 24-04-2025	SOVEREIGN	0.80%
91 DAYS TBILL RED 20-03-2025	SOVEREIGN	0.42%
364 DAYS TBILL RED 03-04-2025	SOVEREIGN	0.06%
Treasury Bill Total 20.21%		
GOVERNMENT BOND AND TREASURY BILL Total 20.21%		
Cash & Other Receivables Total -2.68%		
Grand Total 100.00%		

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	6.55	6.70	7.48	10,013	10,013	10,014
15 Days	6.59	6.68	6.57	10,027	10,027	10,027
30 Days	6.91	6.97	7.66	10,055	10,056	10,061
1 Year	7.29	7.22	7.50	10,729	10,722	10,750
3 Years	6.55	6.65	6.35	12,099	12,131	12,029
5 Years	5.38	5.48	5.63	13,000	13,056	13,149
Since Inception (March 18, 2002)	6.92	NA^	5.99	46,446	NA^	38,063

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	6.69	6.70	7.48	10,013	10,013	10,013
15 Days	6.74	6.68	6.57	10,028	10,028	10,027
30 Days	7.05	6.97	7.66	10,056	10,056	10,061
1 Year	7.37	7.22	7.50	10,737	10,722	10,750
3 Years	6.66	6.65	6.35	12,134	12,131	12,029
5 Years	5.49	5.48	5.63	13,066	13,056	13,149
Since Inception (January 1, 2013)	6.87	6.76	6.51	22,437	22,165	21,530

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 28th February, 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.

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 28/02/2025: ₹ 365.85 Cr

Average AUM for February 2025: ₹ 351.94 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 1289.9497	₹ 1315.0011
Daily IDCW Option	₹ 1093.4116	₹ 1102.1317
Weekly IDCW Option	₹ 1030.3862	₹ 1102.0353
Monthly IDCW Option	₹ 1290.1516	₹ 1314.8585

Expense Ratio:

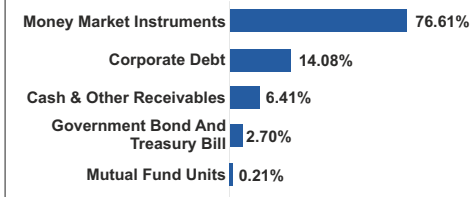
Regular: 0.95%; **Direct:** 0.25%

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

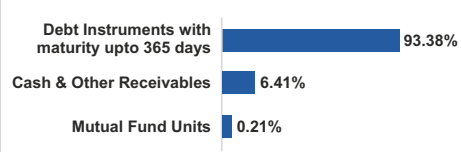
Portfolio Metrics:

Average Maturity	4.95 Months
Macaulay Duration	4.95 Months
Modified Duration	4.92 Months
Yield to Maturity (YTM)	7.59%

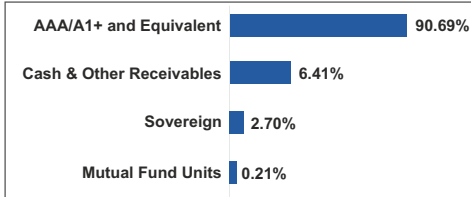
ASSET ALLOCATION (% OF NAV)



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 28/02/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.21%
SBI CDMD--A2		0.21%
Mutual Fund Holding Total/Exchange Traded Funds		
		0.21%
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
Power Finance Corporation Ltd.	CRISIL AAA	7.08%
National Bk for Agriculture & Rural Dev.	CRISIL AAA	7.00%
NON-CONVERTIBLE DEBENTURES Total		
		14.08%
CORPORATE DEBT Total		
		14.08%
Money Market Instruments		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	6.73%
Small Industries Development Bk of India	CRISIL A1+	6.69%
ICICI Bank Ltd.	CRISIL A1+	6.67%
Axis Bank Ltd.	CRISIL A1+	6.59%
HDFC Bank Ltd.	CRISIL A1+	6.46%
IDFC First Bank Ltd.	CRISIL A1+	6.39%
IndusInd Bank Ltd.	CRISIL A1+	5.12%
AU Small Finance Bank Ltd.	CRISIL A1+	3.92%
Certificate of Deposit Total		
		48.57%
Commercial Paper		
Bajaj Finance Ltd.	CRISIL A1+	6.77%
Kotak Securities Ltd.	ICRA A1+	6.71%
Export Import Bank of India	CRISIL A1+	6.48%
360 One Prime Ltd.	ICRA A1+	4.06%
Time Technoplast Ltd.	ICRA A1+	4.03%
Commercial Paper Total		
		28.04%
Money Market Instruments Total		
		76.61%
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 DAYS TBILL RED 15-05-2025	SOVEREIGN	1.35%
182 DAYS TBILL RED 23-05-2025	SOVEREIGN	1.35%
Treasury Bill Total		
		2.70%
GOVERNMENT BOND AND TREASURY BILL Total		
		2.70%
Cash & Other Receivables Total		
		6.41%
Grand Total		
		100.00%

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	6.85	7.55	7.50	10,685	10,755	10,750
3 Years	6.06	6.84	6.35	11,931	12,198	12,029
5 Years	5.28	5.95	5.62	12,936	13,353	13,151
Since Inception (November 27, 2019)	5.32	5.95	5.59	13,137	13,551	13,316

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	7.62	7.55	7.50	10,762	10,755	10,750
3 Years	6.52	6.84	6.35	12,089	12,198	12,029
5 Years	5.65	5.92	5.62	13,166	13,353	13,151
Since Inception (November 27, 2019)	5.65	5.95	5.59	13,369	13,551	13,316

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 28th February, 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 28/02/2025: ₹ 19.94 Cr
Average AUM for February 2025: ₹ 20.87 Cr

Load Structure:

Exit Load: Nil

First Tier Benchmark: NIFTY Money Market Index A-I

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

Fund Manager:

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

NAV as on February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 1159.4027	₹ 1172.4082
IDCW Option	₹ 1159.4027	₹ 1172.4083

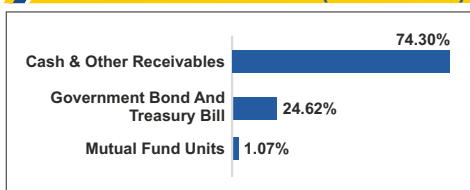
Expense Ratio:

Regular: 1.02%; **Direct:** 0.59%
(for detailed bifurcation on TER, please see page no 70)

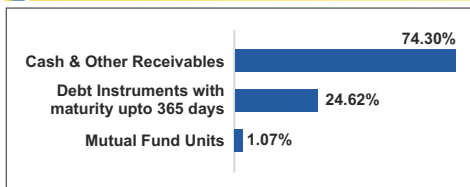
Portfolio Metrics:

Average Maturity	28 days
Macaulay Duration	28 days
Modified Duration	28 days
Yield to Maturity (YTM)	6.28%

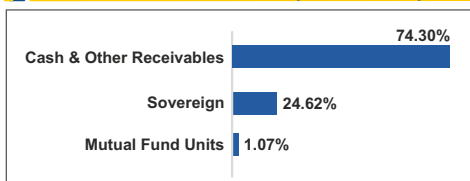
ASSET ALLOCATION (% OF NAV)



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 28/02/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		1.07%
SBI CDMDF--A2		1.07%
Mutual Fund Holding Total/Exchange Traded Funds		1.07%
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 DAYS TBILL RED 12-06-2025	SOVEREIGN	24.62%
Treasury Bill Total		24.62%
GOVERNMENT BOND AND TREASURY BILL Total		24.62%
Cash & Other Receivables Total		74.30%
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	5.35	6.54	7.48	10,010	10,013	10,014
15 Days	5.35	6.76	6.57	10,022	10,028	10,027
30 Days	5.53	7.21	7.66	10,044	10,057	10,061
1 Year	5.86	7.50	7.50	10,586	10,750	10,750
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (August 1, 2022)	5.90	7.18	6.92	11,594	11,960	11,885

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	5.78	6.54	7.48	10,011	10,013	10,014
15 Days	5.79	6.76	6.57	10,024	10,028	10,027
30 Days	5.96	7.21	7.66	10,048	10,057	10,061
1 Year	6.31	7.50	7.50	10,631	10,750	10,750
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (August 1, 2022)	6.36	7.18	6.92	11,724	11,960	11,885

Above returns are as on 28th February, 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.

For product labelling please refer page no. 80

For PRC Matrix please refer page no. 82

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 28/02/2025: ₹ 2,058.92 Cr

Average AUM for February 2025: ₹ 2,089.14 Cr

The AUM and AAUM of the scheme include investments made by other Schemes of LIC Mutual Fund aggregating to Rs 19.36 Cr and Rs 18.95 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 38.4943	₹ 41.6402
Daily IDCW Option	₹ 10.6756	₹ 10.0500
Weekly IDCW Option	₹ 13.2171	₹ 14.5052
Monthly IDCW Option	₹ 13.2738	₹ 21.7474

Expense Ratio:

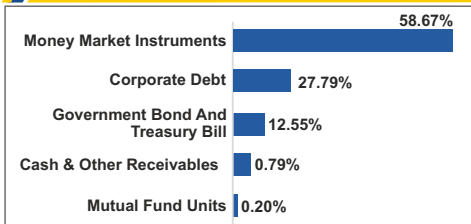
Regular: 0.96%; **Direct:** 0.26%

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

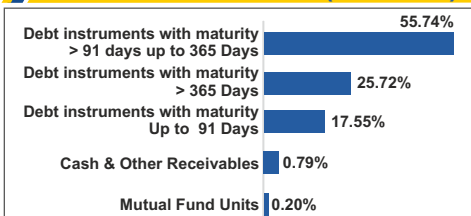
Portfolio Metrics:

Average Maturity	351 days
Macaulay Duration	330 days
Modified Duration	318 days
Yield to Maturity (YTM)	7.56%

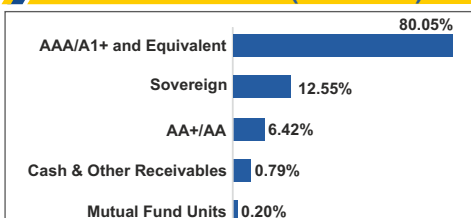
ASSET ALLOCATION (% OF NAV)



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 28/02/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.20%
SBI CDMDF--A2		0.20%
Mutual Fund Holding Total/Exchange Traded Funds		
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
Power Finance Corporation Ltd.	CRISIL AAA	5.01%
National Bk for Agriculture & Rural Dev.	CRISIL AAA	5.00%
Shriram Finance Ltd.	CRISIL AA+	3.93%
REC Ltd.	CRISIL AAA	3.69%
National Bk for Agriculture & Rural Dev.	ICRA AAA	2.62%
GIC Housing Finance Ltd.	CRISIL AA+	2.49%
REC Ltd.	ICRA AAA	1.29%
National Housing Bank	CRISIL AAA	1.28%
LIC Housing Finance Ltd.	CRISIL AAA	1.26%
Aditya Birla Housing Finance Ltd.	CRISIL AAA	1.24%
NON-CONVERTIBLE DEBENTURES Total		
CORPORATE DEBT Total		
Money Market Instruments		
Certificate of Deposit		
HDFC Bank Ltd.	CRISIL A1+	9.33%
Small Industries Development Bk of India	CRISIL A1+	6.92%
Punjab National Bank	CRISIL A1+	5.98%
Axis Bank Ltd.	CRISIL A1+	4.68%
ICICI Bank Ltd.	CRISIL A1+	4.66%
Bank of Baroda	FITCH A1+	3.57%
Kotak Mahindra Bank Ltd.	CRISIL A1+	2.37%
Canara Bank	CRISIL A1+	2.30%
National Bk for Agriculture & Rural Dev.	CRISIL A1+	2.27%
AU Small Finance Bank Ltd.	CRISIL A1+	0.46%
IndusInd Bank Ltd.	CRISIL A1+	0.23%
Certificate of Deposit Total		
Commercial Paper		
Time Technoplast Ltd.	ICRA A1+	5.21%
ICICI Securities Ltd.	CRISIL A1+	2.43%
Sundaram Finance Ltd.	CRISIL A1+	2.40%
Small Industries Development Bk of India	CRISIL A1+	2.38%
Aditya Birla Finance Ltd.	ICRA A1+	2.34%
Export Import Bank of India	CRISIL A1+	1.15%
Commercial Paper Total		
Money Market Instruments Total		
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.32% GOVT OF INDIA RED 13-11-2030	SOVEREIGN	2.55%
7.02% GOVT OF INDIA RED 18-06-2031	SOVEREIGN	1.25%
Government Bond Total		
Treasury Bill		
364 DAYS TBILL RED 02-05-2025	SOVEREIGN	4.80%
182 DAYS TBILL RED 08-05-2025	SOVEREIGN	1.20%
Treasury Bill Total		
State Government Bond		
7.61% MAHARASHTRA SDL RED 11-05-2029	SOVEREIGN	1.53%
7.03% ODISHA SDL RED 29-01-2031	SOVEREIGN	1.22%
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 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	7.02	7.53	7.50	10,702	10,753	10,750
3 Years	5.99	6.65	6.35	11,909	12,133	12,029
5 Years	5.63	6.05	5.62	13,152	13,416	13,151
Since Inception (June 9, 2003)	6.40	7.05	5.97	38,494	44,001	35,257

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	7.77	7.53	7.50	10,777	10,753	10,750
3 Years	6.66	6.65	6.35	12,135	12,133	12,029
5 Years	6.25	6.05	5.62	13,548	13,416	13,151
Since Inception (January 1, 2013)	7.19	7.48	6.51	23,282	24,063	21,530

Above returns are as on 28th February, 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

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.

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 28/02/2025: ₹ 192.70 Cr

Average AUM for February 2025: ₹ 192.39 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 69.7486	₹ 74.9093
IDCW Option	₹ 15.2886	₹ 18.0988
Quarterly IDCW Option	₹ 15.2885	₹ 18.0989
Annual IDCW Option	₹ 15.2886	₹ 18.0987

Expense Ratio:

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

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

Portfolio Metrics:

Average Maturity	7.91 years
Macaulay Duration	6.13 years
Modified Duration	5.89 years
Yield to Maturity (YTM)	7.12%

ASSET ALLOCATION (% OF NAV)

Government Bond And Treasury Bill	87.18%
Corporate Debt	10.85%
Cash & Other Receivables	1.72%
Mutual Fund Units	0.26%

MATURITY PROFILE (% of NAV)

Debt instruments with maturity >365 days	98.02%
Mutual Fund Units	1.72%
Cash & Other Receivables	0.26%

RATING PROFILE (% of NAV)

Sovereign	87.18%
AAA/A1+ and Equivalent	10.85%
Cash & Other Receivables	1.72%
Mutual Fund Units	0.26%

INVESTMENT OBJECTIVE

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

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

PORTFOLIO AS ON 28/02/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.26%
SBI CDMDF--A2		0.26%
Mutual Fund Holding Total/Exchange Traded Funds		
		0.26%
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
HDFC Bank Ltd.	CRISIL AAA	5.57%
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	5.28%
NON-CONVERTIBLE DEBENTURES Total		10.85%
CORPORATE DEBT Total		10.85%
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.10% GOVT OF INDIA RED 08-04-2034	SOVEREIGN	24.24%
7.18% GOVT OF INDIA RED 14-08-2033	SOVEREIGN	6.67%
6.79% GOVT OF INDIA RED 07-10-2034	SOVEREIGN	3.75%
Government Bond Total		34.65%
State Government Bond		
7.7% MAHARASHTRA SDL RED 08-03-2033	SOVEREIGN	22.17%
7.8% GUJARAT SDL RED 20-07-2032	SOVEREIGN	13.58%
7.64% MAHARASHTRA SDL RED 28-09-2032	SOVEREIGN	8.27%
7.71% MAHARASHTRA SDL RED 08-11-2033	SOVEREIGN	6.86%
7.72% MAHARASHTRA SDL RED 25-05-2034	SOVEREIGN	1.65%
State Government Bond Total		52.52%
GOVERNMENT BOND AND TREASURY BILL Total		87.18%
Cash & Other Receivables Total		1.72%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	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	7.67	7.93	9.06	10,767	10,793	10,906
3 Years	6.34	6.26	6.77	12,026	12,001	12,172
5 Years	5.34	6.41	5.41	12,974	13,647	13,015
Since Inception (June 23, 1999)	7.85	9.05	NA^	69,749	92,607	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	8.76	7.93	9.06	10,876	10,793	10,906
3 Years	7.18	6.26	6.77	12,313	12,001	12,172
5 Years	6.05	6.41	5.41	13,415	13,647	13,015
Since Inception (January 1, 2013)	7.17	7.88	6.59	23,228	25,162	21,746

Above returns are as on 28th February, 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 28/02/2025: ₹ 1,881.91 Cr
Average AUM for February 2025: ₹ 1,876.06 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 33.5588	₹ 36.1319
Daily IDCW Option	₹ 11.1245	₹ 14.3003
Weekly IDCW Option	₹ 10.2179	₹ 10.0495
Monthly IDCW Option	₹ 12.5598	₹ 13.6077

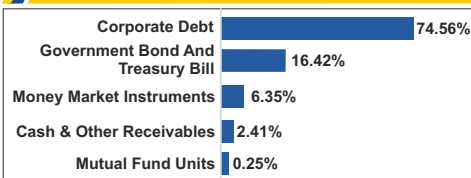
Expense Ratio:

Regular: 0.78%; **Direct:** 0.28%
(for detailed bifurcation on TER, please see page no 70)

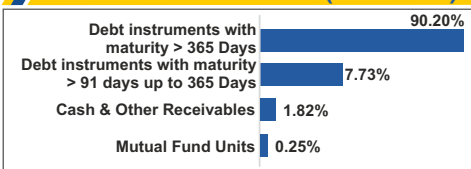
Portfolio Metrics:

Average Maturity	4.65 years
Macaulay Duration	3.90 years
Modified Duration	3.68 years
Yield to Maturity (YTM)	7.3%

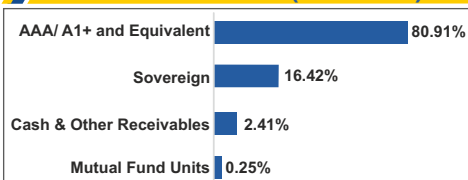
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to 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 28/02/2025

Company	Rating	% of NAV	Company	Rating	% of NAV			
Mutual Fund/Exchange Traded Funds								
Aif		0.25%	Indian Oil Corporation Ltd.	CRISIL AAA	0.76%			
SBI CDMDF--A2		0.25%	NON-CONVERTIBLE DEBENTURES Total					
Mutual Fund Holding Total/Exchange Traded Funds			74.56%					
CORPORATE DEBT								
NON-CONVERTIBLE DEBENTURES								
Indian Railway Finance Corporation Ltd.	CRISIL AAA	9.51%	Certificate of Deposit					
Power Finance Corporation Ltd.	CRISIL AAA	8.85%	Axis Bank Ltd.	CRISIL A1+	3.82%			
Export Import Bank of India	CRISIL AAA	8.02%	HDFC Bank Ltd.	CRISIL A1+	2.53%			
REC Ltd.	CRISIL AAA	5.79%	Certificate of Deposit Total					
Small Industries Development Bk of India	CRISIL AAA	5.48%	6.35%					
Power Grid Corporation of India Ltd.	CRISIL AAA	4.92%	Money Market Instruments Total					
National Bk for Agriculture & Rural Dev.	ICRA AAA	4.03%	6.35%					
National Bk for Agriculture & Rural Dev.	CRISIL AAA	3.98%	GOVERNMENT BOND AND TREASURY BILL					
NLC India Ltd.	ICRA AAA	3.46%	Government Bond					
Bank of Baroda	ICRA AAA	2.75%	7.10% GOVT OF INDIA RED 08-04-2034	SOVEREIGN	4.55%			
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.70%	7.18% GOVT OF INDIA RED 14-08-2033	SOVEREIGN	2.68%			
NHPC Ltd.	ICRA AAA	2.48%	6.79% GOVT OF INDIA RED 07-10-2034	SOVEREIGN	1.37%			
National Highways Authority of India	CRISIL AAA	1.47%	6.79% GOVT OF INDIA SGRB RED 02-12-2034	SOVEREIGN	1.35%			
REC Ltd.	ICRA AAA	1.41%	Government Bond Total					
National Housing Bank	CRISIL AAA	1.41%	9.95%					
Indian Oil Corporation Ltd.	FITCH AAA	1.37%	State Government Bond					
Small Industries Development Bk of India	ICRA AAA	1.37%	7.71% GUJARAT SDL RED 08-03-2034	SOVEREIGN	2.28%			
Nuclear Power Corporation	ICRA AAA	1.34%	7.66% GUJARAT SDL RED 10-01-2032	SOVEREIGN	1.38%			
National Housing Bank	CARE AAA	1.33%	7.7% MAHARASHTRA SDL RED 08-03-2033	SOVEREIGN	1.14%			
Housing & Urban Development Corp Ltd.	ICRA AAA	1.32%	7.72% MAHARASHTRA SDL RED 25-05-2034	SOVEREIGN	0.84%			
Punjab National Bank - Additional Tier II Bonds (Under Basel III)	CRISIL AAA	0.80%	7.47% MAHARASHTRA SDL RED 13-09-2034	SOVEREIGN	0.84%			
			State Government Bond Total					
			6.48%					
			GOVERNMENT BOND AND TREASURY BILL Total					
			16.42%					
			Cash & Other Receivables Total					
			2.41%					
			Grand Total					
			100.00%					

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY Banking & PSU Debt Index A-II*	CRISIL 10 year Gilt Index**	Scheme	NIFTY Banking & PSU Debt Index A-II*	CRISIL 10 year Gilt Index**
1 Year	7.23	7.44	9.06	10,723	10,744	10,906
3 Years	5.91	5.83	6.77	11,882	11,855	12,172
5 Years	5.49	6.03	5.41	13,066	13,405	13,015
Since Inception (May 31, 2007)	7.05	7.75	6.65	33,559	37,662	31,401

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	7.77	7.44	9.06	10,777	10,744	10,906
3 Years	6.47	5.83	6.77	12,070	11,855	12,172
5 Years	6.05	6.03	5.41	13,419	13,405	13,015
Since Inception (January 1, 2013)	7.40	7.40	6.59	23,820	23,818	21,740

Above returns are as on 28th February, 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 28/02/2025: ₹ 120.70 Cr

Average AUM for February 2025: ₹ 120.94 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 14.1127	₹ 15.0257
IDCW Option	₹ 14.1127	₹ 15.0257
Weekly IDCW Option	₹ 12.6938	₹ 15.0237
Monthly IDCW Option	₹ 14.1130	₹ 15.0244

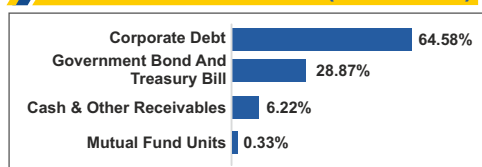
Expense Ratio:

Regular: 1.32%; **Direct:** 0.36%
(for detailed bifurcation on TER, please see page no 70)

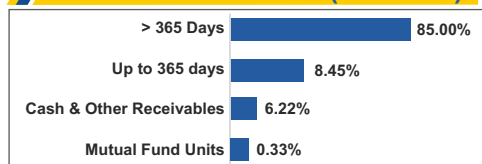
Portfolio Metrics:

Average Maturity	3.23 years
Macaulay Duration	2.86 years
Modified Duration	2.72 years
Yield to Maturity (YTM)	7.25%

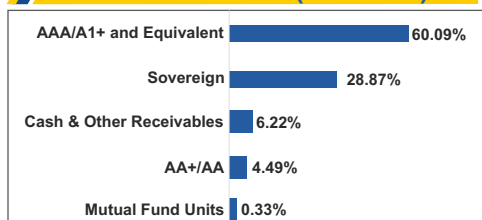
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



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

INVESTMENT OBJECTIVE

The primary investment objective of the scheme is to 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 28/02/2025

Company	Rating	% of NAV
Mutual Fund/Exchange Traded Funds		
Aif		0.33%
SBI CDMD--A2		0.33%
Mutual Fund Holding Total/Exchange Traded Funds		
0.33%		
CORPORATE DEBT		
NON-CONVERTIBLE DEBENTURES		
Export Import Bank of India	CRISIL AAA	8.35%
Shriram Finance Ltd.	CRISIL AA+	4.49%
Power Grid Corporation of India Ltd.	CRISIL AAA	4.47%
Bajaj Housing Finance Ltd.	CRISIL AAA	4.39%
Nuclear Power Corporation	CRISIL AAA	4.39%
LIC Housing Finance Ltd.	CRISIL AAA	4.35%
Power Finance Corporation Ltd.	CRISIL AAA	4.33%
NHPC Ltd.	CARE AAA	4.33%
Sikka Ports and Terminals Ltd.	CRISIL AAA	4.27%
REC Ltd.	CRISIL AAA	4.27%
Tata Capital Ltd.	CRISIL AAA	4.25%
National Bk for Agriculture & Rural Dev.	CRISIL AAA	4.24%
Bajaj Finance Ltd.	CRISIL AAA	4.23%
Small Industries Development Bk of India	ICRA AAA	4.22%
NON-CONVERTIBLE DEBENTURES Total		
64.58%		
CORPORATE DEBT Total		
64.58%		
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
5.77% GOVT OF INDIA RED 03-08-2030	SOVEREIGN	15.97%
7.17% GOVT OF INDIA RED 17-04-2030	SOVEREIGN	4.34%
6.79% GOVT OF INDIA RED 07-10-2034	SOVEREIGN	4.27%
Government Bond Total		
24.58%		
State Government Bond		
7.2% MAHARASHTRA SDL RED 23-10-2029	SOVEREIGN	4.29%
State Government Bond Total		
4.29%		
GOVERNMENT BOND AND TREASURY BILL Total		
28.87%		
Cash & Other Receivables Total		
6.22%		
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	7.23	7.73	9.06	10,723	10,773	10,906
3 Years	5.44	6.28	6.77	11,724	12,007	12,172
5 Years	5.22	6.20	5.41	12,902	13,516	13,015
Since Inception (February 1, 2019)	5.59	6.93	6.72	13,915	15,025	14,851

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	8.27	7.73	9.06	10,827	10,773	10,906
3 Years	6.48	6.28	6.77	12,075	12,007	12,172
5 Years	6.28	6.20	5.41	13,561	13,516	13,015
Since Inception (February 1, 2019)	6.86	6.93	6.72	14,970	15,025	14,851

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 28th February, 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 28/02/2025: ₹ 102.77 Cr

Average AUM for February 2025: ₹ 103.07 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 February 28, 2025:

NAV	Regular Plan	Direct Plan	PF
Growth Option	₹ 57.6297	₹ 63.3419	₹ 33.2849
IDCW Option	₹ 16.6118	₹ 18.2514	₹ 21.5387

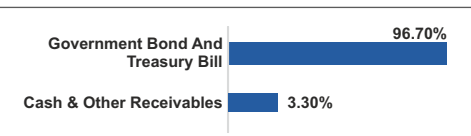
Expense Ratio:

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

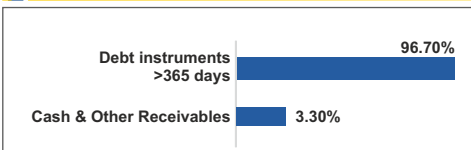
Portfolio Metrics:

Average Maturity	26.66 years
Macaulay Duration	10.79 years
Modified Duration	10.42 years
Yield to Maturity (YTM)	7.16%

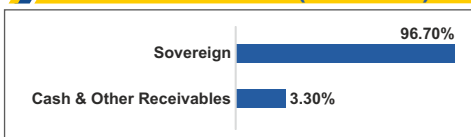
ASSET ALLOCATION (% OF NAV)



MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



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 28/02/2025

Company	Rating	% of NAV
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.34% GOVT OF INDIA RED 22-04-2064	SOVEREIGN	43.46%
7.30% GOVT OF INDIA RED 19-06-2053	SOVEREIGN	12.60%
7.23% GOVT OF INDIA RED 15-04-2039	SOVEREIGN	10.27%
7.10% GOVT OF INDIA RED 08-04-2034	SOVEREIGN	5.11%
7.18% GOVT OF INDIA RED 24-07-2037	SOVEREIGN	5.01%
7.09% GOVT OF INDIA RED 25-11-2074	SOVEREIGN	4.92%
6.79% GOVT OF INDIA RED 07-10-2034	SOVEREIGN	3.01%
7.25% GOVT OF INDIA RED 12-06-2063	SOVEREIGN	2.50%
Government Bond Total		86.87%
State Government Bond		
7.7% MAHARASHTRA SDL RED 08-03-2033	SOVEREIGN	5.20%
7.71% MAHARASHTRA SDL RED 08-11-2033	SOVEREIGN	2.57%
7.72% MAHARASHTRA SDL RED 25-05-2034	SOVEREIGN	2.06%
State Government Bond Total		9.83%
GOVERNMENT BOND AND TREASURY BILL Total		
		96.70%
Cash & Other Receivables Total		
		3.30%
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	6.19	8.49	9.06	10,619	10,849	10,906
3 Years	5.42	7.13	6.77	11,718	12,298	12,172
5 Years	5.28	6.53	5.41	12,936	13,727	13,015
Since Inception (December 10, 1999)	7.19	NA^	NA^	57,630	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	6.97	8.49	9.06	10,697	10,849	10,906
3 Years	6.19	7.13	6.77	11,975	12,298	12,172
5 Years	6.05	6.53	5.41	13,420	13,727	13,015
Since Inception (January 1, 2013)	7.54	7.44	6.59	24,223	23,952	21,746

Above returns are as on 28th February, 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.

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 28/02/2025: ₹ 14.00 Cr

Average AUM for February 2025: ₹ 15.30 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 28.8623	₹ 32.0764

Expense Ratio:

Regular: 2.45%; **Direct:** 1.68%

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

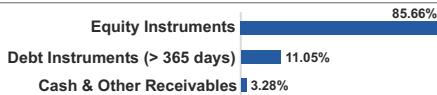
Annual Equity Portfolio Turnover Ratio:

1.01 times

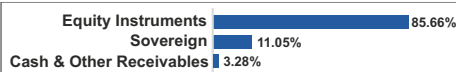
Risk Measures (Equity portion):

Standard Deviation	13.67%
Portfolio Beta	1.25
Sharpe Ratio	0.17
Risk Free Rate assumed to be	6.40%
(MIBOR as of 28th February 2025)	

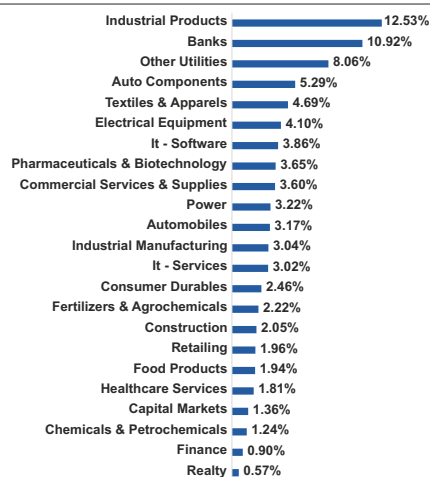
MATURITY PROFILE (% of NAV)



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 28/02/2025

Company	% of NAV
Equity Holdings	
Auto Components	5.29%
Exide Industries Ltd.	2.28%
Kross Ltd.	2.19%
Bharat Forge Ltd.	0.82%
Automobiles	3.17%
• Maruti Suzuki India Ltd.	3.17%
Banks	10.92%
• ICICI Bank Ltd.	3.91%
• State Bank of India	2.63%
• Kotak Mahindra Bank Ltd.	2.50%
IndusInd Bank Ltd.	1.86%
Capital Markets	1.36%
DAM Capital Advisors Ltd.	1.36%
Chemicals & Petrochemicals	1.24%
NOCIL Ltd.	1.24%
Commercial Services & Supplies	3.60%
• International Gemmological Inst Ind Ltd.	2.77%
Teamlease Services Ltd.	0.84%
Construction	2.05%
Larsen & Toubro Ltd.	2.05%
Consumer Durables	2.46%
Sheela Foam Ltd.	1.35%
Johnson Controls-Hitachi AC India Ltd.	1.12%
Electrical Equipment	4.10%
Triveni Turbine Ltd.	1.61%
Transrail Lighting Ltd.	1.61%
TD Power Systems Ltd.	0.88%
Fertilizers & Agrochemicals	2.22%
Coromandel International Ltd.	2.22%
Finance	0.90%
REC Ltd.	0.90%
Food Products	1.94%
Bikaji Foods International Ltd.	1.94%
Healthcare Services	1.81%
Artemis Medicare Services Ltd.	1.81%
Industrial Manufacturing	3.04%
Kilburn Engineering Ltd.	1.34%

• 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	-2.26	3.30	1.89	9,774	10,330	10,189
3 Years	8.14	10.50	10.92	12,648	13,497	13,652
5 Years	10.21	14.06	15.94	16,269	19,319	20,966
Since Inception (November 12, 2001)	4.65	NA	15.71	28,862	NA	3,00,315

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	-1.40	3.30	1.89	9,860	10,330	10,189
3 Years	8.87	10.50	10.92	12,907	13,497	13,652
5 Years	11.10	14.06	15.94	16,938	19,319	20,966
Since Inception (January 1, 2013)	9.69	11.96	12.72	30,695	39,351	42,731

Above returns are as on 28th February, 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

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 28/02/2025: ₹ 720.02 Cr

Average AUM for February 2025: ₹ 769.46 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 February 28, 2025:

NAV : ₹ 813.1955

Expense Ratio: 0.10%

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

Annual Portfolio Turnover Ratio:

0.10 times

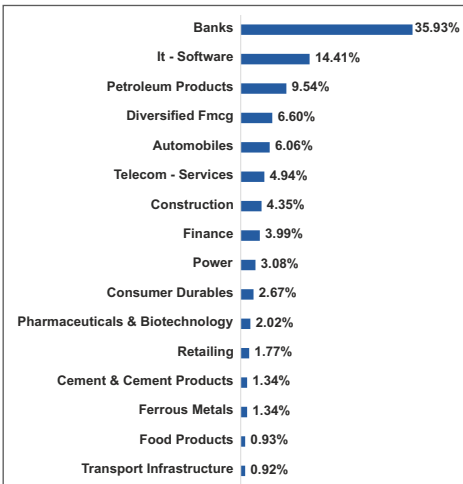
Risk Measures:

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 28/02/2025

Company	% of NAV
Equity Holdings	
Automobiles	6.06%
Mahindra & Mahindra Ltd.	2.69%
Maruti Suzuki India Ltd.	1.85%
Tata Motors Ltd.	1.52%
Banks	35.93%
• HDFC Bank Ltd.	15.41%
• ICICI Bank Ltd.	9.98%
• Axis Bank Ltd.	3.39%
• Kotak Mahindra Bank Ltd.	3.28%
State Bank of India	3.10%
IndusInd Bank Ltd.	0.78%
Cement & Cement Products	1.34%
Ultratech Cement Ltd.	1.34%
Construction	4.35%
• Larsen & Toubro Ltd.	4.35%
Consumer Durables	2.67%
Titan Company Ltd.	1.51%
Asian Paints Ltd.	1.16%
Diversified Fmcc	6.60%
• ITC Ltd.	4.30%
Hindustan Unilever Ltd.	2.30%
Ferrous Metals	1.34%
Tata Steel Ltd.	1.34%
Finance	3.99%
Bajaj Finance Ltd.	2.80%

• Top 10 holdings

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	2.02	2.19	1.89	10,202	10,219	10,189
3 Years	10.45	10.56	10.92	13,478	13,519	13,652
5 Years	15.07	15.22	15.94	20,190	20,326	20,966
Since Inception (November 30, 2015)	13.04	13.14	13.09	31,102	31,351	31,222

Above returns are as on 28th February, 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 28/02/2025: ₹ 767.14 Cr

Average AUM for February 2025: ₹ 799.42 Cr

Load Structure:

Exit Load: Nil

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

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First Tier Benchmark: Nifty 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) /Authorized Participants (AP) or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed. Each creation unit consists of 50,000 units of LIC MF Nifty 50 ETF. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

For Purchase / Sale of units through Stock Exchange:

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

Fund Manager:

Name: Mr. Sumit Bhatnagar;

Total Experience: 24+ years

NAV as on February 28, 2025:

NAV : ₹ 244.0346

Expense Ratio: 0.06%

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

Annual Portfolio Turnover Ratio:

0.13 times

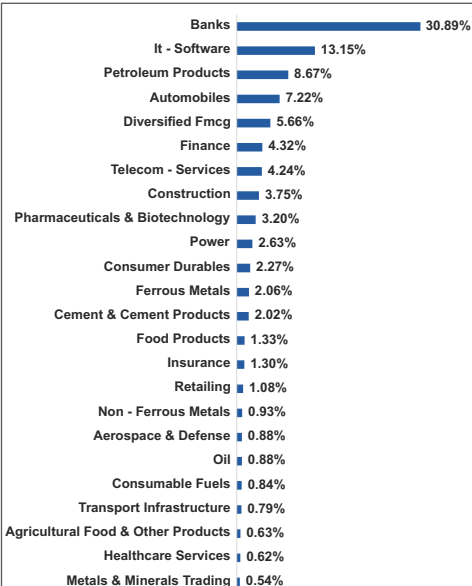
Risk Measures:

Tracking Error 0.06%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense 0.88%	
Bharat Electronics Ltd.	0.88%
Agricultural Food & Other Products 0.63%	
Tata Consumer Products Ltd.	0.63%
Automobiles 7.22%	
Mahindra & Mahindra Ltd.	2.31%
Maruti Suzuki India Ltd.	1.58%
Tata Motors Ltd.	1.31%
Bajaj Auto Ltd.	0.88%
Eicher Motors Ltd.	0.66%
Hero MotoCorp Ltd.	0.49%
Banks 30.89%	
HDFC Bank Ltd.	13.27%
ICICI Bank Ltd.	8.56%
Axis Bank Ltd.	2.92%
Kotak Mahindra Bank Ltd.	2.82%
State Bank of India	2.67%
IndusInd Bank Ltd.	0.66%
Cement & Cement Products 2.02%	
Ultratech Cement Ltd.	1.16%
Grasim Industries Ltd.	0.86%
Construction 3.75%	
Larsen & Toubro Ltd.	3.75%
Consumable Fuels 0.84%	
Coal India Ltd.	0.84%
Consumer Durables 2.27%	
Titan Company Ltd.	1.28%
Asian Paints Ltd.	0.99%
Diversified Fmcg 5.66%	
ITC Ltd.	3.70%
Hindustan Unilever Ltd.	1.96%
Ferrous Metals 2.06%	
Tata Steel Ltd.	1.14%
JSW Steel Ltd.	0.92%
Finance 4.32%	
Bajaj Finance Ltd.	2.42%
Bajaj Finserv Ltd.	1.03%
Shriram Finance Ltd.	0.87%
Food Products 1.33%	
Nestle India Ltd.	0.78%

• 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	1.77	1.89	2.19	10,177	10,189	10,219
3 Years	10.80	10.92	10.56	13,605	13,652	13,519
5 Years	15.76	15.94	15.22	20,802	20,966	20,326
Since Inception (November 20, 2015)	12.99	13.17	13.23	31,061	31,535	31,687

Above returns are as on 28th February, 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 28/02/2025: ₹ 647.50 Cr

Average AUM for February 2025: ₹ 677.91 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 2,00,000 units of LIC MF Nifty 100 ETF. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

For Purchase / Sale of units through Stock Exchange:

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

Fund Manager:

Name: Mr. Sumit Bhatnagar;

Total Experience: 24+ years

NAV as on February 28, 2025:

NAV : ₹ 243.0991

Expense Ratio: 0.28%

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

Annual Portfolio Turnover Ratio:

0.07 times

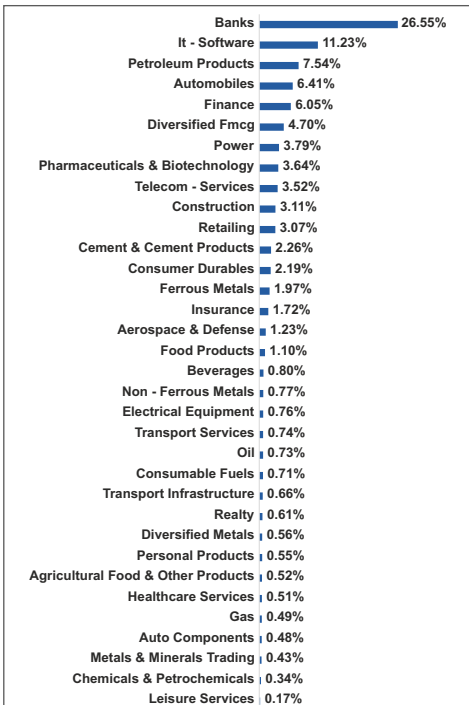
Risk Measures:

Tracking Error 0.07%

(Tracking error is calculated on 1 year rolling basis)

Please refer to page no. 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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	1.23%
Bharat Electronics Ltd.	0.74%
Hindustan Aeronautics Ltd.	0.49%
Agricultural Food & Other Products	0.52%
Tata Consumer Products Ltd.	0.52%
Auto Components	0.48%
Samvardhana Motherson International Ltd.	0.29%
Bosch Ltd.	0.19%
Automobiles	6.41%
Mahindra & Mahindra Ltd.	1.90%
Maruti Suzuki India Ltd.	1.31%
Tata Motors Ltd.	1.09%
Bajaj Auto Ltd.	0.73%
Eicher Motors Ltd.	0.55%
TVS Motor Company Ltd.	0.43%
Hero MotoCorp Ltd.	0.39%
Banks	26.55%
● HDFC Bank Ltd.	11.00%
● ICICI Bank Ltd.	7.09%
● Axis Bank Ltd.	2.42%
● Kotak Mahindra Bank Ltd.	2.33%
State Bank of India	2.21%
IndusInd Bank Ltd.	0.54%
Bank of Baroda	0.31%
Punjab National Bank	0.24%
Canara Bank	0.23%
Union Bank of India	0.18%
Beverages	0.80%
VARUN BEVERAGES LIMITED	0.48%
United Spirits Ltd.	0.31%
Cement & Cement Products	2.26%
Ultratech Cement Ltd.	0.96%
Grasim Industries Ltd.	0.71%
Shree Cement Ltd.	0.31%
Ambuja Cements Ltd.	0.27%
Chemicals & Petrochemicals	0.34%
Pidilite Industries Ltd.	0.34%
Construction	3.11%
● Larsen & Toubro Ltd.	3.11%
Consumable Fuels	0.71%
Coal India Ltd.	0.71%
Consumer Durables	2.19%
Titan Company Ltd.	1.06%
Asian Paints Ltd.	0.83%
Havells India Ltd.	0.30%
Diversified Fmcg	4.70%
● ITC Ltd.	3.06%
Hindustan Unilever Ltd.	1.63%
Diversified Metals	0.56%
Vedanta Ltd.	0.56%
Electrical Equipment	0.76%
Siemens Ltd.	0.35%
ABB India Ltd.	0.22%
Bharat Heavy Electricals Ltd.	0.19%
Ferrous Metals	1.97%
Tata Steel Ltd.	0.94%
JSW Steel Ltd.	0.76%
Jindal Steel & Power Ltd.	0.27%
Finance	6.05%
Bajaj Finance Ltd.	1.99%
Bajaj Finserv Ltd.	0.86%
Shriram Finance Ltd.	0.72%
Jio Financial Services Ltd.	0.57%
Cholamandalam Investment & Fin Co Ltd.	0.50%
Power Finance Corporation Ltd.	0.44%
Bajaj Holdings & Investment Ltd.	0.41%
REC Ltd.	0.38%
Indian Railway Finance Corporation Ltd.	0.17%

● 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	0.60	0.91	1.89	10,060	10,091	10,189
3 Years	10.61	10.94	10.92	13,538	13,658	13,652
5 Years	15.61	15.99	15.94	20,667	21,014	20,966
Since Inception (March 17, 2016)	13.86	14.24	14.22	31,979	32,953	32,904

Above returns are as on 28th February, 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 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: LICNMD100

BSE Scrip Code: 544123

Inception/Allotment Date: February 14, 2024

Fund Size:

AUM as on 28/02/2025: ₹ 593.50 Cr

Average AUM for February 2025: ₹ 634.11 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 intraday 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 February 28, 2025:

NAV : ₹ 47.9834

Expense Ratio: 0.16%

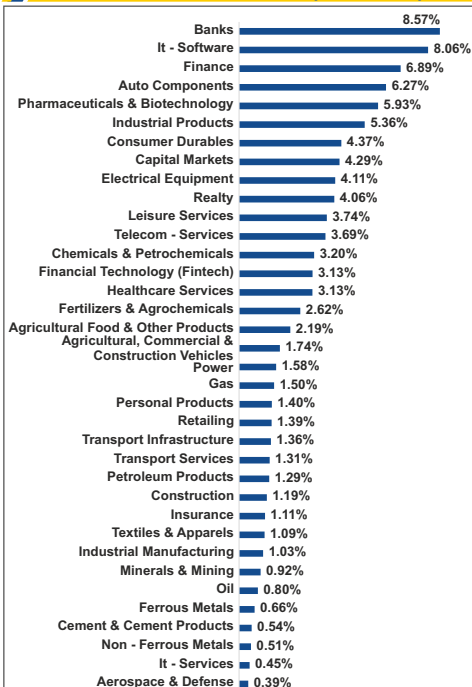
(for detailed bifurcation on TER, please see page no 70)

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: 0.36 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 28/02/2025

Company	% of NAV	Company	% of NAV
Equity Holdings		Indraprastha Gas Ltd.	0.58%
Aerospace & Defense	0.39%	Healthcare Services	3.13%
Bharat Dynamics Ltd.	0.39%	Max Healthcare Institute Ltd.	3.13%
Agricultural Food & Other Products	2.19%	Industrial Manufacturing	1.03%
Marico Ltd.	1.35%	Mazagon Dock Shipbuilders Ltd.	0.57%
Patanjali Foods Ltd.	0.84%	Cochin Shipyard Ltd.	0.46%
Agricultural, Commercial & Construction Vehicles	1.74%	Industrial Products	5.36%
Ashok Leyland Ltd.	1.32%	Cummins India Ltd.	1.58%
Escorts Kubota Ltd.	0.42%	APL Apollo Tubes Ltd.	1.14%
Auto Components	6.27%	Polycab India Ltd.	1.01%
Bharat Forge Ltd.	1.13%	Supreme Industries Ltd.	0.92%
Tube Investments Of India Ltd.	1.12%	Astral Ltd.	0.72%
Sona BLW Precision Forgings Ltd.	0.95%	Insurance	1.11%
Balkrishna Industries Ltd.	0.91%	Max Financial Services Ltd.	1.11%
MRF Ltd.	0.91%	IT - Services	0.45%
Exide Industries Ltd.	0.69%	Tata Technologies Ltd.	0.45%
Apollo Tyres Ltd.	0.54%	IT - Software	8.06%
Banks	8.57%	● Persistent Systems Ltd.	2.42%
● The Federal Bank Ltd.	1.87%	● Coforge Ltd.	2.10%
IDFC First Bank Ltd.	1.55%	Mphasis Ltd.	1.09%
AU Small Finance Bank Ltd.	1.37%	KPIT Technologies Ltd.	0.85%
Yes Bank Ltd.	1.35%	Tata Elxsi Ltd.	0.82%
Indian Bank	0.79%	Oracle Financial Services Software Ltd.	0.79%
Bandhan Bank Ltd.	0.51%	Leisure Services	3.74%
Bank of India	0.50%	● The Indian Hotels Company Ltd.	2.71%
Bank of Maharashtra	0.32%	Jubilant Foodworks Ltd.	1.04%
IDBI Bank Ltd.	0.17%	Minerals & Mining	0.92%
Indian Overseas Bank	0.13%	NMDC Ltd.	0.92%
Capital Markets	4.29%	Non - Ferrous Metals	0.51%
● BSE Ltd.	2.70%	Hindustan Zinc Ltd.	0.51%
HDFC Asset Management Company Ltd.	1.58%	Oil	0.80%
Cement & Cement Products	0.54%	Oil India Ltd.	0.80%
ACC Ltd.	0.54%	Personal Products	1.40%
Chemicals & Petrochemicals	3.20%	Colgate Palmolive (India) Ltd.	1.40%
SRF Ltd.	1.75%	Petroleum Products	1.29%
Solar Industries India Ltd.	0.92%	Hindustan Petroleum Corporation Ltd.	1.21%
Tata Chemicals Ltd.	0.53%	Mangalore Refinery & Petrochemicals Ltd.	0.08%
Construction	1.19%	Pharmaceuticals & Biotechnology	5.93%
Rail Vikas Nigam Ltd.	0.81%	● Lupin Ltd.	1.98%
IRB Infrastructure Developers Ltd.	0.38%	Aurobindo Pharma Ltd.	1.27%
Consumer Durables	4.37%	Alkem Laboratories Ltd.	1.06%
● Dixon Technologies (India) Ltd.	2.31%	Mankind Pharma Ltd.	1.03%
Voltas Ltd.	1.29%	Biocon Ltd.	0.60%
Kalyan Jewellers India Ltd.	0.77%	Power	1.58%
Electrical Equipment	4.11%	Torrent Power Ltd.	1.02%
● Suzlon Energy Ltd.	2.53%	NLC India Ltd.	0.30%
CG Power and Industrial Solutions Ltd.	1.57%	SJVN Ltd.	0.26%
Ferrous Metals	0.66%	Realty	4.06%
Steel Authority of India Ltd.	0.66%	Godrej Properties Ltd.	1.26%
Fertilizers & Agrochemicals	2.62%	The Phoenix Mills Ltd.	1.23%
UPL Ltd.	1.38%	Prestige Estates Projects Ltd.	0.82%
P I INDUSTRIES LIMITED	1.05%	Oberoi Realty Ltd.	0.75%
Fertilizers & Chemicals Travancore Ltd.	0.19%	Retailing	1.39%
Finance	6.89%	FSN E-Commerce Ventures Ltd.	0.94%
Sundaram Finance Ltd.	1.34%	Aditya Birla Fashion and Retail Ltd.	0.45%
SBI Cards & Payment Services Ltd.	1.09%	Telecom - Services	3.69%
Muthoot Finance Ltd.	0.99%	Indus Towers Ltd.	1.73%
Mahindra & Mahindra Financial Serv Ltd.	0.69%	Vodafone Idea Ltd.	0.85%
LIC Housing Finance Ltd.	0.65%	Tata Communications Ltd.	0.69%
Aditya Birla Capital Ltd.	0.49%	Bharti Hexacom Ltd.	0.42%
L&T Finance Ltd.	0.47%	Textiles & Apparels	1.09%
Indian Renewable Energy Dev Agency Ltd.	0.46%	Page Industries Ltd.	1.09%
Housing & Urban Development Corp Ltd.	0.36%	Transport Infrastructure	1.36%
Poonawalla Fincorp Ltd.	0.36%	GMR Airports Ltd.	1.06%
Financial Technology (Fintech)	3.13%	JSW Infrastructure Ltd.	0.30%
● PB Fintech Ltd.	2.08%	Transport Services	1.31%
One 97 Communications Ltd.	1.06%	Container Corporation Of India Ltd.	0.75%
Gas	1.50%	Delhivery Ltd.	0.56%
Petronet LNG Ltd.	0.92%	Equity Holdings Total	99.89%
		Cash & Other Receivables Total	0.11%
		Grand Total	100.00%

● 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	-0.71	-0.35	1.89	9,929	9,965	10,189
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception (February 14, 2024)	-0.69	-0.25	2.51	9,928	9,974	10,262

Above returns are as on 28th February, 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

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 28/02/2025: ₹ 2,457.79 Cr

Average AUM for February 2025: ₹ 2,444.05 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 February 28, 2025:

NAV : ₹ 27.1198

Expense Ratio: 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 8.84 years

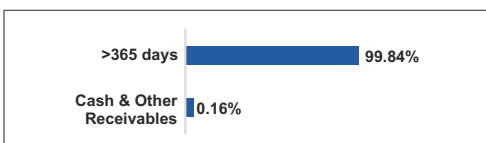
Macaulay Duration 6.78 years

Modified Duration 6.56 years

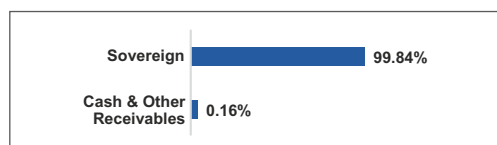
Yield to Maturity (YTM) 6.86%

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 28/02/2025

Company	Rating	% of NAV
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.79% GOVT OF INDIA RED 07-10-2034	SOVEREIGN	45.67%
7.10% GOVT OF INDIA RED 08-04-2034	SOVEREIGN	28.21%
7.18% GOVT OF INDIA RED 14-08-2033	SOVEREIGN	25.96%
Government Bond Total		99.84%
GOVERNMENT BOND AND TREASURY BILL Total		99.84%
Cash & Other Receivables Total		0.16%
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	8.89	9.09	9.06	10,889	10,909	10,906
3 Years	6.83	7.10	6.77	12,195	12,287	12,172
5 Years	5.83	6.15	5.41	13,277	13,482	13,015
Since Inception (December 24, 2014)	7.16	7.49	6.72	20,224	20,878	19,409

Above returns are as on 28th February, 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.

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 28/02/2025: ₹ 78.16 Cr

Average AUM for February 2025: ₹ 81.28 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 136.6748	₹ 146.2648
IDCW Option	₹ 46.8462	₹ 49.0381

Expense Ratio:

Regular: 1.08%

Direct: 0.38%

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

Annual Portfolio Turnover Ratio:

0.14 times

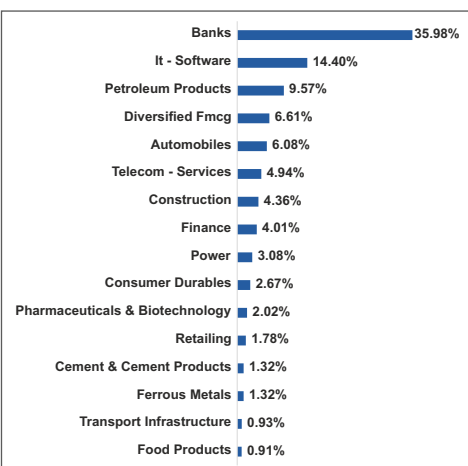
Risk Measures:

Tracking Error 0.11%

(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 28/02/2025

Company	% of NAV	Company	% of NAV
Equity Holdings		Bajaj Finserv Ltd.	1.21%
Automobiles	6.08%	Food Products	0.91%
Mahindra & Mahindra Ltd.	2.68%	Nestle India Ltd.	0.91%
Maruti Suzuki India Ltd.	1.85%	IT - Software	14.40%
Tata Motors Ltd.	1.54%	• Infosys Ltd.	7.18%
Banks	35.98%	• Tata Consultancy Services Ltd.	4.15%
• HDFC Bank Ltd.	15.42%	HCL Technologies Ltd.	1.96%
• ICICI Bank Ltd.	10.00%	Tech Mahindra Ltd.	1.10%
• Axis Bank Ltd.	3.40%	Petroleum Products	9.57%
• Kotak Mahindra Bank Ltd.	3.28%	• Reliance Industries Ltd.	9.57%
State Bank of India	3.11%	Pharmaceuticals & Biotechnology	2.02%
IndusInd Bank Ltd.	0.76%	Sun Pharmaceutical Industries Ltd.	2.02%
Cement & Cement Products	1.32%	Power	3.08%
Ultratech Cement Ltd.	1.32%	NTPC Ltd.	1.74%
Construction	4.36%	Power Grid Corporation of India Ltd.	1.34%
• Larsen & Toubro Ltd.	4.36%	Retailing	1.78%
Consumer Durables	2.67%	Zomato Ltd.	1.78%
Titan Company Ltd.	1.51%	Telecom - Services	4.94%
Asian Paints Ltd.	1.16%	• Bharti Airtel Ltd.	4.94%
Diversified Fmcg	6.61%	Transport Infrastructure	0.93%
• ITC Ltd.	4.31%	Adani Ports & Special Economic Zone Ltd.	0.93%
Hindustan Unilever Ltd.	2.30%	Equity Holdings Total	99.97%
Ferrous Metals	1.32%	Cash & Other Receivables Total	0.03%
Tata Steel Ltd.	1.32%	Grand Total	100.00%
Finance	4.01%		
Bajaj Finance Ltd.	2.80%		

• 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	1.02	2.19	1.89	10,102	10,219	10,189
3 Years	9.34	10.56	10.92	13,075	13,519	13,652
5 Years	13.97	15.22	15.94	19,238	20,326	20,966
Since Inception (December 5, 2002)	12.97	16.72	16.24	1,50,661	3,11,594	2,84,681

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	1.73	2.19	1.89	10,173	10,219	10,189
3 Years	10.11	10.56	10.92	13,352	13,519	13,652
5 Years	14.72	15.22	15.94	19,881	20,326	20,966
Since Inception (January 1, 2013)	12.00	12.90	12.76	39,691	43,783	43,098

Above returns are as on 28th February, 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 50 Index

Inception/Allotment Date: December 05, 2002

Fund Size:

AUM as on 28/02/2025: ₹ 295.41 Cr

Average AUM for February 2025: ₹ 307.72 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 122.0183	₹ 131.1496
IDCW Option	₹ 45.0123	₹ 48.3261

Expense Ratio:

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

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

Annual Portfolio Turnover Ratio:

0.08 times

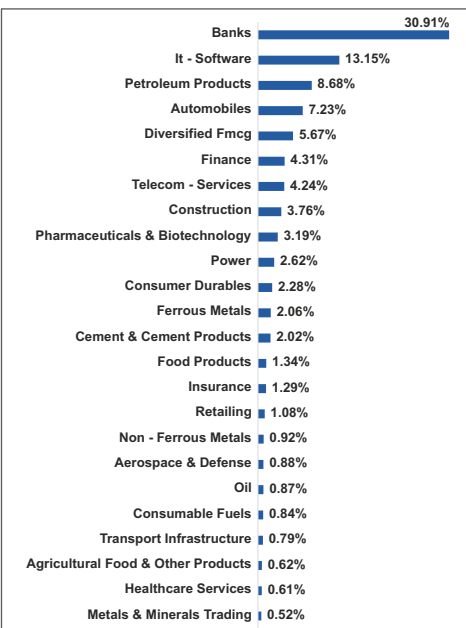
Risk Measures:

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)



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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	0.88%
Bharat Electronics Ltd.	0.88%
Agricultural Food & Other Products	0.62%
Tata Consumer Products Ltd.	0.62%
Automobiles	7.23%
Mahindra & Mahindra Ltd.	2.31%
Maruti Suzuki India Ltd.	1.59%
Tata Motors Ltd.	1.31%
Bajaj Auto Ltd.	0.88%
Eicher Motors Ltd.	0.66%
Hero MotoCorp Ltd.	0.48%
Banks	30.91%
• HDFC Bank Ltd.	13.29%
• ICICI Bank Ltd.	8.57%
• Axis Bank Ltd.	2.92%
• Kotak Mahindra Bank Ltd.	2.82%
State Bank of India	2.66%
IndusInd Bank Ltd.	0.66%
Cement & Cement Products	2.02%
Ultratech Cement Ltd.	1.16%
Grasim Industries Ltd.	0.86%
Construction	3.76%
• Larsen & Toubro Ltd.	3.76%
Consumable Fuels	0.84%
Coal India Ltd.	0.84%
Consumer Durables	2.28%
Titan Company Ltd.	1.28%
Asian Paints Ltd.	1.00%
Diversified Fmcg	5.67%
• ITC Ltd.	3.71%
Hindustan Unilever Ltd.	1.96%
Ferrous Metals	2.06%
Tata Steel Ltd.	1.14%
JSW Steel Ltd.	0.92%
Finance	4.31%
Bajaj Finance Ltd.	2.41%
Bajaj Finserv Ltd.	1.04%
Shriram Finance Ltd.	0.86%
Food Products	1.34%
Nestle India Ltd.	0.79%

Company	% of NAV
Britannia Industries Ltd.	0.54%
Healthcare Services	0.61%
Apollo Hospitals Enterprise Ltd.	0.61%
Insurance	1.29%
HDFC Life Insurance Company Ltd.	0.65%
SBI Life Insurance Company Ltd.	0.64%
IT - Software	13.15%
• Infosys Ltd.	6.12%
• Tata Consultancy Services Ltd.	3.60%
HCL Technologies Ltd.	1.67%
Tech Mahindra Ltd.	0.96%
Wipro Ltd.	0.80%
Metals & Minerals Trading	0.52%
Adani Enterprises Ltd.	0.52%
Non - Ferrous Metals	0.92%
Hindalco Industries Ltd.	0.92%
Oil	0.87%
Oil & Natural Gas Corporation Ltd.	0.87%
Petroleum Products	8.68%
• Reliance Industries Ltd.	8.22%
Bharat Petroleum Corporation Ltd.	0.46%
Pharmaceuticals & Biotechnology	3.19%
Sun Pharmaceutical Industries Ltd.	1.72%
Cipla Ltd.	0.77%
Dr. Reddy's Laboratories Ltd.	0.69%
Power	2.62%
NTPC Ltd.	1.48%
Power Grid Corporation of India Ltd.	1.14%
Retailing	1.08%
Trent Ltd.	1.08%
Telecom - Services	4.24%
• Bharti Airtel Ltd.	4.24%
Transport Infrastructure	0.79%
Adani Ports & Special Economic Zone Ltd.	0.79%
Equity Holdings Total	99.89%
Cash & Other Receivables Total	0.11%
Grand Total	100.00%

• Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	NIFTY 50 TRI*	BSE Sensex TRI**	Scheme	NIFTY 50 TRI*	BSE Sensex TRI**
1 Year	0.77	1.89	2.19	10,077	10,189	10,219
3 Years	9.77	10.92	10.56	13,231	13,652	13,519
5 Years	14.56	15.94	15.22	19,750	20,966	20,326
Since Inception (December 5, 2002)	12.24	16.24	16.72	1,30,516	2,84,681	3,11,594

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	1.60	1.89	2.19	10,160	10,189	10,219
3 Years	10.57	10.92	10.56	13,521	13,652	13,519
5 Years	15.39	15.94	15.22	20,475	20,966	20,326
Since Inception (January 1, 2013)	12.04	12.76	12.90	39,856	43,098	43,783

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

Above returns are as on 28th February, 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 28/02/2025: ₹ 81.42 Cr

Average AUM for February 2025: ₹ 86.84 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 February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 42.2960	₹ 46.2974
IDCW Option	₹ 42.2960	₹ 46.2974

Expense Ratio:

Regular: 0.90% **Direct:** 0.32%

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

Annual Portfolio Turnover Ratio:

0.65 times

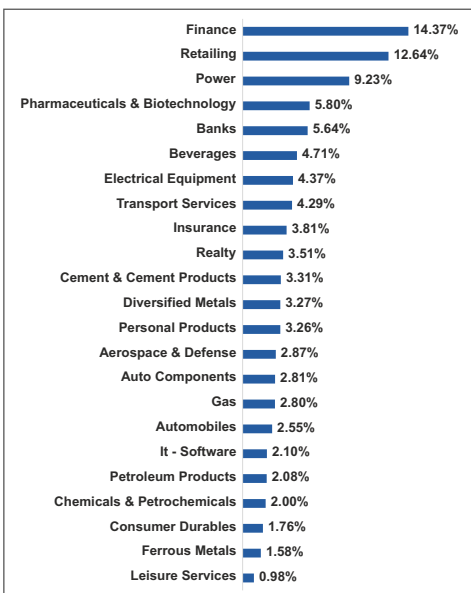
Risk Measures:

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 28/02/2025

Company	% of NAV
Equity Holdings	
Aerospace & Defense	2.87%
Hindustan Aeronautics Ltd.	2.87%
Auto Components	2.81%
Samvardhana Motherson International Ltd.	1.70%
Bosch Ltd.	1.11%
Automobiles	2.55%
TVS Motor Company Ltd.	2.55%
Banks	5.64%
Bank of Baroda	1.80%
Punjab National Bank	1.46%
Canara Bank	1.33%
Union Bank of India	1.05%
Beverages	4.71%
VARUN BEVERAGES LIMITED	2.86%
United Spirits Ltd.	1.85%
Cement & Cement Products	3.31%
Shree Cement Ltd.	1.79%
Ambuja Cements Ltd.	1.52%
Chemicals & Petrochemicals	2.00%
Pidilite Industries Ltd.	2.00%
Consumer Durables	1.76%
Havells India Ltd.	1.76%
Diversified Metals	3.27%
Vedanta Ltd.	3.27%
Electrical Equipment	4.37%
Siemens Ltd.	1.99%
ABB India Ltd.	1.25%
Bharat Heavy Electricals Ltd.	1.12%
Ferrous Metals	1.58%
Jindal Steel & Power Ltd.	1.58%
Finance	14.37%
Jio Financial Services Ltd.	3.32%
Cholamandalam Investment & Fin Co Ltd.	2.86%
Power Finance Corporation Ltd.	2.59%
Bajaj Holdings & Investment Ltd.	2.44%
REC Ltd.	2.19%
Indian Railway Finance Corporation Ltd.	0.97%

- Top 10 holdings

Company	% of NAV
Gas	2.80%
GAIL (India) Ltd.	2.05%
Adani Total Gas Ltd.	0.75%
Insurance	3.81%
ICICI Lombard General Insurance Co. Ltd.	1.97%
ICICI Prudential Life Insurance Co Ltd.	1.04%
Life Insurance Corporation of India	0.80%
IT - Software	2.10%
LTIMindtree Ltd.	2.10%
Leisure Services	0.98%
Indian Railway Catering & Tou. Corp. Ltd.	0.98%
Personal Products	3.26%
Godrej Consumer Products Ltd.	1.84%
Dabur India Ltd.	1.42%
Petroleum Products	2.08%
Indian Oil Corporation Ltd.	2.08%
Pharmaceuticals & Biotechnology	5.80%
Divi's Laboratories Ltd.	3.40%
Torrent Pharmaceuticals Ltd.	1.34%
Zydus Lifesciences Ltd.	1.06%
Power	9.23%
Tata Power Company Ltd.	2.79%
Adani Power Ltd.	1.83%
JSW Energy Ltd.	1.20%
Adani Green Energy Ltd.	1.15%
Adani Energy Solutions Ltd.	1.15%
NHPC Ltd.	1.12%
Realty	3.51%
DLF Ltd.	1.98%
Macrotech Developers Ltd.	1.53%
Retailing	12.64%
Zomato Ltd.	7.52%
Info Edge (India) Ltd.	2.67%
Avenue Supermarts Ltd.	2.45%
Transport Services	4.29%
InterGlobe Aviation Ltd.	4.29%
Equity Holdings Total	99.74%
Cash & Other Receivables Total	0.26%
Grand Total	100.00%

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	-3.55	-2.54	1.89	9,645	9,746	10,189
3 Years	12.32	13.41	10.92	14,176	14,592	13,652
5 Years	16.16	17.51	15.94	21,170	22,423	20,966
Since Inception (September 20, 2010)	10.49	12.17	10.80	42,296	52,580	44,006

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	-2.98	-2.54	1.89	9,702	9,746	10,189
3 Years	12.98	13.41	10.92	14,425	14,592	13,652
5 Years	16.84	17.51	15.94	21,797	22,423	20,966
Since Inception (January 1, 2013)	13.65	14.55	12.76	47,419	52,213	43,098

Above returns are as on 28th February, 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 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 28/02/2025: ₹ 263.43 Cr

Average AUM for February 2025: ₹ 226.77 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 February 28, 2025:

NAV : ₹ 7703.2878

Expense Ratio:

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)

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 28/02/2025

Company	% of NAV
Physical Gold & Gold Related Instruments	
GOLD	98.51%
GOLD	98.51%
Cash & Other Receivables Total	1.49%
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	35.50	36.31	NA	13,550	13,631	NA
3 Years	17.86	18.35	NA	16,378	16,585	NA
5 Years	14.06	14.63	NA	19,323	19,809	NA
Since Inception (November 9, 2011)	7.61	8.36	NA	26,549	29,134	NA

Above returns are as on 28th February, 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.

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 28/02/2025: ₹ 92.83 Cr

Average AUM for February 2025: ₹ 88.89 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

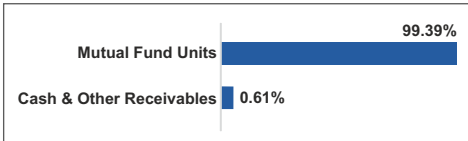
NAV as on February 28, 2025:

NAV	Regular Plan	Direct Plan
Growth Option	₹ 22.3928	₹ 23.5676

Expense Ratio:

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 28/02/2025

Company	% of NAV
Mutual Fund/Exchange Traded Funds	
Mutual Fund	99.39%
LIC MF GOLD EXCHANGE TRADED FUND	99.39%
Mutual Fund Holding Total/Exchange Traded Funds	99.39%
Cash & Other Receivables Total	0.61%
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	34.86	36.31	NA	13,486	13,631	NA
3 Years	17.84	18.35	NA	16,372	16,585	NA
5 Years	13.40	14.63	NA	18,769	19,809	NA
Since Inception (August 14, 2012)	6.63	8.51	NA	22,393	27,861	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	35.43	36.31	NA	13,543	13,631	NA
3 Years	18.33	18.35	NA	16,577	16,585	NA
5 Years	13.86	14.63	NA	19,152	19,809	NA
Since Inception (January 1, 2013)	7.30	8.65	NA	23,574	27,435	NA

Above returns are as on 28th February, 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 [^] (September 1, 1994)	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 February 28, 2025 (₹)	1,07,906	3,93,406	7,80,015	12,50,620	20,82,801	NA	1,08,586	3,99,437	7,93,399	12,79,124	21,80,244	31,58,241
Returns (CAGR) (%)	-18.31	5.86	10.45	11.19	10.63	NA	-17.31	6.88	11.13	11.82	11.49	11.99
First Tier Benchmark Returns (CAGR) (%) #	-15.28	8.80	13.18	13.16	12.90	NA	-15.28	8.80	13.18	13.16	12.90	13.00
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	12.99	NA	-11.93	8.74	13.16	13.22	12.99	12.92

Above returns are as on 28th February, 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 28th February, 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	-	12,00,000	1,20,000	3,60,000	6,00,000	8,40,000	-	12,00,000
Market Value as on February 28, 2025 (₹)	1,07,618	4,24,037	8,67,338	14,01,795	-	24,65,731	1,08,419	4,33,600	9,03,785	14,86,459	-	26,91,123
Returns (CAGR) (%)	-18.73	10.95	14.74	14.38	-	13.80	-17.56	12.49	16.42	16.03	-	15.43
First Tier Benchmark Returns (CAGR) (%) #	-18.55	12.07	17.41	16.81	-	15.62	-18.55	12.07	17.41	16.81	-	15.62
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	-	13.00	-11.93	8.74	13.16	13.22	-	13.00

Above returns are as on 28th February, 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 28th February, 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 [^] (April 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	14,60,000
Market Value as on February 28, 2025 (₹)	1,03,018	3,88,392	7,75,198	12,30,405	20,28,413	NA	1,03,570	3,94,593	7,94,365	12,74,565	21,04,964	30,36,600
Returns (CAGR) (%)	-25.37	5.00	10.20	10.73	10.13	NA	-24.58	6.06	11.18	11.72	10.83	11.41
First Tier Benchmark Returns (CAGR) (%) #	-18.17	9.95	14.93	14.64	13.89	NA	-18.17	9.95	14.93	14.64	13.89	13.97
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	12.99	NA	-11.93	8.74	13.16	13.22	12.99	12.92

Above returns are as on 28th February, 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 28th February, 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	-	-	-	-	2,70,000	1,20,000	-	-	-	-	2,70,000
Market Value as on February 28, 2025 (₹)	1,07,577	-	-	-	-	3,02,870	1,08,533	-	-	-	-	3,09,339
Returns (CAGR) (%)	-18.79	-	-	-	-	10.22	-17.39	-	-	-	-	12.16
First Tier Benchmark Returns (CAGR) (%) #	-20.67	-	-	-	-	7.97	-20.67	-	-	-	-	7.97
Additional Benchmark Returns (CAGR) (%) ##	-11.93	-	-	-	-	6.28	-11.93	-	-	-	-	6.28

Above returns are as on 28th February, 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 28th February, 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	-	9,60,000	1,20,000	3,60,000	6,00,000	8,40,000	-	9,60,000
Market Value as on February 28, 2025 (₹)	1,05,833	4,39,636	9,09,795	14,58,693	-	17,18,873	1,06,433	4,46,809	9,34,987	15,16,521	-	18,02,250
Returns (CAGR) (%)	-21.33	13.45	16.69	15.50	-	14.19	-20.46	14.58	17.81	16.59	-	15.33
First Tier Benchmark Returns (CAGR) (%) #	-22.06	15.19	21.53	20.29	-	18.92	-22.06	15.19	21.53	20.29	-	18.92
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	-	13.06	-11.93	8.74	13.16	13.22	-	13.06

Above returns are as on 28th February, 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 28th February, 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 (June 21, 2017)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (June 21, 2017)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	9,20,000	1,20,000	3,60,000	6,00,000	8,40,000	-	9,20,000
Market Value as on February 28, 2025 (₹)	1,00,448	4,20,193	9,87,184	-	-	18,29,366	1,01,113	4,27,837	10,19,181	17,08,174	-	19,24,644
Returns (CAGR) (%)	-29.00	10.33	20.04	-	-	17.50	-28.06	11.57	21.36	19.94	-	18.79
First Tier Benchmark Returns (CAGR) (%) #	-30.54	12.57	21.25	-	-	17.89	-30.54	12.57	21.25	19.42	-	17.89
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	-	-	13.06	-11.93	8.74	13.16	13.22	-	13.06

Above returns are as on 28th February, 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 28th February, 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	-	-	7,40,000	1,20,000	3,60,000	6,00,000	-	-	7,40,000
Market Value as on February 28, 2025 (₹)	1,07,026	4,51,650	9,32,960	-	-	12,85,597	1,07,812	4,60,549	9,63,339	-	-	13,39,215
Returns (CAGR) (%)	-19.60	15.33	17.72	-	-	17.76	-18.45	16.71	19.03	-	-	19.09
First Tier Benchmark Returns (CAGR) (%) #	-18.17	9.95	14.93	-	-	15.09	-18.17	9.95	14.93	-	-	15.09
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	-	-	13.38	-11.93	8.74	13.16	-	-	13.38

Above returns are as on 28th February, 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 28th February, 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	-	-	7,80,000	1,20,000	3,60,000	6,00,000	-	-	7,80,000
Market Value as on February 28, 2025 (₹)	1,02,126	3,99,120	8,21,531	-	-	11,85,415	1,02,741	4,05,614	8,43,821	-	-	12,27,378
Returns (CAGR) (%)	-26.63	6.83	12.54	-	-	12.71	-25.76	7.92	13.63	-	-	13.77
First Tier Benchmark Returns (CAGR) (%) #	-18.17	9.95	14.93	-	-	14.97	-18.17	9.95	14.93	-	-	14.97
Additional Benchmark Returns (CAGR) (%) ##	-11.09	8.14	12.56	-	-	12.91	-11.09	8.14	12.56	-	-	12.91

Above returns are as on 28th February, 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 28th February, 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	-	-	8,70,000	1,20,000	3,60,000	6,00,000	-	-	8,70,000
Market Value as on February 28, 2025 (₹)	1,07,976	3,89,226	7,75,743	-	-	12,80,768	1,08,528	3,95,201	7,96,487	-	-	13,34,485
Returns (CAGR) (%)	-18.21	5.15	10.23	-	-	10.48	-17.40	6.17	11.29	-	-	11.59
First Tier Benchmark Returns (CAGR) (%) #	-18.17	9.95	14.93	-	-	14.44	-18.17	9.95	14.93	-	-	14.44
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	-	-	13.14	-11.93	8.74	13.16	-	-	13.14

Above returns are as on 28th February, 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 28th February, 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, 2017)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	20,30,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,50,000
Market Value as on February 28, 2025 (₹)	99,773	4,68,104	10,72,305	17,39,074	28,83,224	67,97,301	1,00,500	4,77,795	11,12,249	18,24,653	30,85,951	43,35,373
Returns (CAGR) (%)	-29.94	17.86	23.47	20.44	16.72	12.97	-28.92	19.32	24.99	21.79	17.98	16.92
First Tier Benchmark Returns (CAGR) (%) #	-22.83	14.73	19.44	18.09	15.05	10.51	-22.83	14.73	19.44	18.09	15.05	13.74
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	12.99	12.64	-11.93	8.74	13.16	13.22	12.99	12.64

Above returns are as on 28th February, 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 28th February, 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	-	11,90,000	1,20,000	3,60,000	6,00,000	8,40,000	-	11,90,000
Market Value as on February 28, 2025 (₹)	1,09,282	3,78,806	7,41,894	11,17,466	-	17,24,212	1,10,227	3,89,056	7,75,541	11,83,470	-	18,60,801
Returns (CAGR) (%)	-16.29	3.34	8.44	8.03	-	7.27	-14.89	5.12	10.22	9.64	-	8.73
First Tier Benchmark Returns (CAGR) (%) #	1.22	11.09	13.39	12.72	-	13.55	1.22	11.09	13.39	12.72	-	13.55
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	-	13.04	-11.93	8.74	13.16	13.22	-	13.04

Above returns are as on 28th February, 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 28th February, 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 [^] (February 28, 2019)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception (February 28, 2019)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	7,10,000	1,20,000	3,60,000	6,00,000	-	-	7,10,000
Market Value as on February 28, 2025 (₹)	1,16,261	4,69,069	8,67,715	-	-	11,50,181	1,17,069	4,78,934	8,98,489	-	-	12,02,523
Returns (CAGR) (%)	-5.78	18.01	14.76	-	-	16.20	-4.54	19.49	16.18	-	-	17.71
First Tier Benchmark Returns (CAGR) (%) #	-6.25	21.47	18.85	-	-	20.00	-6.25	21.47	18.85	-	-	20.00
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	-	-	13.34	-11.93	8.74	13.16	-	-	13.34

Above returns are as on 28th February, 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 28th February, 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 ^A (March 31, 1997)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (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 February 28, 2025 (₹)	1,11,822	4,26,118	8,51,975	13,33,549	22,25,280	NA	1,12,586	4,34,630	8,81,857	14,00,946	24,01,343	36,74,100
Returns (CAGR) (%)	-12.51	11.29	14.02	12.99	11.88	NA	-11.36	12.65	15.42	14.37	13.31	14.25
First Tier Benchmark Returns (CAGR) (%) #	-18.17	9.95	14.93	14.64	13.89	NA	-18.17	9.95	14.93	14.64	13.89	13.97
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	12.99	NA	-11.93	8.74	13.16	13.22	12.99	12.92

Above returns are as on 28th February, 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. ^ADue to unavailability of historical daily NAV since inception, we are unable to calculate since inception SIP Performance.

Above returns are as on 28th February, 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 ^A (January 1, 1991)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (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	14,50,000
Market Value as on February 28, 2025 (₹)	1,10,162	4,01,130	7,58,062	11,62,312	18,64,676	NA	1,10,812	4,08,686	7,78,418	12,13,363	20,10,026	27,44,484
Returns (CAGR) (%)	-14.98	7.17	9.30	9.13	8.54	NA	-14.02	8.43	10.37	10.34	9.96	10.06
First Tier Benchmark Returns (CAGR) (%) #	-8.04	9.18	11.69	12.06	11.85	NA	-8.04	9.18	11.69	12.06	11.85	12.01
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	12.99	NA	-11.93	8.74	13.16	13.22	12.99	12.92

Above returns are as on 28th February, 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. ^ADue to unavailability of historical daily NAV since inception, we are unable to calculate since inception SIP Performance.

Above returns are as on 28th February, 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 ^A (November 12, 2021)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (November 12, 2021)
Total Amount Invested (₹)	1,20,000	3,60,000	-	-	-	3,90,000	1,20,000	3,60,000	-	-	-	3,90,000
Market Value as on February 28, 2025 (₹)	1,16,220	3,97,970	-	-	-	4,35,304	1,17,214	4,08,762	-	-	-	4,48,149
Returns (CAGR) (%)	-5.85	6.64	-	-	-	6.72	-4.32	8.45	-	-	-	8.53
First Tier Benchmark Returns (CAGR) (%) #	-2.31	8.29	-	-	-	8.22	-2.31	8.29	-	-	-	8.22
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	-	-	-	8.79	-11.93	8.74	-	-	-	8.79

Above returns are as on 28th February, 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 28th February, 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 ^A (November 12, 2001)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (January 1, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	27,90,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,50,000
Market Value as on February 28, 2025 (₹)	1,06,369	3,89,325	7,40,673	11,49,856	18,15,223	58,76,646	1,06,857	3,94,024	7,56,600	11,85,877	19,02,298	25,93,347
Returns (CAGR) (%)	20.55	5.16	8.37	8.83	8.03	5.92	19.84	5.97	9.22	9.70	8.92	9.19
First Tier Benchmark Returns (CAGR) (%) #	8.04	9.18	11.69	12.06	11.85	NA	8.04	9.18	11.69	12.06	11.85	-
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	12.99	14.10	-11.93	8.74	13.16	13.22	12.99	14.10

Above returns are as on 28th February, 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. ^AAs 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 28th February, 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. ^AAs the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.

SIP PERFORMANCE

LIC MF Arbitrage Fund

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (January 25, 2019)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (January 25, 2019)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	-	-	7,30,000	1,20,000	3,60,000	6,00,000	-	-	7,30,000
Market Value as on February 28, 2025 (₹)	1,24,314	3,98,335	6,94,731	-	-	8,65,365	1,24,753	4,02,617	7,07,764	-	-	8,85,149
Returns (CAGR) (%)	6.80	6.70	5.81	-	-	5.53	7.50	7.42	6.55	-	-	6.26
First Tier Benchmark Returns (CAGR) (%) #	7.57	7.46	6.48	-	-	6.09	7.57	7.46	6.48	-	-	6.09
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	12.99	6.00	-11.93	8.74	13.16	13.22	12.99	6.00

Above returns are as on 28th February, 2025. Past performance may or may not be sustained in the future. # NIFTY 50 Arbitrage Index, ## CRISIL 1 Year T-Bill Index. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 28th February, 2025. Past performance may or may not be sustained in the future. # NIFTY 50 Arbitrage Index, ## CRISIL 1 Year T-Bill Index. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for 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 BSE Sensex Index Fund

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (December 5, 2002)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (January 01, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	26,70,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,50,000
Market Value as on February 28, 2025 (₹)	1,12,106	3,99,727	7,95,904	12,71,541	22,00,091	1,09,62,373	1,12,532	4,04,356	8,11,799	13,04,866	22,80,069	31,52,304
Returns (CAGR) (%)	-12.08	6.93	11.26	11.65	11.66	11.23	-11.44	7.71	12.06	12.38	12.34	12.16
First Tier Benchmark Returns (CAGR) (%) #	-11.09	8.14	12.56	12.89	12.99	13.87	-11.09	8.14	12.56	12.89	12.99	12.91
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	12.99	13.63	-11.93	8.74	13.16	13.22	12.99	12.92

Above returns are as on 28th February, 2025. Past performance may or may not be sustained in the future. # BSE Sensex TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 28th February, 2025. Past performance may or may not be sustained in the future. # BSE Sensex TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

LIC MF Equity Savings Fund

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (March 7, 2011)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (January 01, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	16,70,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,50,000
Market Value as on February 28, 2025 (₹)	1,15,827	3,89,237	7,08,300	10,71,594	16,66,474	26,78,999	1,16,459	3,95,529	7,27,651	11,14,481	17,70,517	23,32,522
Returns (CAGR) (%)	-6.45	5.15	6.58	6.85	6.40	6.50	-5.48	6.22	7.66	7.96	7.55	7.56
First Tier Benchmark Returns (CAGR) (%) #	0.74	8.07	8.87	9.01	8.96	9.15	0.74	8.07	8.87	9.01	8.96	9.04
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	12.99	6.61	-11.93	8.74	13.16	13.22	12.99	6.53

Above returns are as on 28th February, 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.

Above returns are as on 28th February, 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 Direct Plan - Re-investment of income distribution cum capital withdrawal. Load is not taken into consideration for computation of performance. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

LIC MF Nifty 50 Index Fund

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (December 5, 2002)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (January 1, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	26,70,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000
Market Value as on February 28, 2025 (₹)	1,11,569	4,03,325	8,07,678	12,83,017	21,86,819	1,04,93,691	1,12,067	4,08,447	8,24,953	13,21,973	22,93,693	32,25,496
Returns (CAGR) (%)	-12.89	7.54	11.85	11.90	11.55	10.91	-12.14	8.39	12.71	12.74	12.45	12.31
First Tier Benchmark Returns (CAGR) (%) #	-11.93	8.74	13.16	13.22	12.99	13.63	-11.93	8.74	13.16	13.22	12.99	12.92
Additional Benchmark Returns (CAGR) (%) ##	-11.09	8.14	12.56	12.89	12.99	13.87	-11.09	8.14	12.56	12.89	12.99	12.91

Above returns are as on 28th February, 2025. Past performance may or may not be sustained in the future. # NIFTY 50 TRI, ## BSE Sensex TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 28th February, 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 Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

LIC MF Nifty Next 50 Index Fund

SIP Investments	Regular						Direct					
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (September 20, 2010)	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception ^A (January 1, 2013)
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	17,30,000	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,60,000
Market Value as on February 28, 2025 (₹)	99,766	4,18,982	8,45,808	13,26,698	22,16,217	46,27,936	1,00,080	4,23,153	8,60,526	13,59,121	23,09,338	34,46,736
Returns (CAGR) (%)	-29.95	10.13	13.72	12.84	11.80	12.66	-29.51	10.81	14.42	13.52	12.57	13.30
First Tier Benchmark Returns (CAGR) (%) #	-29.27	11.35	14.99	14.10	13.22	14.32	-29.27	11.35	14.99	14.10	13.22	14.08
Additional Benchmark Returns (CAGR) (%) ##	-11.93	8.74	13.16	13.22	12.99	12.73	-11.93	8.74	13.16	13.22	12.99	12.73

Above returns are as on 28th February, 2025. Past performance may or may not be sustained in the future. # Nifty Next 50 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

Above returns are as on 28th February, 2025. Past performance may or may not be sustained in the future. # Nifty Next 50 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Direct Plan - Growth Option. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index.

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	4.84	11.96	15.45	12.64	10,484	14,039	20,523	32,944	February 25, 2015
Nifty LargeMidcap 250 TRI #	0.67	15.26	20.10	13.75	10,067	15,318	25,012	36,354	
NIFTY 50 TRI ##	1.89	10.92	15.94	11.04	10,189	13,652	20,966	28,558	
LIC MF Large & Mid Cap Fund - Direct Plan	6.27	13.48	17.14	14.17	10,627	14,619	22,076	37,716	
Nifty LargeMidcap 250 TRI #	0.67	15.26	20.10	13.75	10,067	15,318	25,012	36,354	
NIFTY 50 TRI ##	1.89	10.92	15.94	11.04	10,189	13,652	20,966	28,558	
LIC MF Infrastructure Fund - Regular Plan	3.67	21.33	22.23	8.35	10,367	17,870	27,309	38,903	March 24, 2008
Nifty Infrastructure TRI #	-4.44	17.91	22.10	5.16	9,556	16,399	27,171	23,461	
NIFTY 50 TRI ##	1.89	10.92	15.94	11.02	10,189	13,652	20,966	58,764	
LIC MF Infrastructure Fund - Direct Plan	4.94	22.72	23.68	14.59	10,494	18,490	28,974	52,428	January 1, 2013
Nifty Infrastructure TRI #	-4.44	17.91	22.10	10.78	9,556	16,399	27,171	34,762	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.76	10,189	13,652	20,966	43,098	
LIC MF Balanced Advantage Fund - Regular Plan	4.34	7.94	NA	6.76	10,434	12,579	NA	12,409	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	4.96	8.86	NA	6.99	10,496	12,903	NA	12,498	
NIFTY 50 TRI ##	1.89	10.92	NA	7.51	10,189	13,652	NA	12,698	
LIC MF Balanced Advantage Fund - Direct Plan	6.02	9.77	NA	8.60	10,602	13,229	NA	13,128	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	4.96	8.86	NA	6.99	10,496	12,903	NA	12,498	
NIFTY 50 TRI ##	1.89	10.92	NA	7.51	10,189	13,652	NA	12,698	
LIC MF Multicap Fund - Regular Plan	5.76	NA	NA	16.23	10,576	NA	NA	14,199	October 31, 2022
NIFTY 500 Multicap 50:25:25 TRI #	-1.03	NA	NA	15.03	9,897	NA	NA	13,860	
NIFTY 50 TRI ##	1.89	NA	NA	10.40	10,189	NA	NA	12,594	
LIC MF Multicap Fund - Direct Plan	7.48	NA	NA	18.20	10,748	NA	NA	14,768	
NIFTY 500 Multicap 50:25:25 TRI #	-1.03	NA	NA	15.03	9,897	NA	NA	13,860	
NIFTY 50 TRI ##	1.89	NA	NA	10.40	10,189	NA	NA	12,594	
LIC MF ELSS Tax Saver - Regular Plan	7.61	12.34	14.03	10.16	10,761	14,183	19,296	1,49,406	March 31, 1997
Nifty 500 Index-TRI #	-0.08	12.70	17.78	14.86	9,992	14,320	22,683	4,78,909	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.23	10,189	13,652	20,966	3,21,913	
LIC MF ELSS Tax Saver - Direct Plan	8.97	13.61	15.39	15.34	10,897	14,671	20,473	56,785	January 1, 2013
Nifty 500 Index-TRI #	-0.08	12.70	17.78	13.67	9,992	14,320	22,683	47,535	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.76	10,189	13,652	20,966	43,098	

Note: Above returns are as on 28th February 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	7.23	5.91	5.49	7.05	10,723	11,882	13,066	33,559	May 31, 2007
NIFTY Banking & PSU Debt Index A-II #	7.44	5.83	6.03	7.75	10,744	11,855	13,405	37,662	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	6.65	10,906	12,172	13,015	31,401	
LIC MF Banking & PSU Fund - Direct Plan	7.77	6.47	6.05	7.40	10,777	12,070	13,419	23,820	January 1, 2013
NIFTY Banking & PSU Debt Index A-II #	7.44	5.83	6.03	7.40	10,744	11,855	13,405	23,818	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	6.59	10,906	12,172	13,015	21,740	
LIC MF Medium to Long Duration Fund - Regular Plan	7.67	6.34	5.34	7.85	10,767	12,026	12,974	69,749	June 23, 1999
CRISIL Medium to Long Duration Debt A-III Index #	7.93	6.26	6.41	9.05	10,793	12,001	13,647	92,607	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	NA	10,906	12,172	13,015	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	8.76	7.18	6.05	7.17	10,876	12,313	13,415	23,228	January 1, 2013
CRISIL Medium to Long Duration Debt A-III Index #	7.93	6.26	6.41	7.88	10,793	12,001	13,647	25,162	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	6.59	10,906	12,172	13,015	21,746	
LIC MF Nifty 8-13 yr G-Sec ETF	8.89	6.83	5.83	7.16	10,889	12,195	13,277	20,224	December 24, 2014
Nifty 8-13 yr G-Sec Index #	9.09	7.10	6.15	7.49	10,909	12,287	13,482	20,878	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	6.72	10,906	12,172	13,015	19,409	
LIC MF Gilt Fund - Regular Plan	6.19	5.42	5.28	7.19	10,619	11,718	12,936	57,630	December 10, 1999
NIFTY All Duration G-Sec Index #	8.49	7.13	6.53	NA	10,849	12,298	13,727	NA	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	NA	10,906	12,172	13,015	NA	
LIC MF Gilt Fund - Direct Plan	6.97	6.19	6.05	7.54	10,697	11,975	13,420	24,223	January 1, 2013
NIFTY All Duration G-Sec Index #	8.49	7.13	6.53	7.44	10,849	12,298	13,727	23,952	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	6.59	10,906	12,172	13,015	21,746	
LIC MF Short Duration Fund - Regular Plan	7.23	5.44	5.22	5.59	10,723	11,724	12,902	13,915	February 1, 2019
CRISIL Short Duration Debt A-II Index #	7.73	6.28	6.20	6.93	10,773	12,007	13,516	15,025	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	6.72	10,906	12,172	13,015	14,851	
LIC MF Short Duration Fund - Direct Plan	8.27	6.48	6.28	6.86	10,827	12,075	13,561	14,970	
CRISIL Short Duration Debt A-II Index #	7.73	6.28	6.20	6.93	10,773	12,007	13,516	15,025	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	6.72	10,906	12,172	13,015	14,851	

Note: Above returns are as on 28th February 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	-2.86	8.59	12.78	7.39	9,714	12,809	18,260	97,120	April 15, 1993
Nifty 500 TRI #	-0.08	12.70	17.78	NA	9,992	14,320	22,683	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.81	10,189	13,652	20,966	4,67,568	
LIC MF Flexi Cap Fund - Direct Plan	-1.92	9.65	13.62	12.08	9,808	13,186	18,946	40,035	January 1, 2013
Nifty 500 TRI #	-0.08	12.70	17.78	13.67	9,992	14,320	22,683	47,535	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.76	10,189	13,652	20,966	43,098	
LIC MF Banking & Financial Services Fund - Regular Plan	-3.50	8.29	8.42	5.64	9,650	12,701	14,987	17,241	March 27, 2015
Nifty Financial Services TRI #	13.98	11.82	11.96	12.96	11,398	13,987	17,604	33,562	
NIFTY 50 TRI ##	1.89	10.92	15.94	11.68	10,189	13,652	20,966	29,963	
LIC MF Banking & Financial Services Fund - Direct Plan	-1.89	10.21	9.87	6.90	9,811	13,391	16,017	19,405	
Nifty Financial Services TRI #	13.98	11.82	11.96	12.96	11,398	13,987	17,604	33,562	
LIC MF Focused Fund - Regular Plan	0.54	7.64	13.61	8.78	10,054	12,475	18,937	18,463	November 17, 2017
Nifty 500 Index-TRI #	-0.08	12.70	17.78	12.46	9,992	14,320	22,683	23,526	
NIFTY 50-TRI ##	1.89	10.92	15.94	12.42	10,189	13,652	20,966	23,478	
LIC MF Focused Fund - Direct Plan	1.49	8.61	14.64	10.14	10,149	12,816	19,815	20,211	
Nifty 500 Index-TRI #	-0.08	12.70	17.78	12.46	9,992	14,320	22,683	23,526	
NIFTY 50-TRI ##	1.89	10.92	15.94	12.42	10,189	13,652	20,966	23,478	
LIC MF Balanced Advantage Fund - Regular Plan	4.34	7.94	NA	6.76	10,434	12,579	NA	12,409	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	4.96	8.86	NA	6.99	10,496	12,903	NA	12,498	
NIFTY 50 TRI ##	1.89	10.92	NA	7.51	10,189	13,652	NA	12,698	

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	6.02	9.77	NA	8.60	10,602	13,229	NA	13,128	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	4.96	8.86	NA	6.99	10,496	12,903	NA	12,498	
NIFTY 50 TRI ##	1.89	10.92	NA	7.51	10,189	13,652	NA	12,698	

Note: Above returns are as on 28th February 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	4.12	16.20	19.45	16.61	10,412	15,698	24,343	25,901	December 21, 2018
Nifty 500 Index-TRI #	-0.08	12.70	17.78	14.69	9,992	14,320	22,683	23,371	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.69	10,189	13,652	20,966	22,138	
LIC MF Dividend Yield Fund - Direct Plan	5.40	17.45	20.72	18.01	10,540	16,208	25,661	27,894	
Nifty 500 Index-TRI #	-0.08	12.70	17.78	14.69	9,992	14,320	22,683	23,371	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.69	10,189	13,652	20,966	22,138	
LIC MF Aggressive Hybrid Fund - Regular Plan	1.31	8.38	10.65	8.69	10,131	12,733	16,594	1,72,603	January 1, 1991
CRISIL Hybrid 35+65 - Aggressive Index #	3.30	10.50	14.06	NA	10,330	13,497	19,319	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	14.21	10,189	13,652	20,966	9,42,127	
LIC MF Aggressive Hybrid Fund - Direct Plan	2.41	9.73	11.03	10.33	10,241	13,215	16,884	33,051	January 1, 2013
CRISIL Hybrid 35+65 - Aggressive Index #	3.30	10.50	14.06	11.91	10,330	13,497	19,319	39,314	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.67	10,189	13,652	20,966	42,677	
LIC MF Mid cap Fund - Regular Plan	4.72	15.21	18.17	11.72	10,472	15,298	23,062	24,539	January 25, 2017
Nifty Midcap 150 TRI #	0.07	19.43	24.05	17.60	10,007	17,043	29,406	37,178	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.76	10,189	13,652	20,966	28,415	
LIC MF Mid cap Fund - Direct Plan	5.75	16.25	19.20	13.21	10,575	15,717	24,088	27,315	
Nifty Midcap 150 TRI #	0.07	19.43	24.05	17.60	10,007	17,043	29,406	37,178	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.76	10,189	13,652	20,966	28,415	
LIC MF Healthcare Fund - Regular Plan	10.67	14.48	19.15	17.25	11,067	15,008	24,038	26,009	February 28, 2019
BSE Healthcare TRI #	9.53	18.58	23.93	19.35	10,953	16,682	29,262	28,936	
NIFTY 50 TRI ##	1.89	10.92	15.94	14.04	10,189	13,652	20,966	22,013	
LIC MF Healthcare Fund - Direct Plan	12.04	15.86	20.72	18.88	11,204	15,560	25,664	28,256	
BSE Healthcare TRI #	9.53	18.58	23.93	19.35	10,953	16,682	29,262	28,936	
NIFTY 50 TRI ##	1.89	10.92	15.94	14.04	10,189	13,652	20,966	22,013	
LIC MF Unit Linked Insurance Scheme - Regular Plan	2.56	7.36	11.02	9.63	10,256	12,379	16,877	2,66,506	June 19, 1989
Crisil Hybrid 35 + 65 - Aggressive Index #	3.30	10.50	14.06	NA	10,330	13,497	19,319	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	NA	10,189	13,652	20,966	NA	
LIC MF Unit Linked Insurance Scheme - Direct Plan	3.64	8.40	12.05	11.37	10,364	12,740	17,671	36,440	January 1, 2013
Crisil Hybrid 35 + 65 - Aggressive Index #	3.30	10.50	14.06	12.43	10,330	13,497	19,319	40,814	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.31	10,189	13,652	20,966	44,810	

Note: Above returns are as on 28th February 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	4.34	7.94	NA	6.76	10,434	12,579	NA	12,409	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	4.96	8.86	NA	6.99	10,496	12,903	NA	12,498	
NIFTY 50 TRI ##	1.89	10.92	NA	7.51	10,189	13,652	NA	12,698	
LIC MF Balanced Advantage Fund - Direct Plan	6.02	9.77	NA	8.60	10,602	13,229	NA	13,128	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	4.96	8.86	NA	6.99	10,496	12,903	NA	12,498	
NIFTY 50 TRI ##	1.89	10.92	NA	7.51	10,189	13,652	NA	12,698	

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	6.53	6.07	4.85	4.88	10,653	11,935	12,674	13,068	July 18, 2019
NIFTY 1D Rate Index #	6.68	6.25	5.03	5.04	10,668	11,997	12,786	13,186	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.63	5.73	10,750	12,029	13,149	13,677	
LIC MF Overnight Fund - Direct Plan	6.66	6.20	4.99	5.01	10,666	11,981	12,757	13,164	July 18, 2019
NIFTY 1D Rate Index #	6.68	6.25	5.03	5.04	10,668	11,997	12,786	13,186	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.63	5.73	10,750	12,029	13,149	13,677	
LIC MF Liquid Fund - Regular Plan	7.29	6.55	5.38	6.92	10,729	12,099	13,000	46,446	March 18, 2002
CRISIL Liquid Debt A-I Index #	7.22	6.65	5.48	NA	10,722	12,131	13,056	NA	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.63	5.99	10,750	12,029	13,149	38,063	
LIC MF Liquid Fund - Direct Plan	7.37	6.66	5.49	6.87	10,737	12,134	13,066	22,437	January 1, 2013
CRISIL Liquid Debt A-I Index #	7.22	6.65	5.48	6.76	10,722	12,131	13,056	22,165	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.63	6.51	10,750	12,029	13,149	21,530	
LIC MF Ultra Short Duration Fund - Regular Plan	6.85	6.06	5.28	5.32	10,685	11,931	12,936	13,137	November 27, 2019
CRISIL Ultra Short Duration Debt A-I Index #	7.55	6.84	5.95	5.95	10,755	12,198	13,353	13,551	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.62	5.59	10,750	12,029	13,151	13,316	
LIC MF Ultra Short Duration Fund - Direct Plan	7.62	6.52	5.65	5.68	10,762	12,089	13,166	13,369	
CRISIL Ultra Short Duration Debt A-I Index #	7.55	6.84	5.95	5.95	10,755	12,198	13,353	13,551	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.62	5.59	10,750	12,029	13,151	13,316	
LIC MF Money Market Fund - Regular Plan	5.86	NA	NA	5.90	10,586	NA	NA	11,594	August 1, 2022
NIFTY Money Market Index A-I #	7.50	NA	NA	7.18	10,750	NA	NA	11,960	
CRISIL 1 Year T-Bill Index ##	7.50	NA	NA	6.92	10,750	NA	NA	11,885	
LIC MF Money Market Fund - Direct Plan	6.31	NA	NA	6.36	10,631	NA	NA	11,724	
NIFTY Money Market Index A-I #	7.50	NA	NA	7.18	10,750	NA	NA	11,960	
CRISIL 1 Year T-Bill Index ##	7.50	NA	NA	6.92	10,750	NA	NA	11,885	
LIC MF Low Duration Fund - Regular Plan	7.02	5.99	5.63	6.40	10,702	11,909	13,152	38,494	June 9, 2003
CRISIL Low Duration Debt A-I Index #	7.53	6.65	6.05	7.05	10,753	12,133	13,416	44,001	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.62	5.97	10,750	12,029	13,151	35,257	
LIC MF Low Duration Fund - Direct Plan	7.77	6.66	6.25	7.19	10,777	12,135	13,548	23,282	January 1, 2013
CRISIL Low Duration Debt A-I Index #	7.53	6.65	6.05	7.48	10,753	12,133	13,416	24,063	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.62	6.51	10,750	12,029	13,151	21,530	

Note: Above returns are as on 28th February 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	2.56	7.36	11.02	9.63	10,256	12,379	16,877	2,66,506	June 19, 1989
Crisil Hybrid 35 + 65 - Aggressive Index #	3.30	10.50	14.06	NA	10,330	13,497	19,319	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	NA	10,189	13,652	20,966	NA	
LIC MF Unit Linked Insurance Scheme - Direct Plan	3.64	8.40	12.05	11.37	10,364	12,740	17,671	36,440	January 1, 2013
Crisil Hybrid 35 + 65 - Aggressive Index #	3.30	10.50	14.06	12.43	10,330	13,497	19,319	40,814	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.31	10,189	13,652	20,966	44,810	
LIC MF Large & Mid Cap Fund - Regular Plan	4.84	11.96	15.45	12.64	10,484	14,039	20,523	32,944	February 25, 2015
Nifty LargeMidcap 250 TRI #	0.67	15.26	20.10	13.75	10,067	15,318	25,012	36,354	
NIFTY 50 TRI ##	1.89	10.92	15.94	11.04	10,189	13,652	20,966	28,558	
LIC MF Large & Mid Cap Fund - Direct Plan	6.27	13.48	17.14	14.17	10,627	14,619	22,076	37,716	
Nifty LargeMidcap 250 TRI #	0.67	15.26	20.10	13.75	10,067	15,318	25,012	36,354	
NIFTY 50 TRI ##	1.89	10.92	15.94	11.04	10,189	13,652	20,966	28,558	

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	4.72	15.21	18.17	11.72	10,472	15,298	23,062	24,539	January 25, 2017
Nifty Midcap 150 TRI #	0.07	19.43	24.05	17.60	10,007	17,043	29,406	37,178	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.76	10,189	13,652	20,966	28,415	
LIC MF Mid cap Fund - Direct Plan	5.75	16.25	19.20	13.21	10,575	15,717	24,088	27,315	
Nifty Midcap 150 TRI #	0.07	19.43	24.05	17.60	10,007	17,043	29,406	37,178	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.76	10,189	13,652	20,966	28,415	
LIC MF ELSS Tax Saver - Regular Plan	7.61	12.34	14.03	10.16	10,761	14,183	19,296	1,49,406	March 31, 1997
Nifty 500 Index-TRI #	-0.08	12.70	17.78	14.86	9,992	14,320	22,683	4,78,909	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.23	10,189	13,652	20,966	3,21,913	
LIC MF ELSS Tax Saver - Direct Plan	8.97	13.61	15.39	15.34	10,897	14,671	20,473	56,785	January 1, 2013
Nifty 500 Index-TRI #	-0.08	12.70	17.78	13.67	9,992	14,320	22,683	47,535	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.76	10,189	13,652	20,966	43,098	
LIC MF Multicap Fund - Regular Plan	5.76	NA	NA	16.23	10,576	NA	NA	14,199	October 31, 2022
NIFTY 500 Multicap 50:25:25 TRI #	-1.03	NA	NA	15.03	9,897	NA	NA	13,860	
NIFTY 50 TRI ##	1.89	NA	NA	10.40	10,189	NA	NA	12,594	
LIC MF Multicap Fund - Direct Plan	7.48	NA	NA	18.20	10,748	NA	NA	14,768	
NIFTY 500 Multicap 50:25:25 TRI #	-1.03	NA	NA	15.03	9,897	NA	NA	13,860	
NIFTY 50 TRI ##	1.89	NA	NA	10.40	10,189	NA	NA	12,594	
LIC MF Dividend Yield Fund - Regular Plan	4.12	16.20	19.45	16.61	10,412	15,698	24,343	25,901	December 21, 2018
Nifty 500 Index-TRI #	-0.08	12.70	17.78	14.69	9,992	14,320	22,683	23,371	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.69	10,189	13,652	20,966	22,138	
LIC MF Dividend Yield Fund - Direct Plan	5.40	17.45	20.72	18.01	10,540	16,208	25,661	27,894	
Nifty 500 Index-TRI #	-0.08	12.70	17.78	14.69	9,992	14,320	22,683	23,371	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.69	10,189	13,652	20,966	22,138	

Note: Above returns are as on 28th February 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	7.23	5.91	5.49	7.05	10,723	11,882	13,066	33,559	May 31, 2007
NIFTY Banking & PSU Debt Index A-II #	7.44	5.83	6.03	7.75	10,744	11,855	13,405	37,662	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	6.65	10,906	12,172	13,015	31,401	
LIC MF Banking & PSU Fund - Direct Plan	7.77	6.47	6.05	7.40	10,777	12,070	13,419	23,820	January 1, 2013
NIFTY Banking & PSU Debt Index A-II #	7.44	5.83	6.03	7.40	10,744	11,855	13,405	23,818	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	6.59	10,906	12,172	13,015	21,740	
LIC MF Short Duration Fund - Regular Plan	7.23	5.44	5.22	5.59	10,723	11,724	12,902	13,915	February 1, 2019
CRISIL Short Duration Debt A-II Index #	7.73	6.28	6.20	6.93	10,773	12,007	13,516	15,025	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	6.72	10,906	12,172	13,015	14,851	
LIC MF Short Duration Fund - Direct Plan	8.27	6.48	6.28	6.86	10,827	12,075	13,561	14,970	
CRISIL Short Duration Debt A-II Index #	7.73	6.28	6.20	6.93	10,773	12,007	13,516	15,025	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	6.72	10,906	12,172	13,015	14,851	
LIC MF Medium to Long Duration Fund - Regular Plan	7.67	6.34	5.34	7.85	10,767	12,026	12,974	69,749	June 23, 1999
CRISIL Medium to Long Duration Debt A-III Index #	7.93	6.26	6.41	9.05	10,793	12,001	13,647	92,607	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	NA	10,906	12,172	13,015	NA	
LIC MF Medium to Long Duration Fund - Direct Plan	8.76	7.18	6.05	7.17	10,876	12,313	13,415	23,228	January 1, 2013
CRISIL Medium to Long Duration Debt A-III Index #	7.93	6.26	6.41	7.88	10,793	12,001	13,647	25,162	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	6.59	10,906	12,172	13,015	21,746	

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	6.88	6.03	4.90	5.07	10,688	11,923	12,706	13,523	January 25, 2019
NIFTY 50 Arbitrage Index #	7.52	6.74	5.26	5.52	10,752	12,163	12,925	13,873	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.62	5.90	10,750	12,029	13,151	14,185	
LIC MF Arbitrage Fund - Direct Plan	7.58	6.79	5.64	5.80	10,758	12,181	13,159	14,105	
NIFTY 50 Arbitrage Index #	7.52	6.74	5.26	5.52	10,752	12,163	12,925	13,873	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.62	5.90	10,750	12,029	13,151	14,185	
LIC MF Children's Fund - Regular Plan	-2.26	8.14	10.21	4.65	9,774	12,648	16,269	28,862	November 12, 2001
CRISIL Hybrid 35+65 - Aggressive Index #	3.30	10.50	14.06	NA	10,330	13,497	19,319	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	15.71	10,189	13,652	20,966	3,00,315	
LIC MF Children's Fund - Direct Plan	-1.40	8.87	11.10	9.69	9,860	12,907	16,938	30,695	January 1, 2013
CRISIL Hybrid 35+65 - Aggressive Index #	3.30	10.50	14.06	11.96	10,330	13,497	19,319	39,351	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.72	10,189	13,652	20,966	42,731	
LIC MF Conservative Hybrid Fund - Regular Plan	5.68	5.45	6.19	8.00	10,568	11,728	13,507	78,531	June 1, 1998
CRISIL Hybrid 85+15 - Conservative Index #	6.86	7.42	8.29	NA	10,686	12,398	14,896	NA	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	NA	10,906	12,172	13,015	NA	
LIC MF Conservative Hybrid Fund - Direct Plan	6.77	6.46	7.18	7.66	10,677	12,068	14,150	24,517	January 1, 2013
CRISIL Hybrid 85+15 - Conservative Index #	6.86	7.42	8.29	8.87	10,686	12,398	14,896	28,059	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	6.53	10,906	12,172	13,015	21,571	
LIC MF Nifty 8-13 yr G-Sec ETF	8.89	6.83	5.83	7.16	10,889	12,195	13,277	20,224	December 24, 2014
Nifty 8-13 yr G-Sec Index #	9.09	7.10	6.15	7.49	10,909	12,287	13,482	20,878	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	6.72	10,906	12,172	13,015	19,409	
LIC MF Gilt Fund - Regular Plan	6.19	5.42	5.28	7.19	10,619	11,718	12,936	57,630	December 10, 1999
NIFTY All Duration G-Sec Index #	8.49	7.13	6.53	NA	10,849	12,298	13,727	NA	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	NA	10,906	12,172	13,015	NA	
LIC MF Gilt Fund - Direct Plan	6.97	6.19	6.05	7.54	10,697	11,975	13,420	24,223	January 1, 2013
NIFTY All Duration G-Sec Index #	8.49	7.13	6.53	7.44	10,849	12,298	13,727	23,952	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	6.59	10,906	12,172	13,015	21,746	
LIC MF Equity Savings Fund - Regular Plan	1.64	6.26	7.30	6.69	10,164	11,999	14,230	24,749	March 7, 2011
NIFTY Equity Savings Index #	5.92	8.33	9.88	9.08	10,592	12,715	16,028	33,727	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	6.57	10,906	12,172	13,015	24,353	
LIC MF Equity Savings Fund - Direct Plan	2.67	7.30	8.36	7.48	10,267	12,357	14,944	24,046	January 1, 2013
NIFTY Equity Savings Index #	5.92	8.33	9.88	9.25	10,592	12,715	16,028	29,342	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	6.59	10,906	12,172	13,015	21,746	
LIC MF Unit Linked Insurance Scheme - Regular Plan	2.56	7.36	11.02	9.63	10,256	12,379	16,877	2,66,506	June 19, 1989
Crisil Hybrid 35 + 65 - Aggressive Index #	3.30	10.50	14.06	NA	10,330	13,497	19,319	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	NA	10,189	13,652	20,966	NA	
LIC MF Unit Linked Insurance Scheme - Direct Plan	3.64	8.40	12.05	11.37	10,364	12,740	17,671	36,440	January 1, 2013
Crisil Hybrid 35 + 65 - Aggressive Index #	3.30	10.50	14.06	12.43	10,330	13,497	19,319	40,814	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.31	10,189	13,652	20,966	44,810	
LIC MF Aggressive Hybrid Fund - Regular Plan	1.31	8.38	10.65	8.69	10,131	12,733	16,594	1,72,603	January 1, 1991
CRISIL Hybrid 35+65 - Aggressive Index #	3.30	10.50	14.06	NA	10,330	13,497	19,319	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	14.21	10,189	13,652	20,966	9,42,127	
LIC MF Aggressive Hybrid Fund - Direct Plan	2.41	9.73	11.03	10.33	10,241	13,215	16,884	33,051	January 1, 2013
CRISIL Hybrid 35+65 - Aggressive Index #	3.30	10.50	14.06	11.91	10,330	13,497	19,319	39,314	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.67	10,189	13,652	20,966	42,677	

Note: Above returns are as on 28th February 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	0.30	7.90	13.01	5.50	10,030	12,564	18,443	51,177	September 1, 1994
Nifty 100 TRI #	0.91	10.94	15.99	NA	10,091	13,658	21,014	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	10.79	10,189	13,652	20,966	2,28,140	
LIC MF Large Cap Fund - Direct Plan	1.48	8.48	13.13	12.59	10,148	12,767	18,541	42,323	January 1, 2013
Nifty 100 TRI #	0.91	10.94	15.99	13.00	10,091	13,658	21,014	44,234	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.76	10,189	13,652	20,966	43,098	
LIC MF Flexi Cap Fund - Regular Plan	-2.86	8.59	12.78	7.39	9,714	12,809	18,260	97,120	April 15, 1993
Nifty 500 TRI #	-0.08	12.70	17.78	NA	9,992	14,320	22,683	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.81	10,189	13,652	20,966	4,67,568	
LIC MF Flexi Cap Fund - Direct Plan	-1.92	9.65	13.62	12.08	9,808	13,186	18,946	40,035	January 1, 2013
Nifty 500 TRI #	-0.08	12.70	17.78	13.67	9,992	14,320	22,683	47,535	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.76	10,189	13,652	20,966	43,098	
LIC MF Smallcap Fund - Regular Plan	-0.44	15.04	22.88	12.95	9,956	15,232	28,053	25,528	June 21, 2017
Nifty Smallcap 250 TRI #	-6.94	16.77	24.46	12.18	9,306	15,929	29,902	24,220	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.77	10,189	13,652	20,966	25,223	
LIC MF Smallcap Fund - Direct Plan	0.66	16.18	24.10	14.53	10,066	15,689	29,474	28,413	
Nifty Smallcap 250 TRI #	-6.94	16.77	24.46	12.18	9,306	15,929	29,902	24,220	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.77	10,189	13,652	20,966	25,223	
LIC MF Value Fund - Regular Plan	-3.29	10.17	15.40	11.69	9,671	13,376	20,484	20,586	August 20, 2018
Nifty 500 Index-TRI #	-0.08	12.70	17.78	12.54	9,992	14,320	22,683	21,628	
BSE Sensex-TRI ##	2.19	10.56	15.22	11.73	10,219	13,519	20,326	20,639	
LIC MF Value Fund - Direct Plan	-2.30	11.17	16.38	12.85	9,770	13,744	21,368	22,031	
Nifty 500 Index-TRI #	-0.08	12.70	17.78	12.54	9,992	14,320	22,683	21,628	
BSE Sensex-TRI ##	2.19	10.56	15.22	11.73	10,219	13,519	20,326	20,639	
LIC MF Conservative Hybrid Fund - Regular Plan	5.68	5.45	6.19	8.00	10,568	11,728	13,507	78,531	June 1, 1998
CRISIL Hybrid 85+15 - Conservative Index #	6.86	7.42	8.29	NA	10,686	12,398	14,896	NA	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	NA	10,906	12,172	13,015	NA	
LIC MF Conservative Hybrid Fund - Direct Plan	6.77	6.46	7.18	7.66	10,677	12,068	14,150	24,517	January 1, 2013
CRISIL Hybrid 85+15 - Conservative Index #	6.86	7.42	8.29	8.87	10,686	12,398	14,896	28,059	
CRISIL 10 year Gilt Index ##	9.06	6.77	5.41	6.53	10,906	12,172	13,015	21,571	
LIC MF Children's Fund - Regular Plan	-2.26	8.14	10.21	4.65	9,774	12,648	16,269	28,862	November 12, 2001
CRISIL Hybrid 35+65 - Aggressive Index #	3.30	10.50	14.06	NA	10,330	13,497	19,319	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	15.71	10,189	13,652	20,966	3,00,315	
LIC MF Children's Fund - Direct Plan	-1.40	8.87	11.10	9.69	9,860	12,907	16,938	30,695	January 1, 2013
CRISIL Hybrid 35+65 - Aggressive Index #	3.30	10.50	14.06	11.96	10,330	13,497	19,319	39,351	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.72	10,189	13,652	20,966	42,731	

Note: Above returns are as on 28th February 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	3.67	21.33	22.23	8.35	10,367	17,870	27,309	38,903	March 24, 2008
Nifty Infrastructure TRI #	-4.44	17.91	22.10	5.16	9,556	16,399	27,171	23,461	
NIFTY 50 TRI ##	1.89	10.92	15.94	11.02	10,189	13,652	20,966	58,764	
LIC MF Infrastructure Fund - Direct Plan	4.94	22.72	23.68	14.59	10,494	18,490	28,974	52,428	January 1, 2013
Nifty Infrastructure TRI #	-4.44	17.91	22.10	10.78	9,556	16,399	27,171	34,762	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.76	10,189	13,652	20,966	43,098	

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	-0.44	15.04	22.88	12.95	9,956	15,232	28,053	25,528	June 21, 2017
Nifty Smallcap 250 TRI #	-6.94	16.77	24.46	12.18	9,306	15,929	29,902	24,220	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.77	10,189	13,652	20,966	25,223	
LIC MF Smallcap Fund - Direct Plan	0.66	16.18	24.10	14.53	10,066	15,689	29,474	28,413	
Nifty Smallcap 250 TRI #	-6.94	16.77	24.46	12.18	9,306	15,929	29,902	24,220	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.77	10,189	13,652	20,966	25,223	
LIC MF Value Fund - Regular Plan	-3.29	10.17	15.40	11.69	9,671	13,376	20,484	20,586	August 20, 2018
Nifty 500 Index-TRI #	-0.08	12.70	17.78	12.54	9,992	14,320	22,683	21,628	
BSE Sensex-TRI ##	2.19	10.56	15.22	11.73	10,219	13,519	20,326	20,639	
LIC MF Value Fund - Direct Plan	-2.30	11.17	16.38	12.85	9,770	13,744	21,368	22,031	
Nifty 500 Index-TRI #	-0.08	12.70	17.78	12.54	9,992	14,320	22,683	21,628	
BSE Sensex-TRI ##	2.19	10.56	15.22	11.73	10,219	13,519	20,326	20,639	

Note: Above returns are as on 28th February 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	0.30	7.90	13.01	5.50	10,030	12,564	18,443	51,177	September 1, 1994
Nifty 100 TRI #	0.91	10.94	15.99	NA	10,091	13,658	21,014	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	10.79	10,189	13,652	20,966	2,28,140	
LIC MF Large Cap Fund - Direct Plan	1.48	8.48	13.13	12.59	10,148	12,767	18,541	42,323	January 1, 2013
Nifty 100 TRI #	0.91	10.94	15.99	13.00	10,091	13,658	21,014	44,234	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.76	10,189	13,652	20,966	43,098	
LIC MF Arbitrage Fund - Regular Plan	6.88	6.03	4.90	5.07	10,688	11,923	12,706	13,523	January 25, 2019
NIFTY 50 Arbitrage Index #	7.52	6.74	5.26	5.52	10,752	12,163	12,925	13,873	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.62	5.90	10,750	12,029	13,151	14,185	
LIC MF Arbitrage Fund - Direct Plan	7.58	6.79	5.64	5.80	10,758	12,181	13,159	14,105	
NIFTY 50 Arbitrage Index #	7.52	6.74	5.26	5.52	10,752	12,163	12,925	13,873	
CRISIL 1 Year T-Bill Index ##	7.50	6.35	5.62	5.90	10,750	12,029	13,151	14,185	
LIC MF Nifty 50 ETF	1.77	10.80	15.76	12.99	10,177	13,605	20,802	31,061	November 20, 2015
NIFTY 50 TRI #	1.89	10.92	15.94	13.17	10,189	13,652	20,966	31,535	
BSE Sensex TRI ##	2.19	10.56	15.22	13.23	10,219	13,519	20,326	31,687	
LIC MF BSE Sensex ETF	2.02	10.45	15.07	13.04	10,202	13,478	20,190	31,102	November 30, 2015
BSE Sensex TRI #	2.19	10.56	15.22	13.14	10,219	13,519	20,326	31,351	
NIFTY 50 TRI ##	1.89	10.92	15.94	13.09	10,189	13,652	20,966	31,222	
LIC MF Nifty 100 ETF	0.60	10.61	15.61	13.86	10,060	13,538	20,667	31,979	March 17, 2016
NIFTY 100 TRI #	0.91	10.94	15.99	14.24	10,091	13,658	21,014	32,953	
BSE 100 TRI ##	1.89	10.92	15.94	14.22	10,189	13,652	20,966	32,904	
LIC MF BSE Sensex Index Fund - Regular Plan	1.02	9.34	13.97	12.97	10,102	13,075	19,238	1,50,661	December 5, 2002
BSE Sensex TRI #	2.19	10.56	15.22	16.72	10,219	13,519	20,326	3,11,594	
NIFTY 50 TRI ##	1.89	10.92	15.94	16.24	10,189	13,652	20,966	2,84,681	
LIC MF BSE Sensex Index Fund - Direct Plan	1.73	10.11	14.72	12.00	10,173	13,352	19,881	39,691	January 1, 2013
BSE Sensex TRI #	2.19	10.56	15.22	12.90	10,219	13,519	20,326	43,783	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.76	10,189	13,652	20,966	43,098	
LIC MF Nifty 50 Index Fund - Regular Plan	0.77	9.77	14.56	12.24	10,077	13,231	19,750	1,30,516	December 5, 2002
NIFTY 50 TRI #	1.89	10.92	15.94	16.24	10,189	13,652	20,966	2,84,681	
BSE Sensex TRI ##	2.19	10.56	15.22	16.72	10,219	13,519	20,326	3,11,594	
LIC MF Nifty 50 Index Fund - Direct Plan	1.60	10.57	15.39	12.04	10,160	13,521	20,475	39,856	January 1, 2013
NIFTY 50 TRI #	1.89	10.92	15.94	12.76	10,189	13,652	20,966	43,098	
BSE Sensex TRI ##	2.19	10.56	15.22	12.90	10,219	13,519	20,326	43,783	

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	-3.55	12.32	16.16	10.49	9,645	14,176	21,170	42,296	September 20, 2010
Nifty Next 50 TRI #	-2.54	13.41	17.51	12.17	9,746	14,592	22,423	52,580	
NIFTY 50 TRI ##	1.89	10.92	15.94	10.80	10,189	13,652	20,966	44,006	
LIC MF Nifty Next 50 Index Fund - Direct Plan	-2.98	12.98	16.84	13.65	9,702	14,425	21,797	47,419	January 1, 2013
Nifty Next 50 TRI #	-2.54	13.41	17.51	14.55	9,746	14,592	22,423	52,213	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.76	10,189	13,652	20,966	43,098	
LIC MF Nifty Midcap 100 ETF- Regular Plan	-0.71	NA	NA	-0.69	9,929	NA	NA	9,928	February 14, 2024
Nifty Midcap 100-TRI #	-0.35	NA	NA	-0.25	9,965	NA	NA	9,974	
NIFTY 50-TRI ##	1.89	NA	NA	2.51	10,189	NA	NA	10,262	
LIC MF Focused Fund - Regular Plan	0.54	7.64	13.61	8.78	10,054	12,475	18,937	18,463	November 17, 2017
Nifty 500 Index-TRI #	-0.08	12.70	17.78	12.46	9,992	14,320	22,683	23,526	
NIFTY 50-TRI ##	1.89	10.92	15.94	12.42	10,189	13,652	20,966	23,478	
LIC MF Focused Fund - Direct Plan	1.49	8.61	14.64	10.14	10,149	12,816	19,815	20,211	
Nifty 500 Index-TRI #	-0.08	12.70	17.78	12.46	9,992	14,320	22,683	23,526	
NIFTY 50-TRI ##	1.89	10.92	15.94	12.42	10,189	13,652	20,966	23,478	
LIC MF Aggressive Hybrid Fund - Regular Plan	1.31	8.38	10.65	8.69	10,131	12,733	16,594	1,72,603	January 1, 1991
CRISIL Hybrid 35+65 - Aggressive Index #	3.30	10.50	14.06	NA	10,330	13,497	19,319	NA	
NIFTY 50 TRI ##	1.89	10.92	15.94	14.21	10,189	13,652	20,966	9,42,127	
LIC MF Aggressive Hybrid Fund - Direct Plan	2.41	9.73	11.03	10.33	10,241	13,215	16,884	33,051	January 1, 2013
CRISIL Hybrid 35+65 - Aggressive Index #	3.30	10.50	14.06	11.91	10,330	13,497	19,319	39,314	
NIFTY 50 TRI ##	1.89	10.92	15.94	12.67	10,189	13,652	20,966	42,677	
LIC MF Equity Savings Fund - Regular Plan	1.64	6.26	7.30	6.69	10,164	11,999	14,230	24,749	March 7, 2011
NIFTY Equity Savings Index #	5.92	8.33	9.88	9.08	10,592	12,715	16,028	33,727	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	6.57	10,906	12,172	13,015	24,353	
LIC MF Equity Savings Fund - Direct Plan	2.67	7.30	8.36	7.48	10,267	12,357	14,944	24,046	January 1, 2013
NIFTY Equity Savings Index #	5.92	8.33	9.88	9.25	10,592	12,715	16,028	29,342	
CRISIL 10 Year Gilt Index ##	9.06	6.77	5.41	6.59	10,906	12,172	13,015	21,746	
LIC MF Gold Exchange Traded Fund - Regular Plan	35.50	17.86	14.06	7.61	13,550	16,378	19,323	26,549	November 9, 2011
Domestic Price of Gold #	36.31	18.35	14.63	8.36	13,631	16,585	19,809	29,134	
NA ##	NA	NA	NA	NA	NA	NA	NA	NA	
LIC MF Gold ETF Fund of Fund - Regular Plan	34.86	17.84	13.40	6.63	13,486	16,372	18,769	22,393	August 14, 2012
Domestic Price of Gold #	36.31	18.35	14.63	8.51	13,631	16,585	19,809	27,861	
NA ##	NA	NA	NA	NA	NA	NA	NA	NA	
LIC MF Gold ETF Fund of Fund - Direct Plan	35.43	18.33	13.86	7.30	13,543	16,577	19,152	23,574	January 1, 2013
Domestic Price of Gold #	36.31	18.35	14.63	8.65	13,631	16,585	19,809	27,435	
NA ##	NA	NA	NA	NA	NA	NA	NA	NA	

Note: Above returns are as on 28th February 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 28th February 2025)

Scheme Name	Regular Plan					Direct Plan				
	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ²	Additional expense as per Regulation 52(6A)(c) (%) ³	GST (%) ⁴	Total TER (%)	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ²	Additional expense as per Regulation 52(6A)(c) (%) ³	GST (%) ⁴	Total TER (%)
LIC MF Nifty Midcap 100 ETF	0.15	-	-	0.01	0.16	-	-	-	-	-
LIC MF Manufacturing Fund	2.17	-	0.05	0.05	2.27	0.42	-	0.05	0.05	0.52
LIC MF Large & Mid Cap Fund	1.84	-	0.05	0.06	1.95	0.52	-	0.05	0.06	0.63
LIC MF Multi Cap Fund	2.00	-	0.05	0.05	2.10	0.49	-	0.05	0.05	0.59
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	2.06	-	-	0.12	2.18	0.89	-	-	0.12	1.01
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	1.00	-	-	0.02	1.02	0.57	-	-	0.02	0.59
LIC MF Overnight Fund	0.20	-	-	-	0.20	0.07	-	-	-	0.07
LIC MF Low Duration Fund	0.93	-	-	0.03	0.96	0.24	-	-	0.02	0.26
LIC MF Short Duration Fund	1.29	-	-	0.03	1.32	0.33	-	-	0.03	0.36
LIC MF Ultra Short Duration Fund	0.93	-	-	0.02	0.95	0.23	-	-	0.02	0.25
LIC MF Arbitrage Fund	0.99	-	-	-	0.99	0.34	-	-	-	0.34
LIC MF Balanced Advantage Fund	2.17	-	0.05	0.10	2.32	0.67	-	0.05	0.10	0.82
LIC MF Aggressive Hybrid Fund	2.25	-	0.05	0.19	2.49	1.17	-	0.05	0.19	1.41
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	1.10	-	0.05	0.15	1.30
LIC MF Flexi Cap Fund	2.11	-	0.05	0.17	2.33	1.09	-	0.05	0.16	1.30
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	1.99	-	0.05	0.11	2.15	0.88	-	0.05	0.11	1.04
LIC MF Infrastructure Fund	2.16	-	0.05	0.07	2.28	0.53	-	0.05	0.07	0.65
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	2.20	-	0.05	0.06	2.31	0.45	-	0.05	0.06	0.56

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

Summary : Key Features of the Schemes (as on 28th February 2025)

Scheme Name	LIC MF Large Cap Fund	LIC MF Large & Mid Cap Fund	LIC MF Flexi Cap Fund
Scheme Type	Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks	Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and midcap stocks.	An open ended dynamic equity scheme investing across large cap, mid cap and small cap stocks.
Allotment Date	September 1, 1994	February 25, 2015	April 15, 1993
Ideal Investment Horizon	3 Years Plus	3 Years Plus	3 Years Plus
Plan Available	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	Nifty 100 TRI	Nifty LargeMidcap 250 TRI	Nifty 500 TRI
Min Investment Amt (Lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (Lumpsum)	Rs. 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	Rs. 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter
SIP dates	Any day#	Any day#	Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly
Min SIP Amount	1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter.	1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter.	1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter.
Fund Manager	Mr. Nikhil Rungta Mr. Sumit 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 Multi Cap Fund	LIC MF Mid cap Fund	LIC MF Small Cap Fund
Scheme Type	Multi Cap Fund - An open-ended equity scheme investing across large cap, mid cap and small cap stocks	Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks.	Small Cap Fund- An open-ended equity scheme predominantly investing in small cap stocks
Allotment Date	October 31, 2022	January 25, 2017	June 21, 2017
Ideal Investment Horizon	3 Years Plus	5 Years Plus	5 Years Plus
Plan Available	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	NIFTY 500 Multicap 50:25:25 TRI	NIFTY Midcap 150 - TRI	NIFTY Smallcap 250 - TRI
Min Investment Amt (Lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (Lumpsum)	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter
SIP dates	Any day#	Any day#	Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly
Min SIP Amount	1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 1000/- & in multiples of ₹ 1/- thereafter	1) Daily - 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 units Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units. 	<ul style="list-style-type: none"> Nil, if units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment. 1% of the applicable NAV, if units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment. Nil, if units of scheme are redeemed or switched out after 12 months from the date of allotment. 	<ul style="list-style-type: none"> Nil, if units of the Scheme are redeemed or switched out up to 12% of the units (the limit) within 12 months from the date of allotment. 1% of the applicable NAV, if units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment. Nil, if units of scheme are redeemed or switched out after 12 months from the date of allotment.
Riskometer	Risk - Very High	Risk - Very High	Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

RP: Regular Plan, DP: Direct Plan, IDCW: Income Distribution cum Capital Withdrawal, SIP: Systematic Investment Plan, STP: Systematic Transfer Plan, SWP: Systematic Withdrawal Plan. For Current Expense ratio details of all the Schemes, Investors are requested to visit www.licmf.com. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. Note: Investors are advised to refer to the Scheme Information Document (SID), Key Information Memorandum (KIM) and addenda issued from time to time, to know the terms and features of the schemes as prevailing on the date of submission of application for subscription/redemption/switch. Investors are requested to read the relevant notice and addenda to the SID and KIM available at www.licmf.com for further details. #Any day SIP date is applicable from 1st to 28th. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

Summary : Key Features of the Schemes (as on 28th February 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 levied Above 12% of the units: exit load of 1% will be levied If units of the Scheme are redeemed / switched-out after 90 days from the date of allotment: No exit load will be levied. Load shall be applicable for switches between eligible Schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the Schemes of LIC Mutual Fund. 	<ul style="list-style-type: none"> 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 90 days from the date of allotment of units. 1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units. Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units.
Riskometer	Risk - Very High	Risk - Very High	Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

RP: Regular Plan, DP: Direct Plan, IDCW: Income Distribution cum Capital Withdrawal, SIP: Systematic Investment Plan, STP: Systematic Transfer Plan, SWP: Systematic Withdrawal Plan. For Current Expense ratio details of all the Schemes, Investors are requested to visit www.licmf.com. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. Note: Investors are advised to refer to the Scheme Information Document (SID), Key Information Memorandum (KIM) and addenda issued from time to time, to know the terms and features of the schemes as prevailing on the date of submission of application for subscription/redemption/switch. Investors are requested to read the relevant notice and addenda to the SID and KIM available at www.licmf.com for further details. #Any day SIP date is applicable from 1st to 28th. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

Summary : Key Features of the Schemes (as on 28th February 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 border="1"> <thead> <tr> <th>Particulars</th> <th>For upto 12% of units held</th> <th>Remaining 88% of units held</th> </tr> </thead> <tbody> <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>Nil</td> <td>Nil</td> </tr> </tbody> </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	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	Nil											
Riskometer	Risk - Moderately High	Risk - Moderately High	Risk - Low	Risk - 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 28th February 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 to Moderate	Risk - Low to Moderate
Facility Available	-	SIP/STP/SWP	SIP/STP/SWP

Scheme Name	LIC MF Ultra Short Duration Fund	LIC MF Money Market Fund	LIC MF Low Duration Fund
Scheme Type	An Open Ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months. Please refer Page No. 18 of Scheme Information Document. A Relatively Low interest rate risk and moderate Credit Risk.	An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.	An open ended low duration debt scheme investing in instruments with Macaulay duration of the portfolio is between 6 months and 12 months (Please refer Page No.14 of Scheme Information Document). (A Relatively Low interest rate risk and moderate Credit Risk)
Allotment Date	November 27, 2019	August 01, 2022	June 09, 2003
Ideal Investment Horizon	Upto 6 months	Upto 1 Year	6 Months Plus
Plan Available	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	CRISIL Ultra Short Duration Debt A-I Index	NIFTY Money Market Index A-I	CRISIL Low Duration Debt A-I Index
Min Investment Amt (Lumpsum)	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in multiples of ₹ 1 thereafter	₹ 5000/- and in multiples of ₹ 1 thereafter
Min Additional Amt (Lumpsum)	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter
Min Redemption Amt	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter	₹ 500/- and Multiples of Rs. 1 thereafter
SIP dates	Any day#	Any day#	Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly
Min SIP Amount	1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & ₹ 1000/- & in multiples of ₹ 1/- thereafter	1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & ₹ 1000/- & in multiples of ₹ 1/- thereafter	1) Daily - ₹ 100/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 200/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & ₹ 1000/- & in multiples of ₹ 1/- thereafter
Fund Manager	Mr. Rahul Singh	Mr. Rahul Singh	Mr. Rahul Singh
Exit Load	NIL	NIL	NIL
Riskometer	Risk - Low to Moderate	Risk - Low	Risk - Low to Moderate
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

RP: Regular Plan, DP: Direct Plan, IDCW: Income Distribution cum Capital Withdrawal, SIP: Systematic Investment Plan, STP: Systematic Transfer Plan, SWP: Systematic Withdrawal Plan. For Current Expense ratio details of all the Schemes, Investors are requested to visit www.licmf.com. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. Note: Investors are advised to refer to the Scheme Information Document (SID), Key Information Memorandum (KIM) and addenda issued from time to time, to know the terms and features of the schemes as prevailing on the date of submission of application for subscription/redemption/switch. Investors are requested to read the relevant notice and addenda to the SID and KIM available at www.licmf.com for further details. #Any day SIP date is applicable from 1st to 28th. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

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

Summary : Key Features of the Schemes (as on 28th February 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 28th February 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 50,000 units of LIC MF Nifty 50 ETF. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments. *For Purchase / Sale of units through Stock Exchange please see page no 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 2,00,000 units of LIC MF Nifty 100 ETF. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments. *For Purchase / Sale of units through Stock Exchange please see page no 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 28th February 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 units Nil after 7 days 	<ul style="list-style-type: none"> 0.25% if redeemed or switch out on or before completion of 7 Days from the date of allotment of units Nil after 7 days 	Nil
Riskometer	Risk - Very High	Risk - Very High	Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

⁵LIC MF Liquid Fund Exit Load :

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

* For Purchase / Sale of units through Stock Exchange:

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

RP: Regular Plan, DP: Direct Plan, IDCW: Income Distribution cum Capital Withdrawal, SIP: Systematic Investment Plan, STP: Systematic Transfer Plan, SWP: Systematic Withdrawal Plan. For Current Expense ratio details of all the Schemes, Investors are requested to visit www.licmf.com. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. Note: Investors are advised to refer to the Scheme Information Document (SID), Key Information Memorandum (KIM) and addenda issued from time to time, to know the terms and features of the schemes as prevailing on the date of submission of application for subscription/redemption/switch. Investors are requested to read the relevant notice and addenda to the SID and KIM available at www.licmf.com for further details. #Any day SIP date is applicable from 1st to 28th. Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme.

Benchmark (Tier-1) Disclaimers

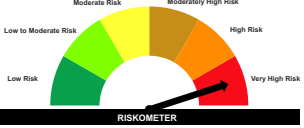
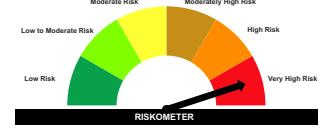
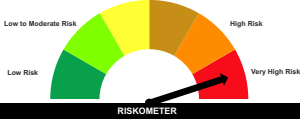
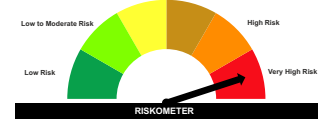

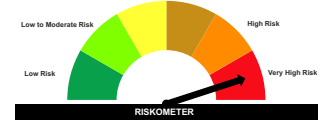
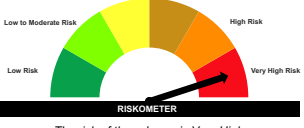
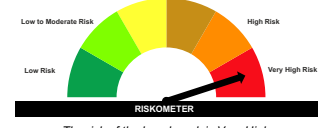
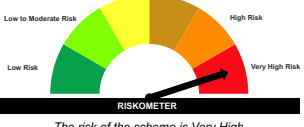





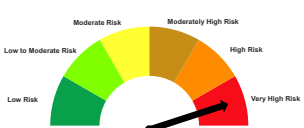
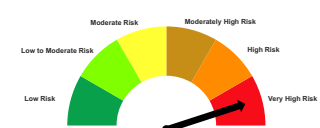
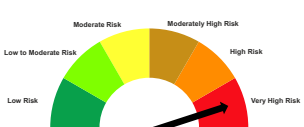
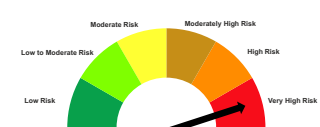
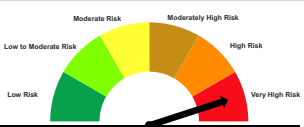
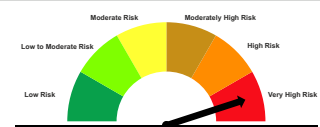
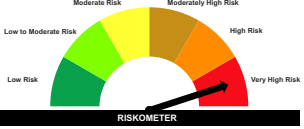
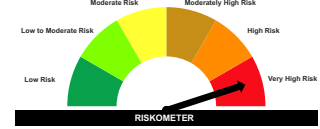
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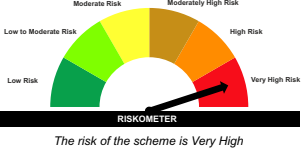
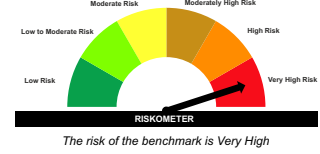
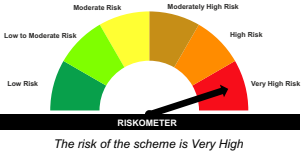
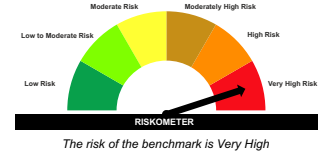
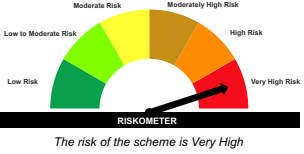
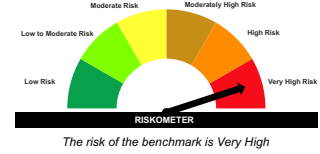
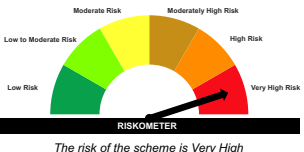
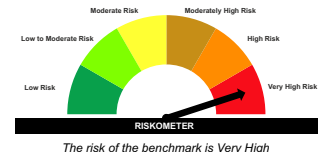
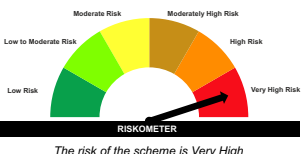

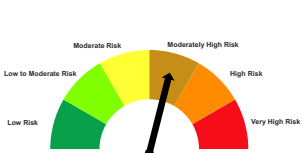
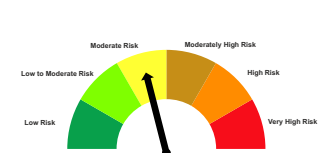
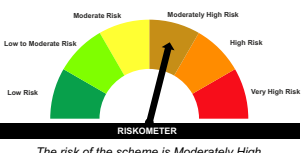
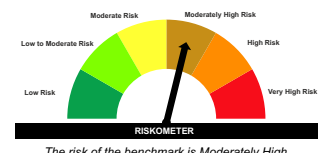
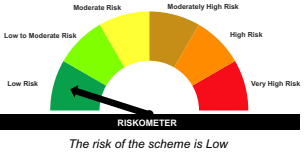
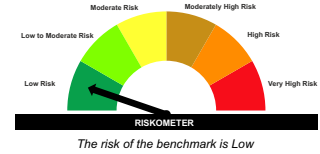

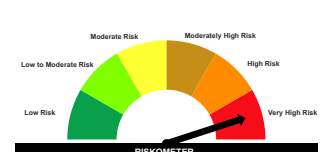
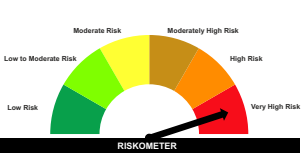
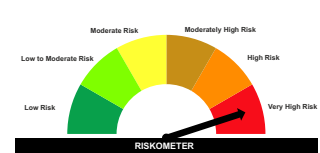
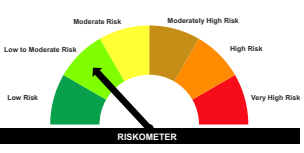
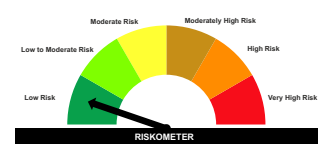
Market Capitalisation as per AMFI

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

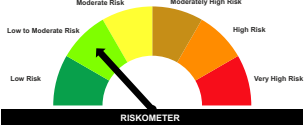




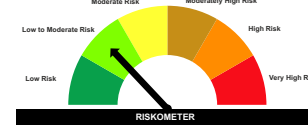




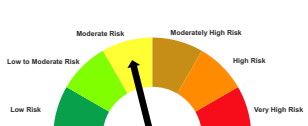

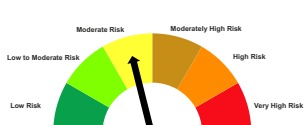

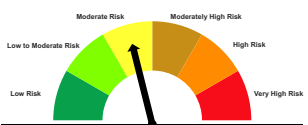
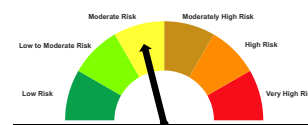
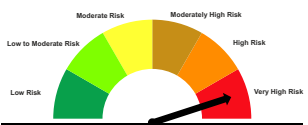
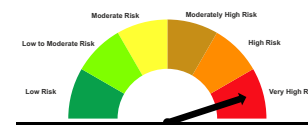

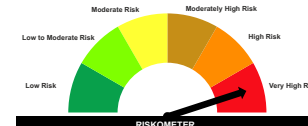
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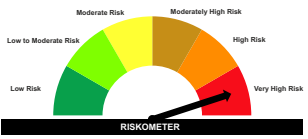
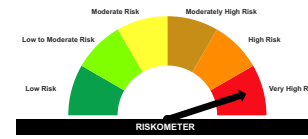
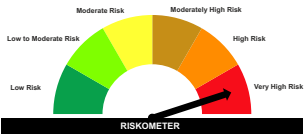
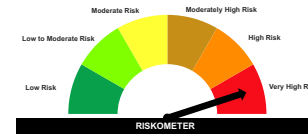
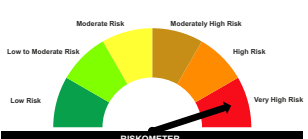
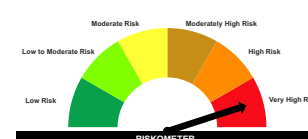
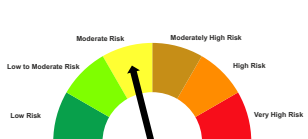
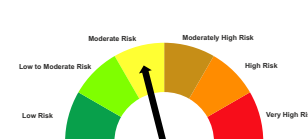
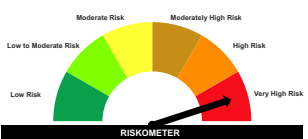
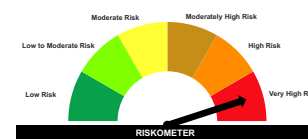
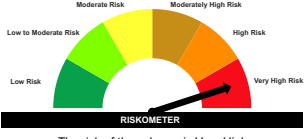
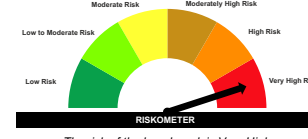
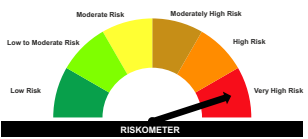
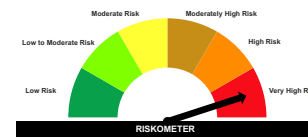


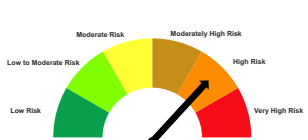
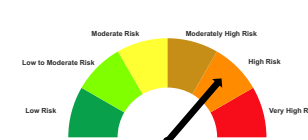
The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer- First Tier Benchmark
<p>LIC MF Large Cap Fund</p> <ul style="list-style-type: none"> Long Term Capital Appreciation A Fund that primarily invests in large-cap stock Risk - Very High 	 <p>The risk of the scheme is Very High</p>	Nifty 100 TRI	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Large & Mid Cap Fund</p> <ul style="list-style-type: none"> Long Term Capital Appreciation A Fund that primarily invests in large and mid-cap stocks Risk - 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>
<p>LIC MF Flexi Cap Fund</p> <ul style="list-style-type: none"> Long Term Capital Appreciation Investing across Large, Mid & Small-cap stocks 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>
<p>LIC MF ELSS Tax Saver</p> <ul style="list-style-type: none"> Long Term Capital Growth Investing 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>
<p>LIC MF Multi Cap Fund</p> <ul style="list-style-type: none"> Long Term Capital Appreciation Investing in equity and equity related instruments across Large, Mid & Small Cap stocks. Risk - Very High 	 <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>
<p>LIC MF Infrastructure Fund</p> <ul style="list-style-type: none"> Long Term Capital Growth Investment in equity and equity related instruments of companies engaged either directly or indirectly in infrastructure sector. Risk - Very High 	 <p>The risk of the scheme is Very High</p>	Nifty Infrastructure TRI	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Banking & Financial Services Fund</p> <ul style="list-style-type: none"> Capital appreciation over long term Investment predominantly in a portfolio of equity and equity related securities of companies engaged in banking and financial services. Risk - Very High 	 <p>The risk of the scheme is Very High</p>	Nifty Financial Services TRI	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Dividend Yield Fund</p> <ul style="list-style-type: none"> Long term capital appreciation Investment 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>
<p>LIC MF Focused Fund</p> <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>
<p>LIC MF Midcap Fund</p> <ul style="list-style-type: none"> Long term capital appreciation Investment 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>
<p>LIC MF Manufacturing Fund</p> <ul style="list-style-type: none"> Capital appreciation over long term Investment predominantly in equity and equity related instruments of companies following manufacturing theme Risk - 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
<p>LIC MF Healthcare Fund</p> <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>	<p>BSE Health Care TRI</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Small Cap Fund</p> <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>	<p>Nifty Smallcap 250 TRI</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Value Fund</p> <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>	<p>Nifty 500 TRI</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Aggressive Hybrid Fund</p> <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>	<p>CRISIL Hybrid 35+65 Aggressive Index</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Balanced Advantage Fund</p> <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>	<p>Nifty 50 Hybrid Composite Debt 50:50 Index</p>	 <p>The risk of the benchmark is High</p>
<p>LIC MF Equity Savings Fund</p> <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>	<p>Nifty Equity Savings Index</p>	 <p>The risk of the benchmark is Moderate</p>
<p>LIC MF Conservative Hybrid Fund</p> <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>	<p>CRISIL Hybrid 85+15 Conservative Index</p>	 <p>The risk of the benchmark is Moderately High</p>
<p>LIC MF Arbitrage Fund</p> <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>	<p>NIFTY 50 Arbitrage Index</p>	 <p>The risk of the benchmark is Low</p>
<p>LIC MF Multi Asset Allocation Fund</p> <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 - High 	 <p>The risk of the scheme is High</p>	<p>65% Nifty 500 TRI + 25% Nifty Composite Debt Index + 10% Price of Domestic Gold.</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Unit Linked Insurance Scheme</p> <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>	<p>CRISIL Hybrid 35+65 Aggressive Index</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Overnight Fund</p> <ul style="list-style-type: none"> Income with high levels of safety and liquidity over short term Investment in debt and money market instruments with overnight maturity. Risk - Low to Moderate 	 <p>The risk of the scheme is Low to Moderate</p>	<p>NIFTY 1D Rate Index</p>	 <p>The risk of the benchmark is Low</p>

RISKOMETER



The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer - First Tier Benchmark
<p>LIC MF Liquid Fund</p> <ul style="list-style-type: none"> Income for short term Investment 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>	<p>CRISIL Liquid Debt A-I Index</p>	 <p>The risk of the benchmark is Low to Moderate</p>
<p>LIC MF Ultra Short Duration Fund</p> <ul style="list-style-type: none"> Income over short term. Investment in Debt & Money Market Instruments such that the Macaulay Duration of the portfolio is between 3 months - 6 months. Risk - Low to Moderate 	 <p>The risk of the scheme is Low to Moderate</p>	<p>CRISIL Ultra Short Duration Debt A-I Index</p>	 <p>The risk of the benchmark is Low to Moderate</p>
<p>LIC MF Money Market Fund</p> <ul style="list-style-type: none"> Income over short term. Investment in money market instruments with maturity up to one year Risk - Low 	 <p>The risk of the scheme is Low</p>	<p>NIFTY Money Market Index A-I</p>	 <p>The risk of the benchmark is Low to Moderate</p>
<p>LIC MF Low Duration Fund</p> <ul style="list-style-type: none"> Income for short term A fund that focuses on low duration securities. Risk - Low to Moderate 	 <p>The risk of the scheme is Low to Moderate</p>	<p>CRISIL Low Duration Debt A-I Index</p>	 <p>The risk of the benchmark is Low to Moderate</p>
<p>LIC MF Short Duration Fund</p> <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>	<p>CRISIL Short Duration Debt A-II Index</p>	 <p>The risk of the benchmark is Low to Moderate</p>
<p>LIC MF Banking & PSU Fund</p> <ul style="list-style-type: none"> Income for medium term capital appreciation with current income An income fund that invests predominantly in debt and money market instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Risk - Moderate 	 <p>The risk of the scheme is Moderate</p>	<p>NIFTY Banking & PSU Debt Index A-II</p>	 <p>The risk of the benchmark is Low to Moderate</p>
<p>LIC MF Medium to Long Duration Fund</p> <ul style="list-style-type: none"> Income over medium to long term To generate income/capital appreciation through investments in Debt and Money market instruments. Risk - Moderate 	 <p>The risk of the scheme is Moderate</p>	<p>CRISIL Medium to Long Duration Debt A-III Index</p>	 <p>The risk of the benchmark is Moderate</p>
<p>LIC MF Gilt Fund</p> <ul style="list-style-type: none"> Long term capital appreciation and current income Investment in sovereign securities issued by Central/ State Government. Risk - Moderate 	 <p>The risk of the scheme is Moderate</p>	<p>Nifty All Duration G-Sec Index</p>	 <p>The risk of the benchmark is Moderate</p>
<p>LIC MF Children's Fund</p> <ul style="list-style-type: none"> Long term capital appreciation and current income A fund that invests both in stocks and fixed income instruments. Risk - Very High 	 <p>The risk of the scheme is Very High</p>	<p>CRISIL Hybrid 35+65 Aggressive Index</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF BSE Sensex ETF</p> <ul style="list-style-type: none"> Long Term Investment Investment in securities covered by BSE SENSEX, subject to tracking errors. Risk - Very High 	 <p>The risk of the scheme is Very High</p>	<p>BSE Sensex TRI</p>	 <p>The risk of the benchmark is Very High</p>

The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer - First Tier Benchmark
<p>LIC MF Nifty 50 ETF</p> <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>	<p>NIFTY 50 TRI</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Nifty 100 ETF</p> <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>	<p>NIFTY 100 TRI</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Nifty Midcap 100 ETF</p> <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>	<p>Nifty Midcap 100 TRI</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Nifty 8-13 yr G-Sec ETF</p> <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>	<p>Nifty 8-13 yr G-Sec</p>	 <p>The risk of the benchmark is Moderate</p>
<p>LIC MF BSE Sensex Index Fund</p> <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>	<p>BSE Sensex TRI</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Nifty 50 Index Fund</p> <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>	<p>NIFTY 50 TRI</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Nifty Next 50 Index Fund</p> <ul style="list-style-type: none"> • Long Term growth in a passively managed scheme tracking NIFTY Next50 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>	<p>Nifty Next 50 TRI</p>	 <p>The risk of the benchmark is Very High</p>
<p>LIC MF Gold Exchange Traded Fund</p> <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>	<p>Domestic Price of Gold</p>	 <p>The risk of the benchmark is High</p>
<p>LIC MF Gold ETF Fund of Fund</p> <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>	<p>Domestic Price of Gold</p>	 <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 28th February 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

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)			

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. Vishal Kumar K. - Area Manager, Bangalore +91 93534 69698 , 080-42296491, br.bangalore@licmf.com
BHUBANESWAR	Plot No-2B & 2C, Ground Floor, Behind Ram Mandir, Unit-3, Kharavel Nagar, Bhubaneswar- 751001, Odisha	Mr. Samira Kumar Maharathi - Area Manager, Bhubhaneshwar +91 73810 68161 0674-2396522, br. bhubaneswar@licmf.com
BORIVALI	Shop no. 10, 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
CHHATRAPATI SAMBHAJINAGAR (AURANGABAD)	Office No. 02, Anant Darshan Apartment, Plot No. 107, Samarth Nagar, Chhatrapati Sambhajinagar (Aurangabad) - 431001	Mr. Prashant Ronghe - Area Manager - Retail Sales +91 77200 34552, +91 76202 37325 br.aurangabad@licmf.com
CHENNAI	LIC Of India, New No. 153, Old No. 102, LIC Annexure Building, Ground Floor, Anna Salai, Chennai - 600002	Ms. Rathi Raj K C - Customer Service Executive +91 81139 05085 044-28411984 / 28555883, br.chennai@licmf.com
COIMBATORE	C/O LIC Divisional Office, India Life Building, 1543/44, Trichy Road, Coimbatore - 641018	Mr. Manikandan M - Area Manager, Coimbatore +91 95432 14437 0422-4393014, br.coimbatore@licmf.com
DELHI	911-912, Prakash Deep Building 07, Tolstoy Marg New Delhi - 110001	Mr. Akhil Kumar - Chief Area Manager - Sales +91 70655 51661 011 - 23359190 / 23314396, br.delhi@licmf.com
DURGAPUR	B 209, Kalpataru Building, Bengal Shristi Complex, City Center, Durgapur : 713216, West Bengal	Mr. Ritabrata Pan - Area Manager, Durgapur +91 93783 30300, r.pan@licmf.com
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
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. Rajnitee 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
NAGPUR	The Edge Building Plot No.12, 4th Floor, W. H. C. Road, Shankar Nagar, Nagpur - 440010	Mr. Rajat Vinod Parashar - Area Manager - Retail Sales, +91 77578 06567 br.nagpur@licmf.com
NASHIK	Bedmutha'S Navkar Heights Office No 03, 3rd Floor, New Pandit Colony, Sharanpurroad, Nasik - 422002	Mr. Vaibhav Nanoti - Area Manager, Nasik +91 94228 62120 0253-2579507, br.nasik@licmf.com
NOIDA	Office No. 525, 5th Floor, Super Area Wave Silver Tower, Sector 18, Noida, Uttar Pradesh – 201301	Mr. Amit Kumar Srivastava - Area Office Incharge +91 99118 35381, +91 120 3121855 a3.srivastava@licmf.com
PATNA	Office no - 511/512 Ashiana Hariniwas, 5th floor Dakbunglow road, Patna, Bihar - 800001	Mr. Amit Vishal - Area Manager - Muzaffarpur +91 94310 23274 br.patna@licmf.com
PUNE	C/O LIC Of India, 1St Floor, Jeevan Prakash, Divisional Office 1, Near All India Radio, Shivaji Nagar University Road, Pune - 411005	Mr. Ashok Tiwari - Area Manager - Retail Sales +91 9503119778 02025537301, br.pune@licmf.com
RAIPUR	1st Floor, Phase 1, Investment Building, LIC Of India, Jeevan Bima Marg, Pandri, Raipur, Chhattisgarh - 492004	Mr. Sandeep Chandra - Chief Area Manager +91 99938 82255 0771-2236780, br.raipur@licmf.com
RAJKOT	Jeevan Prakash, LIC Of India Building Campus, Mahila 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 81085 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

Agartala: Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001, Tripura, 0381-2388519; **Agra:** 507 B,5th Floor, Business Square, Sanjay Place, Agra, Uttar Pradesh -282002; **Ahmedabad:** Office No. 401 On 4Th Floor Abc-I Off. C.G. Road -Ahmedabad 380009, Gujarat, 9081903021/9824327979; **Ahmednagar:** Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001, Maharashtra, 9890003215; **Ajmer:** 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001, Rajasthan, 0145-5120725; **Akola:** Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No-6 Opp Radhakrishna Talkies Akola 444001 Maharashtra, Maharashtra, 0724-2451874; **Aligarh:** 1St Floor 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 Jai Complex Road No-2 Alwar 301001, Rajasthan, 0144-4901131; **Amaravathi:** Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601, Maharashtra, 0721 2569198; **Ambala:** 6349 2Nd Floor Nicholson Road Adjacent Kos 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 Nirala Bazar Aurangabad 431001, Maharashtra, 0240-2343414; **Azamgarh:** Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001, Uttar Pradesh, 7518801805; **Andheri:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M.V Road, Andheri East, Opp Andheri Court, Mumbai - 400069 022 - 46733669; **Balalore:** 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 Dutt Road Alkapuri Vadodara 390007, Gujarat, 0265-2353506; **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101, Bihar, 7518801807/9693344717; **Belgaum:** Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 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 Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001, Bihar, 7518801808; **Bharuch:** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makapur Road Bharuch 392001, Gujarat, 9081903042; **Bhatinda:** Mcb -Z-3-01043 2 Floor Goniana Road Opposite 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:** Plot 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 Smutiground 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, 044-28309100; **Chinsura:** No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101, West Bengal, 033-26810164; **Cochin:** Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015, Kerala, 0484 - 4025059; **Coimbatore:** 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018, Tamil Nadu, 0422 - 4388011; **Cuttack:** Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjunct To Reliance Trends Darga Bazar Cuttack 753001, Orissa, 0671-2956816; **Chandrapur:** C/o Global Financial Services, 2nd Floor, Raghuvanshi 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 Bhavasar General Store Dhule 424001, Maharashtra, 02562-282823; **Durgapur:** Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216, West Bengal, 0343-6512111; **Eluru:** Dno-23A-7-72/73K 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 1st Floor Opp. Centrail Jail Near Hanuman Mandir Ferozpur 152002, Punjab, 01632-241814; **Gandhidham:** Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdcc 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 Iiti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001, Uttar Pradesh, 7518801815; **Gorakhpur:** Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001, Uttar Pradesh, 7518801816; **Gulbarga:** H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105, Karnataka, 08472 252503; **Guntur:** 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002, Andhra Pradesh, 0863-2339094; **Gurgaon:** No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001, Haryana, 7518801817; **Guwahati:** 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 Jamuna Palace Haridwar 249410, Uttaranchal, 7518801820; **Hassan:** Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201, Karnataka, 08172 262065; **Hissar:** Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001, Haryana, 7518801821; **Hoshiarpur:** Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001, Punjab, 01882-500143; **Hubli:** R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029, Karnataka, 0836-2950643; **Hyderabad (Gachibowli):** Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032, Telangana, 040-79615122; **Hyderabad:** No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016, Telangana, 040-44857874 / 75 / 76; **Indore:** 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore , Madhya Pradesh, 0731-4266828/4218902; **Jabalpur:** 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001, Madhya Pradesh, 0761-4923301; **Jaipur:** Office No 101, 1St Floor, Okay Plus Tower, Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001, Rajasthan, 01414167715/17; **Jalandhar:** Office No 7, 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001, Punjab, 0181-5094410; **Jalgaon:** 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001, Maharashtra, 9421521406; **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101, West Bengal, 03561-222136; **Jammu:** 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K, Jammu & Kashmir, 191-2951822; **Jamnagar:** 131 Madhav Piazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008, Gujarat, 0288 3065810; **Jamshedpur:** Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001, Jharkhand, 6572912170; **Jhansi:** 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001, Uttar Pradesh, 7518801823; **Jodhpur:** Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003, Rajasthan, 7737014590; **Junagadh:** Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001, Gujarat, 0285-2652220; **Kalyani:** Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235, West Bengal, 9883018948; **Kannur:** 2Nd Floor Global Village Bank Road Kannur 670001, Kerala, 0497-2764190; **Kanpur:** 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001, Uttar Pradesh, 7518801824; **Karimnagar:** 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammthota - Karimnagar 505001, Telangana, 0878-2244773; **Karnal:** 3 Randhir Colony Near Doctor J.C. Bathla Hospital Karnal (Haryana) 132001, Haryana, 0184-2252524; **Karur:** No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002, Tamil Nadu, 04324-241755; **Khammam:** 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002, Telangana, 8008865802; **Kharagpur:** Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304, West Bengal, 3222253380; **Kolhapur:** 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001, Maharashtra, 0231 2653656; **Kolkata:** 2/1 Russel Street 4Th floor Kankaria Centre Kolkata 70001 Wb, West Bengal, 033 66285900; **Kollam:** Sree Vigneswara Bhavan Shastri Junction Kollam - 691001, Kerala, 474-2747055; **Korba:** Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677, Chatisgarh,

7000544408;Kota: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007, Rajasthan, 0744-5100964; **Kottayam:** 1st Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002, Kerala, 9496700884; **Kurnool:** Shop No:47 2Nd Floor S Komda 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:** Sco 122 Second Floor Above Hdfc Mutual Fun 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 Floor Dutt 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 Apartment 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 Floor 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 Adj. Indra Colony Gate Railway Road Pathankot Pathankot 145001, Punjab, 0186-5074362; **Patiala:** B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001, Punjab, 0175-5004349; **Patna:** Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001, Bihar, 06124149382; **Pondicherry:** No 122(10B) Muthumariamman Koi 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 Danavaipeta 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, 465A, Govind Park Satar Bazaar, Satara - 415001, Maharashtra, 9890003215; **Satna:** 1st Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001, Madhya Pradesh, 7518801847; **Shillong:** Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001, Meghalaya, 0364 - 2506106; **Shimla:** 1st Floor Hills View Complex Near Tara Hall Shimla 171001, Himachal Pradesh, 7518801849; **Shimoga:** Jayarama Nilaya 2Nd 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 Sevoke 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 Pump Nh - 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 Floorerinjery 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 Vekkali Amman Kalyana Mandapam Putthur - Trichy 620017, Tamil Nadu, 0431-4020227; **Trivandrum:** 3rd Floor, 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 Ilici 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 Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016, Andhra Pradesh, 0891-2714125; **Warangal:** Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002, Telangana, 0870-2441513; **Yamuna Nagar:** B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001, Haryana, 7518801857

Statutory Details Sponsor: Life Insurance Corporation of India.

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

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

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

Application Amount for Fresh Subscription:

This is the minimum investment amount for a new investor in a mutual fund scheme

Asset allocation:

Investment of certain proportions of a portfolio in different assets classes like Equity, Debt, Gold etc..

Asset allocation for Equity:

The allocation is based on industry classification and not any separate sector classification.

AUM:

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Benchmark:

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-year Gsec.

Beta:

Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

Entry Load:

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

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load:

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit Load. For instance if the NAV is Rs 100 and the exit load is 1%, the investor will receive Rs 99.

Expense ratio:

The expense ratio is the annual fee that funds or ETFs charge their unit holders. It expresses the percentage of assets deducted each fiscal year for fund expenses.

Holdings:

The holdings or the portfolio is a mutual fund's latest or updated report statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Fund Manager:

An Employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Maturity profile:

Maturity is a term defined with respect to Debt Instruments which have fixed maturities after which they cease to exist on payment of the principal and the stipulated interest. A fund's profile consisting of the allocation of the value of assets in terms of percentage and their time left to maturity respectively is called a maturity profile. It gives a summary of the breakup of the value of assets with different specified maturities.

Minimum Additional Amount:

This is the minimum investment amount for an existing investor in a mutual fund scheme.

Macaulay Duration:

Macaulay Duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

Modified Duration:

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Nature of Scheme:

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

NAV:

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Portfolio turnover ratio:

Portfolio turnover is a measure of how frequently assets within a fund are bought and sold by the managers. This ratio measures the fund's trading activity, which is computed by taking the lesser of purchases or sales and dividing by average monthly net assets. Number of securities bought or sold (whichever is lesser)/Average AUM of the Fund.

Portfolio Yield:

Disclosure only required for Debt Funds.

Rating Profile:

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

Risk Free Returns:

MIBOR rate for 1 day. To be sourced from FIMMDA (<http://www.fimmda.org>) for last day of the month.

Sector allocation:

Sector allocation may be defined as an allocation of funds in a certain percentage of the portfolio in different sectors of the economy.

Sharpe Ratio:

The Sharpe Ratio, names after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

SIP:

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. Its works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that the invests Rs 500 every 15 of the month in an equity fund for a period of three years.

SIP Return:

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

Standard Deviation:

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

Tracking error:

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

Yield to Maturity:

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

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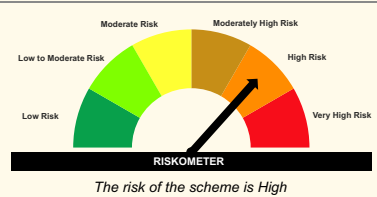
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 - Risk - High

*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 28th February 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