Letter to Unit Holders

Date: 12th June 2023

Dear Valued Unit Holder,

Sub: **Transfer of schemes of IDBI Mutual Fund (all open-ended schemes), to LIC Mutual Fund, merger of the identified schemes of IDBI Mutual Fund into schemes of LIC Mutual Fund (all open ended schemes) and other related changes**

1. LIC Mutual Fund ("**LIC MF**" or "**us**" or "**we**" or "**our**") wishes to thank you for your investment in the schemes of LIC MF ("**LIC MF Schemes**") and for giving us an opportunity to serve you.

2. We are pleased to inform you that LIC Mutual Fund Asset Management Limited ("**LIC AMC**"), and LIC Mutual Fund Trustee Private Limited ("**LIC Trustee**"), the asset management company, and trustee company, respectively, of LIC MF, have *inter alia*, entered into a Scheme Transfer Agreement dated December 29, 2022 with IDBI Asset Management Limited ("**IDBI AMC**") and IDBI MF Trustee Company Limited ("**IDBI Trustee**"), the asset management company and trustee company, respectively, of IDBI Mutual Fund ("**IDBI MF**") ("**Agreement**") in terms of which *inter alia* it is proposed that LIC Trustee will take over the trusteeship of all the schemes of IDBI MF ("**IDBI MF Schemes**") (along with all assets and liabilities, including any unclaimed dividends/ redemptions, the load balances, if any, any balance in the investor education fund and all records relating thereto, concerning the IDBI MF Schemes) from IDBI Trustee, and LIC AMC will take over the rights to manage, operate and administer all the IDBI MF Schemes from IDBI AMC, merger between the identified IDBI MF Schemes with identified schemes of LIC MF and/or changes to the fundamental attributes of one or more of the IDBI MF Schemes ("**Proposed Transaction**"). Pursuant to completion of the Proposed Transaction, Life Insurance Corporation of India ("**LIC**") shall assume sponsorship of the IDBI MF Schemes which shall be considered as an integral part of LIC MF.

3. We are also pleased to inform you that the Securities and Exchange Board of India ("**SEBI**") has, pursuant to its letters bearing no. SEBI/HO/IMD/IMD RAC 2/P/OW/2023/13610/1 dated April 03, 2023 and bearing no. SEBI/HO/IMD/IMD RAC 2/P/OW/2023/19818/1 dated May 16, 2023 provided its no-objection/ approval to the Proposed Transaction ("**SEBI Approval**"). Further, the Proposed Transaction has also been approved by the respective board of directors of LIC AMC and LIC Trustee and the respective board of directors of IDBI AMC and IDBI Trustee. LIC AMC and LIC Trustee have also taken into consideration comments of SEBI in relation to the Proposed Transaction.

4. This letter serves as a written communication to the unitholders of identified LIC MF Schemes which will be the Transferee Schemes/ Surviving Scheme (*further details provided below*) as on the close of business hours on the record date, being June 9, 2023 ("**Unit Holders**") about the procedure that will be followed leading up to the completion of the Proposed Transaction and other related changes thereto (as described below). As a Unit Holder, you are urged to go through this communication carefully and consult your advisors in the event you have any questions. Please do not hesitate to contact any of our offices at the address mentioned in **Exhibit 1** hereto if you have any question with respect to this letter. You may also reach us by dialing the toll-free number 1800 258 5678 or write to us at service_licmf@kfintech.com.

BRIEF BACKGROUND OF THE PROPOSED TRANSACTION

Transfer of Sponsorship, Trusteeship, Management and Administration of IDBI MF Schemes

5. LIC MF presently has 27 LICMF Schemes in operation, the details of which are more particularly set out in **Exhibit 2** and IDBI MF presently has 20 IDBI MF Schemes in operation, the details of which are more particularly set out in **Exhibit 3** hereto. Pursuant to the provisions of the SEBI (Mutual Funds) Regulations, 1996 ("**MF Regulations**") and the Proposed Transaction, the IDBI Trustee proposes to cease to act as the trustee of the IDBI MF Schemes and relinquish its rights, role, responsibilities, authority and functions as the trustee of the IDBI MF Schemes (including the assets, liabilities of the IDBI MF Schemes, the unclaimed dividends, unclaimed redemptions, the load balances, if any, any balance in the investor education fund and all records relating thereto) in favour of LIC Trustee which shall, subject to receipt of regulatory approvals and in accordance with the provisions of the MF Regulations and other regulatory and contractual formalities as may be applicable including the terms of the Agreement, become the trustee to the IDBI MF Schemes.

6. Further, the rights to operate, administrate and manage the IDBI MF Schemes will be transferred by IDBI AMC to LIC AMC, and LIC AMC shall, subject to regulatory approval and in accordance with the MF Regulations and other regulatory and contractual formalities as may be applicable including the terms of the Agreement, assume the right to operate, administrate and manage the IDBI MF Schemes (including obligations relating to investor grievances in respect of the IDBI MF Schemes) as the new asset management company ("**AMC**") of the IDBI MF Schemes. On the completion of the Proposed Transaction ("**Completion**" or "**Completion Date**"), IDBI Bank Limited shall also cease to be the sponsor in respect of the IDBI MF Schemes, and LIC (currently the sponsor for LIC Mutual Fund) shall assume sponsorship of the IDBI MF Schemes.

7. The LIC Trustee shall continue to honour and recognize the rights and privileges of the unit-holders of the IDBI MF Schemes (who wish to continue) ("**IDBI Unit-Holders**") as presently available as per the scheme information documents of the IDBI MF Schemes, as may be modified pursuant to the Proposed Transaction and in the manner provided under the MF Regulations, as applicable.

8. LIC Trustee has undertaken to SEBI that upon Completion, it will with effect from the date of Completion of the Proposed Transaction:

   (a) take full responsibility of the management and the administration of the IDBI MF Schemes including the matters relating to the reconciliation of accounts (as if the IDBI MF Schemes had been floated by LIC Trustee on the date of Completion of the Proposed Transaction);

   (b) assume trusteeship of the assets and liabilities of the IDBI MF Schemes including outstanding borrowings, unclaimed dividends and unclaimed redemptions, if any; and

   (c) assume all responsibilities and obligations relating to the investor grievances, if any, in respect of the IDBI MF Schemes taken over, in accordance with, and pursuant to the MF Regulations and various circulars issued thereunder.

9. The above mentioned changes that will take place in connection with the Proposed Transaction will be conditional upon Completion and will only take place on and from the Completion Date. Further, a public notice and advertisement explaining and describing the key aspects of the Proposed Transaction, including *inter alia*, Merger and Changes to the MF Schemes, etc., will be published by LIC AMC in one English daily newspaper having nationwide circulation, and in a Marathi newspaper, simultaneously with the dispatch of this letter.

EXPECTED BENEFITS OF THE PROPOSED TRANSACTION

10. Broadly, the Proposed Transaction is expected to result in the following benefits to the Unit Holders:

    (a) LIC MF is a reputed mutual fund in India with an AUM of Rs.17800 crores as of April 30, 2023. LIC AMC is a well-established asset management company with a track record of managing a profitable business for 34 years.

    (b) The Proposed Transaction will help LIC MF to increase foothold in the mutual fund industry in the near future and LIC MF is committed to growth. The proposed sale of IDBI MF's mutual funds business to LIC MF will increase the scale and operational efficiencies of the entity and deliver a strong value proposition to all unitholders. The strength of the LIC brand and its strong track record in the area of investor care is expected to help enhance the investor experience of all unit holders.

    (c) Further, the Proposed Transaction will enable LIC MF to leverage IDBI AMC and IDBI Trustee's know how and access to retail investors to further grow LIC MF's business. LIC MF will also benefit from the distribution relationships which IDBI AMC and IDBI Trustee have built with different types of intermediaries, in terms of widening its coverage and outreach to customers.

    (d) The merger of LIC MF Schemes and IDBI MF Schemes would allow LIC AMC and LIC Trustee to avoid the existence of similar schemes in LIC MF and enable optimum utilization of resources and to present to the unitholders, a simplified and more complete range of schemes in the interest of the unitholders. It is in the interest of the unitholders that the LIC Trustee and the board of directors of LIC AMC have decided to merge some of their schemes with those of the schemes of IDBI MF.

CONSEQUENCES OF THE PROPOSED TRANSACTION

11. The following key changes will occur prior to or on Completion, as approved by SEBI:

    (a) The IDBI MF Schemes (along with all assets and liabilities, including any unclaimed dividends/redemptions, the load balances, if any, balances in the investor education fund and all records relating thereto, concerning the IDBI MF Schemes) will be transferred to the LIC MF. LIC Trustee will assume the trusteeship of the IDBI MF Schemes and will assume the role, responsibility, authority and functions of the trustee to the IDBI MF Schemes, in accordance with the MF Regulations. LIC AMC will assume the rights, obligations, role, functions, responsibilities and duties (including obligations relating to investor grievances in respect of the IDBI MF Schemes) as the new AMC of the IDBI MF Schemes. LIC will assume sponsorship of the IDBI MF Schemes from IDBI Bank Limited.

(b) The IDBI MF Schemes will become an integral part of LIC MF, with such changes in the names and fundamental attributes of identified IDBI MF Schemes, and mergers of identified IDBI MF Schemes with similar identified schemes of LIC MF, in the interest of the Unit Holders, and to avoid the existence of two similar schemes and to present to the Unit Holders a simplified range of schemes, as envisaged in SEBI's circular (SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2017/114) on Categorization and Rationalization of Mutual Fund Schemes dated October 6, 2017 as amended, as detailed in the table below ("**Merger and Changes to the MF Schemes**"), and the resultant schemes will be governed and managed in accordance with the trust deed constituting LIC MF dated April 20, 1989 (as amended from time to time) and the investment management agreement dated April 22, 1994 (as amended from time to time), pursuant to Completion. Details of the changes proposed to be carried out to the terms/features of 10 (ten) IDBI MF Schemes amounting to change in fundamental attributes of these scheme(s) and detailed information relating to Merger and Changes to the MF Schemes is provided in **Exhibit 4** hereto.

Set out below are names of the Transferor Schemes, Transferee Schemes and Surviving Schemes (*as defined below*) on account of the Proposed Transaction :

Sr. No.	IDBI MF Scheme proposed to be merged ("Transferor Scheme")	Scheme category as per SEBI circular dated Oct 6, 2017 ("Transferor Scheme")	LIC MF Scheme with which Transferor Scheme is proposed to be merged ("Transferee Scheme")	Scheme category as per SEBI circular dated Oct 6, 2017 ("Transferee Scheme")	Proposed New Name of the Transferee Scheme ("Surviving Schemes")	Scheme category as per SEBI circular dated Oct 6, 2017 ("Surviving Schemes")
Equity Oriented Funds						
1	IDBI Equity Advantage Fund	ELSS	LIC MF Tax Plan	ELSS	LIC MF ELSS	ELSS
2	IDBI Flexi Cap Fund	Flexi Cap Fund	LIC MF Flexi Cap Fund	Flexi Cap Fund	LIC MF Flexi Cap Fund	Flexi Cap Fund
3	IDBI India Top 100 Equity Fund	Large Cap Fund	LIC MF Large Cap Fund	Large Cap Fund	LIC MF Large Cap Fund	Large Cap Fund
4	IDBI Banking & Financial Services Fund	Sectoral Fund	LIC MF Banking and Financial Services Fund	Sectoral Fund	LIC MF Banking and Financial Services Fund	Sectoral Fund
Hybrid Oriented Funds						
5	IDBI Hybrid Equity Fund	Aggressive Hybrid Fund	LIC MF Equity Hybrid Fund	Aggressive Hybrid Fund	LIC MF Aggressive Hybrid Fund	Aggressive Hybrid Fund
Other Funds (Passive)						
6	IDBI Nifty Index Fund	Index Fund	LIC MF Nifty 50 Index Fund	Index Fund	LIC MF Nifty 50 Index Fund	Index Fund
Liquid & Debt Oriented Funds*						
7	IDBI Liquid Fund	Liquid Fund	LIC MF Liquid Fund	Liquid Fund	LIC MF Liquid Fund	Liquid Fund
8	IDBI Short Term Bond Fund	Short Duration Fund	LIC MF Short Term Debt Fund	Short Duration Fund	LIC MF Short Duration Fund	Short Duration Fund
9	IDBI Ultra Short Term Fund	Ultra Short Duration Fund	LIC MF Ultra Short Term Fund	Ultra Short Duration Fund	LIC MF Ultra Short Duration Fund	Ultra Short Duration Fund
10	IDBI Credit Risk Fund	Credit Risk Fund	LIC MF Bond Fund	Medium to Long Duration Fund	LIC MF Medium to Long Duration Bond Fund	Medium to Long Duration Fund

** Please note that 2 (two) schemes of IDBI MF (namely, IDBI Dynamic Bond Fund & IDBI Gilt Fund) have already been wound up as on the date of this notice, and therefore, they are not part of the IDBI MF Schemes that are proposed to be transferred to LIC MF as a part of the Proposed Transaction. Further, it is proposed that all the underlying assets of IDBI Credit Risk Fund will be liquidated immediately prior to Completion, and the proceeds from such liquidation will be invested in CBLO ('Collateralized Borrowing and Lending Obligation') / TREPS ('Tri Party Repo Dealing System') until Completion, and that on and from Completion, LIC AMC and LIC Trustee will merge IDBI Credit Risk Fund into LIC MF Bond Fund.*

In addition to the above, the following IDBI MF Schemes will be carried over by LIC MF and will form part of the LIC MF Schemes and there will be no change in character or features of the schemes except undergoing a change of name as detailed below:

Sr. No.	Scheme Acquired from IDBI Mutual Fund	Scheme Name post transfer to LIC Mutual Fund	Scheme category as per SEBI circular dated Oct 6, 2017 (Transferee/ Surviving Schemes)
1	IDBI Dividend Yield Fund	LIC MF Dividend Yield Fund	Dividend Yield Fund
2	IDBI Focused 30 Equity Fund	LIC MF Focused 30 Equity Fund	Focused Fund
3	IDBI Midcap Fund	LIC MF Mid cap Fund	Mid cap Fund
4	IDBI Healthcare Fund	LIC MF Healthcare Fund	Sectoral Fund
5	IDBI Small Cap Fund	LIC MF Small Cap Fund	Small Cap Fund
6	IDBI Long Term Value Fund	LIC MF Long Term Value Fund	Value Fund
7	IDBI Equity Savings Fund	LIC MF Equity Savings Fund	Equity Savings
8	IDBI Gold Exchange Traded Fund	LIC MF Gold Exchange Traded Fund	Exchange Traded Fund (ETF)
9	IDBI Nifty Junior Index Fund	LIC MF Nifty Next 50 Index Fund	Index Fund
10	IDBI Gold Fund	LIC MF Gold ETF Fund of Fund	FOF - Domestic

(c) Please note that with respect to the Transferee Schemes, while no changes are proposed to be carried out in the type of schemes, investment objective, investment pattern, asset allocation, liquidity provisions, aggregate fees and expenses of such schemes, this Exit Option has been provided to the Unit Holders of the Transferee Schemes on account of the proposed merger of the Transferor Schemes into the Transferee Schemes (Transferee Schemes being the Surviving Schemes).

(d) The IDBI-Unit Holders will be allotted new units under the Transferee Schemes/ Surviving Schemes and a fresh account statement reflecting the new units allotted under the Transferee Schemes/ Surviving Schemes, will be sent to IDBI Unit-Holders (who consented and migrated to the Surviving Schemes). No new scheme will come into effect. All provisions under the scheme information documents of the Transferee Schemes/ Surviving Schemes will continue to apply including the provisions on exit load.

For your better understanding, an illustration regarding the basis of allotment of new units is given below.

Example:

The Transferor Scheme will cease to exist on and from the Completion Date. The unitholders of the Transferor Scheme as at the close of business hours on one business day prior to the Completion Date will be allotted units, equivalent to the value of their units in the Transferor Scheme under the corresponding option of the Surviving Scheme at the NAV of that day.

NAV of Transferor Scheme – Growth Option prior to merger (Rs. per unit)	*a*	*20.00*
Units held in Transferor Scheme prior to merger	*b*	*100.00*
*Investment Value in Transferor Scheme prior to merger (c=a*b) (Rs.)*	*c*	*2,000.00*
NAV of Transferee Scheme – Growth Option on the close of one business day prior to date of merger (Rs. per unit)	*d*	*15.00*
Number of units allotted in Transferee Scheme on the date of merger (e=c/d)	*e*	*133.3333*
*Investment Value in Transferee Scheme – Growth, post-merger (f=d*e) (Rs.)*	*f*	*2,000.00*

Please note that the aforesaid is only an illustration and the actual number of units to be allotted under the Surviving Scheme will be determined by the value of units held in the Transferor Scheme and the NAVs of the Transferor Scheme and the Transferee Scheme at the close of one business day prior to the Completion Date. The impact of tax on capital gains and levy of stamp duty charges, if any, has not been considered in the above illustration.]

(e) The Transferor Schemes will be governed by their respective Scheme Information Documents ("**SIDs**"), Key Information Memoranda ("**KIMs**") and other relevant documents, as would be amended (as required) and issued by LIC AMC and/or LIC Trustee to incorporate relevant changes pursuant to the Proposed Transaction. The updated Statement of Additional Information ("**SAI**"), SIDs and KIMs of the Transferor Schemes containing the revised provisions shall be made available with the Investor Service Centres of LIC MF and also displayed on the website of LIC MF immediately with effect from the close of business hours of completion date.

(f) The Unit Holders as beneficiaries of the respective Transferee Schemes / Surviving Schemes shall neither receive any consideration for the Proposed Transaction nor be required to transfer any right, title or interest as beneficiaries under LIC MF as a result of the Proposed Transaction and shall be provided with an option to exit their investments in the Transferee Schemes/ Surviving Schemes as detailed hereinafter. The Unit Holders who do not exercise their exit option (as described hereinafter) will continue with their respective rights and privileges under the Transferee Schemes / Surviving Schemes, which will be managed and administered by LIC AMC, after the Completion.

(g) If required, LIC AMC (on behalf of LIC MF) will also amend the statement of additional information, the scheme information documents, the key information memoranda and other relevant documents relating to the IDBI MF Schemes or the LIC MF Schemes, to reflect the changes pursuant to the Proposed Transaction, which would come into effect from the Completion date.

(h) No expenses related to the Proposed Transaction and other consequential changes as outlined above shall be charged to the LIC MF Schemes or borne by the Unit Holders, in any manner whatsoever. Please note that the interests of all the Unit Holders will be protected.

(i) IDBI Bank Limited (the sponsor of IDBI MF), IDBI AMC and IDBI Trustee shall, respectively, cease to be and be relieved of their obligations as the sponsor, AMC and trustee for the IDBI MF Schemes from the date of Completion of the Proposed Transaction. Consequently, LIC MF shall continue to honour and recognise the rights and privileges of the IDBI Unitholders.

UNIT HOLDER APPROVAL AND EXIT OPTION

12. **Proposed Transaction including Merger and Changes to the MF Schemes:** While with respect to the Transferee Schemes, no changes are proposed to be carried out in the type of schemes, investment objective, investment pattern, asset allocation, liquidity provisions, aggregate fees and expenses of such schemes, considering the Transferor Schemes would be merged into the Transferee Schemes (Transferee Schemes being the Surviving Schemes) on the Completion Date, such changes can be carried out only after the unitholders of the concerned scheme have been informed of the change by way of a written communication and an option to exit the scheme within a period of atleast 30 (thirty) days at the prevailing net asset value (“**NAV**”) without any exit load is provided to them.

13. Hence, this letter serves as a written communication to the Unit Holders of the Transferee Schemes about the Proposed Transaction including Merger and Changes to the MF Schemes as detailed herein comprising of the merger proposal of the schemes and changes to the Transferee Schemes/ Surviving Schemes, and are being provided with an exit option process. [Further, with effect from the completion date, changes will be carried through in the SID and KIM of the relevant schemes. Please note that all the other provisions contained in the SID and KIM of the relevant schemes will remain unchanged].

14. The Unit Holders who are not in agreement with the Merger and Changes to the MF Schemes or do not wish to consent to the changes described above, are provided an option to exit/ switch his / her / its investment (all or in part) in the Transferee Schemes/ Surviving Schemes at the prevailing net asset value (“**NAV**”), as per time stamping provisions contained in the SID of the Transferee Schemes/ Surviving Schemes, without any exit load, for an exit option period of 30 (thirty) days from June 20, 2023 to July 19, 2023 (both days inclusive) (“**Exit Option Period**”), if the Unit Holders do not wish to stay invested in the Transferee Schemes/ Surviving Schemes following Completion (“**Exit Option**”). The NAV applicable, should you choose to exercise the Exit Option, would be based on the date/ time of receipt of your application for exit during business hours on a business day. The Exit Option can be exercised from June 20, 2023 to July 19, 2023 (both days inclusive), by submitting the normal redemption / switch request at the nearest LIC MF Investor Service Centres, details of which are provided in **Exhibit 1** hereto or to the depository participant (“**DP**”) (in case of units held in dematerialised form). The above information is also available on the website: [www.licmf.com]. The redemption warrant/ cheque will be mailed or the amount of redemption will be credited to the Unit Holders’ bank accounts (as registered in the records of the registrar) within 3 Business Days from the date of receipt of redemption request. The redemption/ switch requests received within the Exit Option Period will be processed at the prevailing NAV without any exit load. The redemption pay-out will be done within 3 business days from the date of processing of the redemption request and the redemption request shall be processed on the day on which such redemption request is received. All redemption requests received before June 20, 2023, and after July 19, 2023 will be subject to load, as may be prevailing at that time in respect of the Transferee Schemes/ Surviving Schemes.

15. The Exit Option is available to all Unit Holders of the Transferee Schemes/ Surviving Schemes as on June 9, 2023, except for those who have pledged their units of the LIC MF Schemes. Such Unit Holders will not have the option to exit unless they procure a release of their pledges / encumbrances and such release is appropriately communicated to LIC AMC prior to submitting their redemption/ switch request within the Exit Option Period. In case a lien is marked on such units held by the Unit Holder or the units held have been frozen / locked pursuant to an order of a governmental authority or a court, redemption can be executed only after the lien / order is vacated / revoked and is appropriately communicated to LIC AMC prior to expiry of the Exit Option Period. Further, the exit option is not available to the Unit Holders whose investments have not completed the statutory lock-in period under Section 80C of the Income Tax Act, 1961. Further, Unit Holders who have been debarred by SEBI from accessing the capital market or securities market will not have an option to exit unless the debarment is released by SEBI or court order.

16. The Unit Holders who have registered for systematic investment plan (“**SIP**”)/ systematic withdrawal plan (“**SWP**”) / systematic transfer plan (“**STP**”) in the Transferee Schemes / Surviving Schemes and who do not wish to continue their future investments/ installment in the respective schemes are required to provide a written request to the LIC MF and it will take at least [21 calendar days] to process such requests. Intervening installments will continue to be processed. Further, in case Unit Holders, who had registered for systematic investment facilities such as SIP/ STP/ SWP in the Transferee Schemes / Surviving Schemes, decide to continue their investments i.e. do not opt for the Exit Option, then such SIP/ STP/ SWP registrations will continue to be processed under the respective plan/ option of the Transferee Schemes / Surviving Schemes from the Completion Date and no fresh registrations will be required.

17. The Unit Holders should ensure that change in address / pay-out bank details, if any required by them, are updated in LIC MF's records at least 10 Business Days before exercising the Exit Option. The Unit Holders holding units in dematerialised form may approach their DP for such changes.

18. It is mandatory to update Know Your Customer (KYC) / PAN in the folio for processing of transactions, therefore, the Unit Holders are requested to ensure that PAN and other KYC details is updated in the folio at the time of exercising the Exit Option.

19. If the Unit Holder has no objection to the Proposed Transaction and its consequences/ proposed changes and wishes to remain invested in the LIC MF Schemes after Completion, no action needs to be taken by the Unit Holder and it would be deemed that such Unit Holders have consented to the Proposed Transaction and its consequences, including the proposed Merger and Changes to the MF Schemes. Please note that the Unit Holders who do not opt for redemption/ exercise the exit option on or before July 19, 2023, shall be deemed to have consented to the Proposed Transaction and its consequences specified hereinabove, including the Merger and Changes to the MF Schemes, and shall continue to hold their units, with their respective rights and privileges, under the LIC MF Schemes.

20. With regard to the process for investment made in the name of a minor through a guardian, Unit Holders are requested to review the bank account registered in the folio and ensure that, at the time of exercising the Exit Option, the registered bank mandate is in the name of the minor or minor jointly with registered guardian in the folio. In case this requirement is not complied with, redemption payout shall not be processed till the time bank account details are updated as above.

21. Please be informed that the Proposed Transaction, Merger and Changes to the MF Schemes as stated above are subject to completion of the Proposed Transaction and accordingly, will not be effected if the Proposed Transaction does not complete; and will take effect immediately on the Completion Date. Details of the Completion Date will be notified to the Unit Holders in the notice-cum-addendum issued by LIC AMC and/or on the website of LIC AMC.

22. Kindly note that an offer to exit from Transferee Schemes/ Surviving Schemes is merely optional and not compulsory. If you are agreeable to the proposed changes, no action needs to be taken by you and it would be deemed that you have consented to the same as stated above. However, we at LIC MF would like the Unit Holders to continue their investments with us to help them achieve their financial goals.

23. As regards the Unit Holders/ investors who redeem their investments in the LIC MF Schemes during the Exit Option, the tax consequences as set forth in the Statement of Additional Information / Scheme Information Document of the relevant scheme(s) would apply.

24. As is the case with investments in securities, the value of your holdings in the LIC MF Schemes may go up or down depending on the factors and forces affecting the securities markets in the ordinary course of business.

25. Please also note that upon Completion, the computation of NAV and valuation of investment of the LIC MF Schemes will continue to be as per the valuation policy adopted by LIC AMC.

26. The additional information and disclosures required relating to the Transferor Schemes and the Transferee Schemes (as applicable) which will facilitate your decision-making in compliance with the SEBI circular no. SEBI/MFD/CIR/05/12031/03 dated June 23, 2003 are set out in **<u>Exhibit 5</u>** hereto for your reference.

TAX IMPLICATIONS

27. There should not be any income-tax implications due to the Merger and Changes to the MF Schemes pursuant to the Proposed Transaction in the hands of the Unit Holders since merger / consolidation of mutual fund schemes is considered as a tax neutral event. Transfer of units upon consolidation of mutual fund schemes of two or more schemes of equity-oriented fund or two or more schemes of a mutual fund other than equity oriented fund in accordance with the MF Regulations is exempt from capital gains i.e., any transfer of units of consolidating scheme of a mutual fund, made in consideration of allotment of the units of the consolidated scheme by the Unit Holder is not considered as a taxable transfer by virtue of the provisions of Section 47(xviii) of the Income-tax Act, 1961 ("**IT Act**"), provided that the consolidation is of two or more schemes of an equity oriented fund or two of more schemes of a fund other than equity oriented fund, and hence the gains on such transfer should not be chargeable to tax.

28. For any redemption / switch transactions post the Merger and Changes to the MF Schemes (as described in paragraph 28 of this letter), the following points are relevant for taxation (held as capital asset):

(a) For the purpose of classifying the units of consolidated scheme into long term or short term, the period of holding of units acquired in the consolidation of schemes of mutual fund shall include the period for which units in consolidating schemes were held by the Unit Holder in terms of the provisions of Section 2(42A) of the IT Act.

(b) Further, Section 49(2AD) of the IT Act provides that the cost of acquisition of the units acquired in the consolidated scheme of mutual fund (in consideration of allotment of units of consolidating scheme) shall be deemed to be the cost of acquisition of the units in the consolidating scheme of mutual fund.

(c) 'Consolidating scheme' has been defined under section 47(xviii) of the IT Act as the scheme of a Mutual Fund which merges under the process of consolidation of the schemes of mutual fund in accordance with the MF Regulations. 'Consolidated scheme' has been defined as the scheme with which the consolidating scheme merges or which is formed as a result of such merger.

29. However, redemption and / or switch of units from the Transferee Schemes / Surviving Schemes during the Exit Option Period shall be considered as redemption and may entail short term / long term capital gain / loss in the hands of the Unit Holders depending on the period of holding of the investment.

30. In case of NRI Unit Holders, TDS would be deducted in accordance with applicable tax laws for redemption / switch-out of units from the Transferee Schemes / Surviving Schemes during the Exit Option Period and same would be required to be borne by such Unit Holder only.

31. Securities Transaction Tax ("**STT**") on redemption/ switch-out of units, if any, exercised during the Exit Option Period in the Transferee Schemes / Surviving Schemes shall be borne by LIC AMC.

32. Stamp duty shall not be levied on the units allotted under the Surviving Scheme, upon the Merger of the Schemes.

33. In view of the individual nature of tax consequences, Unit Holders are advised to consult the professional financial / tax advisors with regard to tax and other financial implications arising out of their participation in the Merger and Changes to the MF Schemes pursuant to the Proposed Transaction.

DETAILS OF UNCLAIMED DIVIDEND AND REDEMPTION AMOUNTS AND PROCEDURE FOR CLAIMING UNCLAIMED DIVIDEND / REDEMPTION AMOUNTS BY UNIT HOLDERS

34. The details of the unclaimed dividend and redemption amounts in the Transferee Schemes/ Surviving Schemes as on April 30, 2023, have been provided in **Exhibit 6** hereto.

35. Procedure for claiming unclaimed redemption / dividend amounts by Unit Holders

36. The request for reissue/ revalidation of instruments towards unclaimed redemption / dividend should be made by the Unit Holder to the Registrar and Transfer Agent, *viz*., KFin Technologies Limited or the offices of LIC AMC (in the addresses mentioned in **Exhibit 1** hereto), quoting folio number, scheme name and details of payments not received. The redemption request form has been attached herewith as **Exhibit 7**. This will be verified with the records and fresh instruments will be issued / revalidation will be done for those cases which are unclaimed.

CONTACT INFORMATION

37. In case you require any further information / assistance please contact us by dialling the toll-free number 1800 258 5678 or visit the nearest offices / Investor Service Centers (the details of which are provided in **Exhibit 1** hereto).

We look forward to having your continued support and patronage.

Yours sincerely,

For **LIC Mutual Fund Asset Management Limited**

Name: T S Ramakrishnan

Designation: Managing Director & CEO

As part of Go-Green initiative, investors are encouraged to register/update their email ID and Mobile Number with us to support paper-less communication.

Mutual Fund investments are subject to market risks, read all scheme-related documents carefully.

Exhibit 1

Addresses of Offices and Investor Service Centers of LIC AMC

S. No.	Name and Address of the Branch(es)
1	Ahmedabad: B-208 & 209, Shivanta One Complex, Opp. Kothawala Flat, Nr. Hare Krishna Complex, Ashram Road, Ahmedabad-380006. Tel.: 079-40380568.
2	Bangalore: No.4, Canara Mutual Building (Opp. Cash Pharmacy), 2nd Floor, Residency Rd, Bangalore 560025. Tel.: +91 080-42296491.
3	Bhubaneswar: Plot no-2B&2C, Ground floor, Behind Ram Mandir, Unit-3, Kharavel Nagar, Bhubaneswar 751001, Odisha. Tel.: 9439455522.
4	Borivali: Shop No.3, Raghuviir Tower, SVP Road, Chamunda Circle, Borivali West, Mumbai-400092. Tel.: 022 - 35113069.
5	Chandigarh: SCO No. 2475-76, Second Floor Sector 22-C, Chandigarh-160022. Tel.: 0172-4622030.
6	Chennai: LIC Of India, New No. 153, Old No. 102, LIC Annexure Building , Ground Floor, Anna Salai, Chennai – 600 002. Tel.: 044 - 28411984 / 28555883 / 044 48634596.
7	Coimbatore: 'India Life Building', LIC Divisional Office, No:1543/44,Trichy Road, Coimbatore-641018. Tel.: 0422-4393014.
8	Ernakulam: 11th Floor, Jeevan Prakash, M.G. Road, Ernakulam, Kochi 682011. Tel.: 0484-2367643.
9	Goa: Jeevan Vishwas Building, Edc Complex, Plot No. 2, Patto, Panaji, Goa - 403001. Tel.: 0832-2988100
10	Gurugram: Unit No - 208, 2nd floor, Building Vipul agora, Near Sahara Mall, MG Road, Gurugram, Haryana -122002. Tel.: 0124-4075908.
11	Guwahati: Jeevan Prakash Building, Ground Floor, S. S. Road, Fancy Bazar, Guwahati - 781 001 Tel.: 0361 - 3502163.
12	Hyderabad: House No. 5-9-57, 4th Floor, Jeevan Jyoti Building, Basheerbagh, Hyderabad 500029. Tel.: 040-23244445/23210572.
13	Indore: U.V. House, 1st Floor, Snehil 9/1-A South Tukoganj, Indore 452001. Tel.: 0731-2520262.
14	Jaipur: LIC Divisional Office-1 Campus, Ground Floor, Jeevan Nidhi-II (Investment Building), Bhawani Singh Road, Ambedkar Circle, Jaipur 302005. Tel.: 0141-2743620.
15	Kanpur: Jeevan Vikas, Ground Floor, 16/275, M.G. Road, Kanpur 208001. Tel.: 0512-2360240/3244949.
16	Kolkata: Ground Floor, Hindustan Building Annexe, 4, Chittaranjan Avenue, Kolkata 700072. Tel.: 033-22129455.
17	Lucknow: Jeevan Prakash, Ground Floor, Main & Annexe Building, 30, Hazratganj, Lucknow 226001. Tel.: 0522-2231186.
18	Mangalore: No. 6, Ground Floor, Popular Building, K S Rao Road, Mangalore - 575 001. Tel. No.: 0824-2411482.
19	Mumbai: Gr. Floor, Industrial Assurance Bldg., Opp. Churchgate Station, Mumbai 400020. Tel.: 022-22885971/22817163.
20	Thane: 2nd Floor, Jeevan Chintamani, Near R.T.O., Eastern Express Highway, Thane - 400 604. Tel.: 022- 62556011 / 12.
21	Nagpur: The Edge building Plot No.12, 4th floor, W. H. C. Road, Shankar Nagar, Nagpur – 440010. Tel.: 0712-2542497.
22	Nashik: Shop No.2, Ground Floor, Rajvee Enclave, New Pandit Colony, Nashik 422002. Tel.: 0253-2579507.
23	New Delhi: 911-912 , Prakash deep Building 07, Tolstoy Marg New Delhi -110001 Phone No – 011-35007514.
24	Patna: Office No. 212, Adison Arcade, Fraser Rod, Near Maurya Hotel, Dist. Patna - 800001.
25	Pune: LIC Of India, 1St Floor, Jeevan Prakash, Divisional Office 1, Near All India Radio, Shivaji Nagar University Road, Pune - 411005. Tel.: 020-25537301.
26	Raipur: 1st Floor, Phase 1, Investment Building, LIC of India, Jeevan Bima Marg, Pandri, Raipur, Chhattisgarh - 492004. Phone No.: 0771 - 2236780.
27	Rajkot: Jeevan Prakash, LIC of India Building Campus, Mahila College Chowk, Tagore Marg, Rajkot - 360001.
28	Ranchi: 2nd Floor, Narasaria Tower, Opposite Lalpur Police Station, Ranchi-834001. Tel.: 0651-2206372
29	Surat: Office No. 122/B, International Trade Centre (ITC), Majuragate Crossing, Ring Road, Surat – 395002. Tel.: 0261- 4862626.
30	Varanasi: 2nd Floor, Main Building LIC OF INDIA, Divisional Office, Gauriganj ,Bhelupur, Varanasi-221001
31	Vijaywada: D.No. 40-9-62/A, 3Rd Floor, Ram Mohan Building, Kala Nagar Road, Benz Circle, Vijayawada- 520010. Tel.: 0866 - 4609206

KFIN Technologies Ltd Investor Service Centers

1.	Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004
2.	Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
3.	Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103
4.	Kfin Technologies Ltd D.No 162/61St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002
5.	Kfin Technologies Ltd H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105
6.	Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201
7.	Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029
8.	Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka
9.	Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601
10.	Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009
11.	Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001
12.	Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201
13.	Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009
14.	Kfin Technologies Ltd B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow RoomGrid Char RastaAnand 380001
15.	Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007
16.	Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001
17.	Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001
18.	Kfin Technologies Ltd Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfc Bank Gandhidham 370201
19.	Kfin Technologies Ltd 123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011
20.	Kfin Technologies Ltd 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008
21.	Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001
22.	Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002
23.	Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001
24.	Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445
25.	Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001
26.	Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002
27.	Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001
28.	Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191
29.	Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai – 600 034
30.	Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank RoadKasaba Village Calicut 673001
31.	Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015
32.	Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001
33.	Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001
34.	Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
35.	Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001
36.	Kfin Technologies Ltd 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
37.	Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001

38.	Kfin Technologies Ltd 1St FloorMarvel Building Opp Sl Electricals Uppalam Road Statue Po Trivandrum 695001
39.	Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018
40.	Kfin Technologies Ltd Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003
41.	Kfin Technologies Ltd No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002
42.	Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001
43.	Kfin Technologies Ltd Hno 45 1St Floor East Car Street Nagercoil 629001
44.	Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001
45.	Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009
46.	Kfin Technologies Ltd 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001
47.	Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaliamman Kalyana Mandapam Putthur - Trichy 620017
48.	Kfin Technologies Ltd 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
49.	Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001
50.	Kfin Technologies Ltd Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001
51.	Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007
52.	Kfin Technologies Ltd Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001
53.	Kfin Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001
54.	Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.
55.	Kfin Technologies Ltd 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 LaneArundal Pet Guntur 522002
56.	Kfin Technologies Ltd No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016
57.	Kfin Technologies Ltd 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001
58.	Kfin Technologies Ltd Shop No:47 2Nd Floor S Komda Shoping Mall Kurnool 518001
59.	Kfin Technologies Ltd Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601
60.	Kfin Technologies Ltd No. 46-23-10/A Tirumala Arcade 2Nd Floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Dist Ap - 533103
61.	Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007
62.	Kfin Technologies Ltd D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple Pedda Relli Veedhi Palakonda Road Srikakulam 532001
63.	Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501
64.	Kfin Technologies Ltd Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010
65.	Kfin Technologies Ltd Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016
66.	Kfin Technologies Ltd Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
67.	Kfin Technologies Ltd 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002
68.	Kfin Technologies Ltd Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilimgampally Mandal Hyderabad 500032
69.	Kfin Technologies Ltd Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashthra
70.	Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601
71.	Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
72.	Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011

73.	Kfin Technologies Ltd Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
74.	Kfin Technologies Ltd.101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore
75.	Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
76.	Kfin Technologies Ltd 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001
77.	Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010
78.	Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002
79.	Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002
80.	Kfin Technologies Ltd Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001
81.	Kfin Technologies Ltd 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303
82.	Kfin Technologies Ltd 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001
83.	Kfin Technologies Ltd Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101
84.	Kfin Technologies Ltd Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001
85.	Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020
86.	Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007
87.	Kfin Technologies Ltd Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001
88.	Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004
89.	Kfin Technologies Ltd Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101
90.	Kfin Technologies Ltd No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101
91.	Kfin Technologies Ltd Shop No-45 2Nd FloorNetaji Subas Bose Arcade(Big Bazar Building) Adjusent To Reliance TrendsDargha Bazar Cuttack 753001
92.	Kfin Technologies Ltd 208 New Market 2Nd Floor Bank More - Dhanbad 826001
93.	Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216
94.	Kfin Technologies Ltd Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001
95.	Kfin Technologies Ltd D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101
96.	Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001
97.	Kfin Technologies Ltd Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304
98.	Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb
99.	Kfin Technologies Ltd Ram Krishna Pally; Ground Floor English Bazar - Malda 732101
100.	Kfin Technologies Ltd 3A 3Rd Floor Anand Tower Exhibition Road Opp Icici Bank Patna 800001
101.	Kfin Technologies Ltd Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001
102.	Kfin Technologies Ltd Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001
103.	Kfin Technologies Ltd 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012
104.	Kfin Technologies Ltd First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001
105.	Kfin Technologies Ltd Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001
106.	Kfin Technologies Ltd House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002
107.	Kfin Technologies Ltd 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001
108.	Kfin Technologies Ltd Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001

109.	Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001
110.	Kfin Technologies Ltd House No. 290 Ground Floor Civil Lines Near Sahara Office - Azamgarh 276001
111.	Kfin Technologies Ltd 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001
112.	Kfin Technologies Ltd C/O Dr Hazari Prasad Sahu Ward No 13 Behind Alka Cinema Begusarai (Bihar) Begusarai 851117
113.	Kfin Technologies Ltd 2Nd Floor Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001
114.	Kfin Technologies Ltd 2Nd Floor Raj Complex Near Poor Home Darbhanga - 846004
115.	Kfin Technologies Ltd Shop No-809/799Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001
116.	Kfin Technologies Ltd K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001
117.	Kfin Technologies Ltd A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001
118.	Kfin Technologies Ltd Ff - 31 Konark Building Rajnagar - Ghaziabad 201001
119.	Kfin Technologies Ltd House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001
120.	Kfin Technologies Ltd H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001
121.	Kfin Technologies Ltd Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001
122.	Kfin Technologies Ltd No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001
123.	Kfin Technologies Ltd City Centre Near Axis Bank - Gwalior 474011
124.	Kfin Technologies Ltd Shoop No 5 Kmvn Shoping Complex - Haldwani 263139
125.	Kfin Technologies Ltd Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410
126.	Kfin Technologies Ltd Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001
127.	Kfin Technologies Ltd 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001
128.	Kfin Technologies Ltd 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001
129.	Kfin Technologies Ltd Ist Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001
130.	Kfin Technologies Ltd House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001
131.	Kfin Technologies Ltd Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001
132.	Kfin Technologies Ltd Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India
133.	Kfin Technologies Ltd Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001
134.	Kfin Technologies Ltd Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001
135.	Kfin Technologies Ltd House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001
136.	Kfin Technologies Ltd First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001
137.	Kfin Technologies Ltd F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301
138.	KFin Technologies Ltd Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana
139.	Kfin Technologies Ltd C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217
140.	Kfin Technologies Ltd Shop No. 2Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001
141.	Kfin Technologies Ltd Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.
142.	Kfin Technologies Ltd Shree Ashadeep Complex 16 Civil Lines Near Income Tax Office Roorkee 247667
143.	Kfin Technologies Ltd 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001
144.	Kfin Technologies Ltd 1St Floor Hills View Complex Near Tara Hall Shimla 171001
145.	Kfin Technologies Ltd A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551
146.	Kfin Technologies Ltd 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001
147.	Kfin Technologies Ltd Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212

148.	Kfin Technologies Ltd Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001.
149.	Kfin Technologies Ltd 1St Floor Ramashanker Market Civil Line - Sultanpur 228001
150.	Kfin Technologies Ltd D-64/132 Ka2Nd FloorAnant Complex Sigra Varanasi 221010
151.	Kfin Technologies Ltd B-V 185/A 2Nd Floor Jagadri RoadNear Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001
152.	Kfin Technologies Ltd 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
153.	Kfin Technologies Ltd 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001
154.	Kfin Technologies Ltd Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005
155.	Kfin Technologies Ltd Shop No.1 Ground FloorDipti Jyothi Co-Operative Housing SocietyNear Mtnl Office P M RoadVile Parle East 400057
156.	Kfin Technologies Ltd Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092
157.	Kfin Technologies Ltd Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane WestMumbai 400602
158.	Kfin Technologies Ltd 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001
159.	Kfin Technologies Ltd Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001
160.	Kfin Technologies Ltd Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
161.	Kfin Technologies Ltd Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001
162.	Kfin Technologies Ltd Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001
163.	Kfin Technologies Ltd 70-71 2Nd Floor | Dr.Chahar Building Panchsati Circle Sadul Ganj Bikaner 334003
164.	Kfin Technologies Ltd First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022
165.	Kfin Technologies Ltd The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002
166.	Kfin Technologies Ltd Unit # Sf-6 The Mall Complex 2Nd FloorOpposite Kapila Hospital Sutheri Road Hoshiarpur 146001
167.	Kfin Technologies Ltd Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001
168.	Kfin Technologies Ltd Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001
169.	Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi NagarJammu 180004 State - J&K
170.	Kfin Technologies Ltd Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003
171.	Kfin Technologies Ltd 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001
172.	Kfin Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007
173.	Kfin Technologies Ltd Sco 122 Second Floor Above Hdfc Mutual FunFeroze Gandhi Market Ludhiana 141001
174.	Kfin Technologies Ltd 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
175.	Kfin Technologies Ltd 305 New Delhi House 27 Barakhamba Road - New Delhi 110001
176.	Kfin Technologies Ltd 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001
177.	Kfin Technologies Ltd B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001
178.	Kfin Technologies Ltd First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001
179.	Kfin Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001
180.	Kfin Technologies Ltd Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
181.	Kfin Technologies Ltd Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002

Exhibit 2

Details of LIC MF Schemes as on April 30, 2023

Sr. No.	Name of Scheme	Category
1.	LIC MF Arbitrage Fund	Arbitrage Fund
2.	LIC MF Balanced Advantage Fund	Balanced Advantage Fund
3.	LIC MF Banking and Financial Services Fund	Sectoral Fund
4.	LIC MF Banking and PSU Debt Fund	Banking and PSU Fund
5.	LIC MF Bond Fund	Medium To Long Duration Fund
6.	LIC MF Childrens Gift Fund	Childrens' Fund
7.	LIC MF Debt Hybrid Fund	Conservative Hybrid Fund
8.	LIC MF Equity Hybrid Fund	Aggressive Hybrid Fund
9.	LIC MF Flexi Cap Fund	Flexi Cap Fund
10.	LIC MF Govt. Securities Fund	Gilt Fund
11.	LIC MF Infrastructure Fund	Thematic Fund
12.	LIC MF Large and Midcap Fund	Large & Mid Cap Fund
13.	LIC MF Large Cap Fund	Large Cap Fund
14.	LIC MF Liquid Fund	Liquid Fund
15.	LIC MF Money Market Fund	Money Market Fund
16.	LIC MF Multi Cap Fund	Multi Cap Fund
17.	LIC MF Nifty 100 ETF	ETFS
18.	LIC MF Nifty 50 ETF	ETFS
19.	LIC MF Nifty 50 Index Fund	Index Funds
20.	LIC MF Nifty 8-13 Yr G-Sec ETF	ETFS
21.	LIC MF Overnight Fund	Overnight Fund
22.	LIC MF S & P BSE Sensex ETF	ETFS
23.	LIC MF S & P BSE Sensex Index Fund	Index Funds
24.	LIC MF Savings Fund	Low Duration Fund
25.	LIC MF Short Term Debt Fund	Short Duration Fund
26.	LIC MF Tax Plan	ELSS
27.	LIC MF Ultra Short-Term Fund	Ultra-Short Duration Fund

Exhibit 3

Details of IDBI MF Schemes as on April 30, 2023

Sr. No.	Name of Scheme	Category
1.	IDBI Dividend Yield Fund	Dividend Yield Fund
2.	IDBI Equity Advantage Fund	ELSS
3.	IDBI Flexi Cap Fund	Flexi Cap Fund
4.	IDBI Focused 30 Equity Fund	Focused Fund
5.	IDBI India Top 100 Equity Fund	Long Cap Fund
6.	IDBI Midcap Fund	Mid Cap Fund
7.	IDBI Healthcare Fund	Sectoral
8.	IDBI Banking & Financial Services Fund	Sectoral
9.	IDBI Small Cap Fund	Small Cap Fund
10.	IDBI Long Term Value Fund	Value Fund
11.	IDBI Liquid Fund	Liquid Fund
12.	IDBI Short Term Bond Fund	Short Duration Fund
13.	IDBI Ultra Short Term Fund	Ultra Short Duration Fund
14.	IDBI Hybrid Equity Fund	Aggressive Hybrid Fund
15.	IDBI Equity Savings Fund	Equity Savings
16.	IDBI Nifty Index Fund	Index Fund
17.	IDBI Nifty Junior Index Fund	Index Fund
18.	IDBI Gold ETF Fund	ETFS
19.	IDBI Gold Fund	FOFS (Domestic)
20.	IDBI Credit Risk Fund	Credit Risk Fund

***Note**: In addition to the 20 active schemes set out above, IDBI Mutual Fund also manages the following:*

A.	IDBI Unclaimed Fund (together with the plans - dividend upto 3 years, dividend more than 3 years, redemption upto 3 years and redemption more than 3 years)	This includes the unclaimed dividends and redemption amounts from different IDBI MF Schemes managed under one single pool with 4 plans, pursuant to the SEBI Circular dated November 24, 2000.

Exhibit 4

Details of the changes proposed to be carried out to the terms/features of 10 (ten) IDBI MF Schemes amounting to change in fundamental attributes of these scheme(s) and detailed information relating to Merger and Changes to the MF Schemes

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Name of the scheme	**IDBI Equity Advantage Fund**	**LIC MF Tax Plan**	**LIC MF ELSS**
Type of scheme	An open-ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit.	An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	Same as that of Transferee Scheme
Investment objective	The Scheme will seek to invest predominantly in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under Section 80C of the Income Tax Act, 1961) on their investments. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to be eligible for income-tax benefits under Section 80C. There can be no assurance that the investment objective under the scheme will be realized.	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. However, there is no assurance that the investment objective of the Scheme will be realized.	Same as that of Transferee Scheme
How will the scheme allocate its assets / investment strategy	Refer SID (IDBI Equity Advantage Fund)	Refer SID (LIC MF Tax Plan)	Same as that of Transferee Scheme
What are the investment restrictions / Investment restrictions related to repo in corporate debt securities	Refer SID (IDBI Equity Advantage Fund)	Refer SID (LIC MF Tax Plan)	Same as that of Transferee Scheme
Minimum application amount (new investor, existing investor, STP etc.)	Minimum Application Amount – Rs. 500/- and in multiples of Re. 500 thereafter. Additional purchase –Rs.500/- and in multiples of Rs 500 thereafter	Minimum Application Amount – Rs. 500/- and in multiples of Re. 500 thereafter. Additional purchase –Rs.500/- and in multiples of Rs 500 thereafter	Same as that of Transferee Scheme
Investment plans / options / sub-options	The Scheme offers the following Plans for investment • Regular Plan • Direct Plan The Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plan. Within each Plan there are two options - o Income Distribution cum capital withdrawal (IDCW) option and o Growth option.	The Scheme offers the following Plans for investment • Regular Plan • Direct Plan The Scheme offers: 1. Growth Option and 2. IDCW Option. The IDCW option has the following facilities: (i) Pay-out of IDCW Default Investment option is Growth Option. *IDCW: Income Distribution cum Capital Withdrawal	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
	The Growth option will not declare any Income Distribution cum capital withdrawal (IDCW). In cases where investors do not opt for a particular Option at the time of investment, the default Option will be the Growth Option. Investors can opt for any one of following modes of Income Distribution cum capital withdrawal (IDCW) – o Income Distribution cum capital withdrawal (IDCW) Payout o Income Distribution cum capital withdrawal (IDCW) Transfer. In cases, where investors have not specified the mode of Income Distribution cum capital withdrawal (IDCW) i.e. payout, Income Distribution cum capital withdrawal (IDCW) transfer, the default mode will be payout.		
Facility (example: SIP, STF, Instant Redemption etc.)	**Systematic Investment Plan (SIP)** • **Monthly option** - Rs. 500/- per month for atleast 12 months or Rs. 1000/- per month for a minimum period of 6 months • **Quarterly option** - Rs. 1500/- per quarter for a minimum period of four quarters Investments above the minimum amount mentioned, shall be made in multiples of Rs.500 for all SIP irrespective of frequency of SIP or the Option. Also, refer SID (IDBI Equity Advantage Fund)	**Systematic Investment Plan (SIP)** For SIP, the minimum amount is Rs. 500 (Daily), Rs. 500 (Monthly) & Rs. 1,500 (Quarterly) and in multiples of Rs. 500 thereafter. Also, refer SID (LIC MF Tax Plan)	Same as that of Transferee Scheme
Benchmark	NIFTY 500 - Total Return Index (TRI)	NIFTY 500 - Total Return Index (TRI)	Same as that of Transferee Scheme
Introduction, definitions and interpretation	Refer SID of IDBI Equity Advantage Fund	Refer SID of LIC MF Tax Plan	Same as that of Transferee Scheme
Potential risk class matrix of the scheme	Not Applicable	Not Applicable	Same as that of Transferee Scheme
Enabling provision and disclosure to invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating)	Not Applicable	Refer SID (LIC MF Tax Plan)	Same as that of Transferee Scheme
Provisions for creation of segregated portfolio	Refer SID (IDBI Equity Advantage Fund)	Not Applicable	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Liquidity	The scheme will offer units for purchase and redemption at NAV related prices on every Business Day. IDBI MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	The scheme will offer units for purchase and redemption at NAV related prices on every Business Day. LIC MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	Same as that of Transferee Scheme
Exit Load	Nil Investment under the scheme is subject to a lock-in period of 3 years	Nil (Subject to Lock-In Period of 3 years)	Same as that of Transferee Scheme
Swing Pricing Framework	Not Applicable	Not applicable	Same as that of Transferee Scheme
Expense Ratio as per SID with actual charged (%): As per SID (exclusive of GST & additional TER) Actual charged (Inclusive of GST & additional TER)	 2.25 Regular : 2.41 Direct : 1.21	 2.25 Regular: 2.45 Direct : 1.47	Same as that of Transferee Scheme
Performance of the schemes vis a vis the benchmark (since inception)	Refer Fund performance section	Refer Fund performance section	Same as that of Transferee Scheme
Any other disclosure as specified by trustees	Not applicable	Not applicable	Not applicable
Any other disclosure as directed by SEBI	Not applicable	Not applicable	Not applicable

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Name of the scheme	**IDBI Flexi Cap Fund**	**LIC MF Flexi Cap Fund**	**LIC MF Flexi Cap Fund**
Type of scheme	An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks	An open ended dynamic equity scheme investing across large cap, mid cap and small cap stocks	Same as that of Transferee Scheme
Investment objective	The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing in a diversified portfolio of Equity and Equity related Instruments across market capitalization. However, there can be no assurance that the investment objective of the scheme will be realized.	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. However, there is no assurance that the investment objective of the Scheme will be realized.	Same as that of Transferee Scheme
How will the scheme allocate its assets / investment strategy	Refer SID (IDBI Flexi Cap Fund)	Refer SID (LIC MF Flexi Cap Fund)	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
What are the investment restrictions / Investment restrictions related to repo in corporate debt securities	Refer SID (IDBI Flexi Cap Fund)	Refer SID (LIC MF Flexi Cap Fund)	Same as that of Transferee Scheme
Minimum application amount (new investor, existing investor, STP etc.)	• **Minimum Initial Amount** – Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase** – Minimum Rs. 1000/- and in multiples of Re. 1 thereafter	• **Minimum Initial Amount** – Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase** – Minimum Rs. 500/- and in multiples of Re. 1 thereafter	Same as that of Transferee Scheme
Investment plans / options / sub-options	The Scheme offers Regular Plan and Direct Plan for investment. Both Plans offer Growth Option and Income Distribution cum capital withdrawal (IDCW) Option. Income Distribution cum capital withdrawal (IDCW) Option offers facility for payout/ reinvestment/ transfer of Income Distribution cum capital withdrawal (IDCW). The Direct Plan is for investors investing directly with the mutual fund. In case of aforementioned IDCW option/ sub-option(s)/ facilities, the amounts can be distributed out of investors' capital (Equalization Reserve), which is part of sale price that represents realized gains.	The Scheme offers the following Plans for investment • Regular Plan • Direct Plan The Scheme offers: 1. Growth Option and 2. IDCW Option. The IDCW option has the following facilities: (i) Reinvestment of IDCW. (ii) Pay-out of IDCW Default Investment option is Growth Option. For the IDCW option, the default facility will be Reinvestment of IDCW. *IDCW: Income Distribution cum Capital Withdrawal	Same as that of Transferee Scheme
Facility (example: SIP, STF, Instant Redemption etc.)	**Systematic Investment Plan (SIP)** - • **Monthly option** - Minimum Rs. 500/- per month for a minimum period of 12 months or Minimum Rs. 1000/- per month for a minimum period of 6 months. • **Quarterly option** - Minimum Rs. 1500/- per quarter for a minimum period of 4 quarters. Investments above the minimum amount mentioned, shall be made in multiples of Re. 1 for all SIP irrespective of frequency of SIP or the Option. Also, refer SID (IDBI Flexi Cap Fund)	**Systematic Investment Plan (SIP)** – For SIP, the minimum amount is Rs.300 (Daily), Rs.1,000 (Monthly) & Rs.3,000 (Quarterly) and in multiples of Re. 1 thereafter. Also, Refer SID (LIC MF Flexi Cap Fund)	Same as that of Transferee Scheme
Benchmark	NIFTY 500 Total Return Index (TRI)	NIFTY 500 Total Return Index (TRI)	Same as that of Transferee Scheme
Introduction, definitions and interpretation	Refer SID (IDBI Flexi Cap Fund)	Refer SID (LIC MF Flexi Cap Fund)	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Potential risk class matrix of the scheme	Not Applicable	Not Applicable	Same as that of Transferee Scheme
Enabling provision and disclosure to invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating)	Not Applicable	Refer SID (LIC MF Flexi Cap Fund)	Same as that of Transferee Scheme
Provisions for creation of segregated portfolio	Refer SID (IDBI Flexi Cap Fund)	Refer SID (LIC MF Flexi Cap Fund)	Same as that of Transferee Scheme
Liquidity	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. IDBI MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. LIC MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	Same as that of Transferee Scheme
Exit Load	1% for exit (redemption/switch-out/transfer/ SWP) within 12 months from the date of allotment.	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.	Same as that of Transferee Scheme
Swing Pricing Framework	Not Applicable	Not applicable	Not applicable
Expense Ratio as per SID with actual charged (%): As per SID (exclusive of GST & additional TER) Actual charged (Inclusive of GST & additional TER)	 2.25 Regular : 2.46 Direct : 1.17	 2.25 Regular: 2.54 Direct: 1.74	Same as that of Transferee Scheme
Performance of the schemes vis a vis the benchmark (since inception)	Refer Fund performance section	Refer Fund performance section	Same as that of Transferee Scheme
Any other disclosure as specified by trustees	Not applicable	Not applicable	Not applicable
Any other disclosure as directed by SEBI	Not applicable	Not applicable	Not applicable

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Name of the scheme	**IDBI India Top 100 Equity Fund**	**LIC MF Large Cap Fund**	**LIC MF Large Cap Fund**
Type of scheme	An open-ended equity scheme predominantly investing in large cap stocks	An open-ended equity scheme predominantly investing in large cap stocks.	Same as that of Transferee Scheme
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 Large Cap companies. However, there can be no assurance that the investment objective under the Scheme will be realized.	To achieve long term capital appreciation by investing in a diversified portfolio predominantly consisting of equity and equity related securities of Large Cap companies including derivatives. However, there can be no assurance that the investment objective of the Scheme will be achieved.	Same as that of Transferee Scheme
How will the scheme allocate its assets / investment strategy	Refer SID (IDBI Top 100 Equity Fund)	Refer existing SID (LIC MF Large Cap Fund)	Same as that of Transferee Scheme
What are the investment restrictions / Investment restrictions related to repo in corporate debt securities	Refer SID (IDBI Top 100 Equity Fund)	Refer existing SID (LIC MF Large Cap Fund)	Same as that of Transferee Scheme
Minimum application amount (new investor, existing investor, STP etc.)	**Minimum Application Amount** • **Minimum Initial Amount**– Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase** - Rs. 1000/- and in multiples of Re. 1 thereafter	**Minimum Application Amount** • **Minimum Initial Amount**– Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase** - Rs. 500/- and in multiples of Re. 1 thereafter	Same as that of Transferee Scheme
Investment plans / options / sub-options	The Scheme offers Regular Plan and Direct Plan for investment. Both Plans offer Growth Option and Income Distribution cum capital withdrawal (IDCW) Option. Income Distribution cum capital withdrawal (IDCW) Option offers facility for payout/reinvestment/ transfer of Income Distribution cum capital withdrawal (IDCW). The Direct Plan is for investors investing directly with the mutual fund. In case of aforementioned IDCW option/ sub-option(s)/facilities, the amounts can be distributed out of investors' capital (Equalization Reserve), which is part of sale price that represents realized gains	The Scheme offers the following Plans for investment • Regular Plan • Direct Plan The Scheme offers: 1. Growth Option and 2. IDCW Option. The IDCW option has the following facilities: (I) Reinvestment of IDCW. (ii) Pay-out of IDCW Default Investment option is Growth Option. For the IDCW option, the default facility will be Reinvestment of IDCW. *IDCW: Income Distribution cum Capital Withdrawal	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Facility (example: SIP, STF, Instant Redemption etc.)	**Systematic Investment Plan (SIP) -** • **Monthly option** - Minimum Rs. 500/- per month for a minimum period of 12 months or Minimum Rs. 1000/- per month for a minimum period of 6 months. • **Quarterly option** - Minimum Rs. 1500/- per quarter for a minimum period of 4 quarters. Investments above the minimum amount mentioned, shall be made in multiples of Re. 1 for all SIP irrespective of frequency of SIP or the Option. The minimum application amounts listed above does not apply in case of Income Distribution cum capital withdrawal (IDCW) Reinvestment/Transfers. Also, refer SID (IDBI Top 100 Equity Fund)	**Systematic Investment Plan (SIP)** – For SIP, the minimum amount is Rs.300 (Daily), Rs.1,000 (Monthly) & Rs.3,000 (Quarterly) and in multiples of Re. 1 thereafter. Also, refer existing SID (LIC MF Large Cap Fund)	Same as that of Transferee Scheme
Benchmark	NIFTY 100 - Total Return Index (TRI)	NIFTY 100 - Total Return Index (TRI)	Same as that of Transferee Scheme
Introduction, definitions and interpretation	Refer SID (IDBI Top 100 Equity Fund)	Refer existing SID (LIC MF Large Cap Fund)	Same as that of Transferee Scheme
Potential risk class matrix of the scheme	Not Applicable	Not Applicable	Same as that of Transferee Scheme
Enabling provision and disclosure to invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating)	Not Applicable	Refer existing SID (LIC MF Large Cap Fund)	Same as that of Transferee Scheme
Provisions for creation of segregated portfolio	Refer SID (IDBI Top 100 Equity Fund)	Not Applicable	Same as that of Transferee Scheme
Liquidity	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. IDBI MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. LIC MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	Same as that of Transferee Scheme
Exit Load	1% for exit (redemption/switch-out/transfer/ SWP) within 12 months from the date of allotment	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.	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
		• 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.	
Swing Pricing Framework	Not Applicable	Not applicable	Not applicable
Expense Ratio as per SID with actual charged (%): As per SID (exclusive of GST & additional TER) Actual charged (Inclusive of GST & additional TER)	2.25 Regular: 2.42 Direct: 1.26	2.25 Regular: 2.39 Direct: 1.39	Same as that of Transferee Scheme
Performance of the schemes vis a vis the benchmark (since inception)	Refer Fund performance section	Refer Fund performance section	Same as that of Transferee Scheme
Any other disclosure as specified by trustees	Not applicable	Not applicable	Not applicable
Any other disclosure as directed by SEBI	Not applicable	Not applicable	Not applicable

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Name of the scheme	**IDBI Banking & Financial Services Fund**	**LIC MF Banking and Financial Services Fund**	**LIC MF Banking and Financial Services Fund**
Type of scheme	An open-ended equity scheme investing in Banking & Financial Services Sector.	An Open-ended equity scheme investing in Banking & Financial Services Sector	Same as that of Transferee Scheme
Investment objective	The objective of the scheme is to provide investors maximum growth opportunities and to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Banking and Financial Services Sector. However there can be no assurance that the investment objective under the scheme will be realized.	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. However, there can be no assurance that the investment objective of the scheme will be achieved.	Same as that of Transferee Scheme
How will the scheme allocate its assets / investment strategy	Refer SID (IDBI Banking & Financial Services Fund)	Refer SID (LIC MF Banking & Financial Services Fund)	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
What are the investment restrictions / Investment restrictions related to repo in corporate debt securities	Refer SID (IDBI Banking & Financial Services Fund)	Refer SID (LIC MF Banking & Financial Services Fund)	Same as that of Transferee Scheme
Minimum application amount (new investor, existing investor, STP etc.)	**Minimum Application Amount** • **Single Investment** - Minimum Rs. 5,000/- and in multiples of Re. 1 thereafter. **Additional purchase** - Minimum Rs. 1,000/- and in multiples of Re. 1 thereafter.	**Minimum Application Amount** • **Single Investment** - Minimum Rs. 5,000/- and in multiples of Re. 1 thereafter. **Additional purchase** - Minimum Rs. 500/- and in multiples of Re. 1 thereafter	Same as that of Transferee Scheme
Investment plans / options / sub-options	The Scheme offers Regular Plan and Direct Plan for investment. Both Plans offer Growth Option and Income Distribution cum capital withdrawal (IDCW) Option. Income Distribution cum capital withdrawal (IDCW) Option offers facility for payout/reinvestment/ transfer of Income Distribution cum capital withdrawal (IDCW). The Direct Plan is for investors investing directly with the mutual fund. In case of aforementioned IDCW option/ sub-option(s)/facilities, the amounts can be distributed out of investors' capital (Equalization Reserve), which is part of sale price that represents realized gains.	The Scheme offers the following Plans for investment • Regular Plan • Direct Plan The Scheme offers: 1. Growth Option and 2. IDCW Option. The IDCW option has the following facilities: (I) Reinvestment of IDCW. (ii) Pay-out of IDCW Default Investment option is Growth Option. For the IDCW option, the default facility will be Reinvestment of IDCW. *IDCW: Income Distribution cum Capital Withdrawal	Same as that of Transferee Scheme
Facility (example: SIP, STF, Instant Redemption etc.)	**Systematic Investment Plan (SIP)** • **Monthly option** - Minimum Rs. 500/- per month for a minimum period of 12 months or Min. Rs. 1000/- per month for a minimum period of 6 months. • **Quarterly option** - Minimum Rs. 1500/- per quarter for a minimum period of 4 quarters. Investments above the minimum amount mentioned, shall be made in multiples of Re. 1 for all SIP irrespective of frequency of SIP or the Option. The minimum application amounts listed above does not apply in case of Income Distribution cum capital withdrawal (IDCW) Reinvestment / Transfers • Also, refer SID (IDBI Banking & Financial Services Fund)	**Systematic Investment Plan (SIP)** For SIP, the minimum amount is Rs.300 (Daily), Rs.1,000 (Monthly) & Rs.3,000 (Quarterly) and in multiples of Re. 1 thereafter.	Same as that of Transferee Scheme
Benchmark	NIFTY Financial Services - Total Return Index (TRI).	NIFTY Financial Services - Total Return Index (TRI).	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Introduction, definitions and interpretation	Refer SID (IDBI Banking & Financial Services Fund)	Refer SID (LIC MF Banking & Financial Services Fund)	Same as that of Transferee Scheme
Potential risk class matrix of the scheme	Not Applicable	Not Applicable	Same as that of Transferee Scheme
Enabling provision and disclosure to invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating)	Not Applicable	Refer SID (LIC MF Banking & Financial Services Fund)	Same as that of Transferee Scheme
Provisions for creation of segregated portfolio	Refer SID (IDBI Banking & Financial Services Fund)	Refer SID (LIC MF Banking & Financial Services Fund)	Same as that of Transferee Scheme
Liquidity	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. IDBI MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. LIC MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	Same as that of Transferee Scheme
Exit Load	1% for exit (redemption/switch out/transfer/ SWP) within 12 months from the date of allotment.	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.	Same as that of Transferee Scheme
Swing Pricing Framework	Not Applicable	Not applicable	Same as that of Transferee Scheme
Expense Ratio as per SID with actual charged (%): As per SID (exclusive of GST & additional TER) Actual charged (Inclusive of GST & additional TER)	 2.25 Regular : 2.50 Direct : 1.50	 2.25 Regular: 2.51 Direct: 1.54	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Performance of the schemes vis a vis the benchmark (since inception)	Refer Fund performance section	Refer Fund performance section	Same as that of Transferee Scheme
Any other disclosure as specified by trustees	Not applicable	Not applicable	Not applicable
Any other disclosure as directed by SEBI	Not applicable	Not applicable	Not applicable

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Name of the scheme	**IDBI Hybrid Equity Fund**	**LIC MF Equity Hybrid Fund**	**LIC MF Aggressive Hybrid Fund**
Type of scheme	An open-ended hybrid scheme investing predominantly in equity and equity related instruments	An open-ended hybrid scheme investing predominantly in equity and equity related instruments	Same as that of Transferee Scheme
Investment objective	The investment objective of the scheme would be to generate opportunities for capital appreciation along with income by investing in a diversified basket of equity and equity related instruments, debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized	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. However, there is no assurance that the investment objective of the Scheme will be realized.	Same as that of Transferee Scheme
How will the scheme allocate its assets / investment strategy	Refer SID (IDBI Hybrid Equity Fund)	Refer SID (LIC MF Equity Hybrid Fund)	Same as that of Transferee Scheme
What are the investment restrictions / Investment restrictions related to repo in corporate debt securities	Refer SID (IDBI Hybrid Equity Fund)	Refer SID (LIC MF Equity Hybrid Fund)	Same as that of Transferee Scheme
Minimum application amount (new investor, existing investor, STP etc.)	• **Minimum Initial Amount** – Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase** – Minimum Rs. 1000/- and in multiples of Re. 1 thereafter	• **Minimum Initial Amount** – Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase** – Minimum Rs. 500/- and in multiples of Re. 1 thereafter	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Investment plans / options / sub-options	The Scheme offers Regular Plan and Direct Plan for investment. Both Plans offer Growth Option and Income Distribution cum capital withdrawal (IDCW) Option. Income Distribution cum capital withdrawal (IDCW) Option offers facility for payout/ reinvestment/ transfer of Income Distribution cum capital withdrawal (IDCW). The Direct Plan is for investors investing directly with the mutual fund. In case of aforementioned IDCW option/ sub-option(s)/facilities, the amounts can be distributed out of investors' capital (Equalization Reserve), which is part of sale price that represents realized gains.	The Scheme offers the following Plans for investment • Regular Plan • Direct Plan The Scheme offers: 1. Growth Option and 2. IDCW Option. The IDCW option has the following facilities: (i) Reinvestment of IDCW. (ii) Pay-out of IDCW Default Investment option is Growth Option. For the IDCW option, the default facility will be Reinvestment of IDCW. *IDCW: Income Distribution cum Capital Withdrawal	Same as that of Transferee Scheme
Facility (example: SIP, STF, Instant Redemption etc.)	**Systematic Investment Plan (SIP)** • **Monthly option** - Minimum Rs. 500/- per month for a minimum period of 12 months or Minimum Rs. 1000/- per month for a minimum period of 6 months. • **Quarterly option** - Minimum Rs. 1500/- per quarter for a minimum period of 4 quarters. Investments above the minimum amount mentioned, shall be made in multiples of Re. 1 for all SIP irrespective of frequency of SIP or the Option. The minimum application amounts listed above does not apply in case of Income Distribution cum capital withdrawal (IDCW) Reinvestment/ Transfers. Also, refer SID (IDBI Hybrid Equity Fund)	**Systematic Investment Plan (SIP)** For SIP, the minimum amount is Rs.300 (Daily), Rs.1,000 (Monthly) & Rs.3,000 (Quarterly) and in multiples of Re. 1 thereafter. Also, Refer SID (LIC MF Equity Hybrid Fund)	Same as that of Transferee Scheme
Benchmark	CRISIL Hybrid 35+65-Aggressive Index	CRISIL Hybrid 35+65-Aggressive Index	Same as that of Transferee Scheme
Introduction, definitions and interpretation	Refer SID (IDBI Hybrid Equity Fund)	Refer SID (LIC MF Equity Hybrid Fund)	Same as that of Transferee Scheme
Potential risk class matrix of the scheme	Not Applicable	Not Applicable	Same as that of Transferee Scheme
Enabling provision and disclosure to invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating)	Not Applicable	Refer SID (LIC MF Equity Hybrid Fund)	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Provisions for creation of segregated portfolio	Refer SID (IDBI Hybrid Equity Fund)	Refer SID (LIC MF Equity Hybrid Fund)	Same as that of Transferee Scheme
Liquidity	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. IDBI MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. LIC MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	Same as that of Transferee Scheme
Exit Load	1% for exit (redemption/switch-out/transfer/ SWP) within 12 months from the date of allotment	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 days 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.	Same as that of Transferee Scheme
Swing Pricing Framework	Not applicable	Not applicable	Same as that of Transferee Scheme
Expense Ratio as per SID with actual charged (%): As per SID (exclusive of GST & additional TER) Actual charged (Inclusive of GST & additional TER)	 2.25 Regular : 2.52 Direct : 1.67	 2.25 Regular: 2.49 Direct: 1.43	Same as that of Transferee Scheme
Performance of the schemes vis a vis the benchmark (since inception)	Refer Fund performance section	Refer Fund performance section	Same as that of Transferee Scheme
Any other disclosure as specified by trustees	Not applicable	Not applicable	Not applicable
Any other disclosure as directed by SEBI	Not applicable	Not applicable	Not applicable

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Name of the scheme	**IDBI Nifty Index Fund**	**LIC MF Nifty 50 Index Fund**	**LIC MF Nifty 50 Index Fund**
Type of scheme	An open-ended scheme replicating / tracking the NIFTY 50 Index (Total Returns Index).	An open ended scheme replicating/tracking Nifty 50 Index	Same as that of Transferee Scheme
Investment objective	The investment objective of the Scheme is to invest only in and all the stocks comprising the NIFTY 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 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 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 50 Index (Total Returns Index) and the Scheme.	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. However, there is no assurance that the investment objective of the Scheme will be realized.	Same as that of Transferee Scheme
How will the scheme allocate its assets / investment strategy	Refer SID (IDBI Nifty Index Fund)	Refer SID (LIC MF Nifty 50 Index Fund)	Same as that of Transferee Scheme
What are the investment restrictions / Investment restrictions related to repo in corporate debt securities	Refer SID (IDBI Nifty Index Fund)	Refer SID (LIC MF Nifty 50 Index Fund)	Same as that of Transferee Scheme
Minimum application amount (new investor, existing investor, STP etc.)	• **Minimum Initial Amount**– Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase** –Minimum Rs. 1000/- and in multiples of Re. 1 thereafter.	• **Minimum Initial Amount**– Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase** – Minimum Rs. 500/- and in multiples of Re. 1 thereafter.	Same as that of Transferee Scheme
Investment plans / options / sub-options	The Scheme offers Regular Plan and Direct Plan for investment. Both Plans offer Growth Option and Income Distribution cum capital withdrawal (IDCW) Option. Income Distribution cum capital withdrawal (IDCW) Option offers facility for payout/ reinvestment/ transfer of Income Distribution cum capital withdrawal (IDCW). The Direct Plan is for investors investing directly with the mutual fund. In case of aforementioned IDCW option/ sub-option(s)/ facilities, the amounts can be distributed out of investors' capital (Equalization Reserve), which is part of sale price that represents realized gains.	The Scheme offers the following Plans for investment • Regular Plan • Direct Plan The Scheme offers: 1. Growth Option and 2. IDCW Option. The IDCW option has the following facilities: (i) Reinvestment of IDCW. (ii) Pay-out of IDCW Default Investment option is Growth Option. For the IDCW option, the default facility will be Reinvestment of IDCW. *IDCW: Income Distribution cum Capital Withdrawal	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Facility (example: SIP, STF, Instant Redemption etc.)	**Systematic Investment Plan (SIP)-** • **Monthly option** -Minimum Rs. 500/- per month for a minimum period of 12 months or Rs. 1000 per month for a minimum period of 6 months. • **Quarterly option** – Minimum Rs. 1500/- per quarter for a minimum period of 4 quarters. Investments above the minimum amount mentioned, shall be made in multiples of Re. 1 for all SIP irrespective of frequency of SIP or the Option The minimum application amounts listed above does not apply in case of Income Distribution cum capital withdrawal (IDCW) Reinvestment/ Transfers. Also, refer SID (IDBI Nifty Index Fund)	**Systematic Investment Plan (SIP)** For SIP, the minimum amount is Rs.300 (Daily), Rs.1,000 (Monthly) & Rs.3,000 (Quarterly) and in multiples of Re. 1 thereafter. Also, Refer SID (LIC MF Nifty 50 Index Fund)	Same as that of Transferee Scheme
Benchmark	NIFTY 50 - Total Return Index -TRI	NIFTY 50 - Total Return Index -TRI	Same as that of Transferee Scheme
Introduction, definitions and interpretation	Refer SID (IDBI Nifty Index Fund)	Refer SID (LIC MF Nifty 50 Index Fund)	Same as that of Transferee Scheme
Potential risk class matrix of the scheme	Not Applicable	Not Applicable	Same as that of Transferee Scheme
Enabling provision and disclosure to invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating)	Not Applicable	Refer SID (LIC MF Nifty 50 Index Fund)	Same as that of Transferee Scheme
Provisions for creation of segregated portfolio	Refer SID (IDBI Nifty Index Fund)	Not Applicable	Same as that of Transferee Scheme
Liquidity	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. IDBI MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. LIC MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	Same as that of Transferee Scheme
Exit Load	Nil	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	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Swing Pricing Framework	Not applicable	Not applicable	Same as that of Transferee Scheme
Expense Ratio as per SID with actual charged (%): As per SID (exclusive of GST & additional TER) Actual charged (Inclusive of GST & additional TER)	 1.00 Regular : 0.90 Direct : 0.32	 1.00 Regular: 1.01 Direct: 0.20	Same as that of Transferee Scheme
Performance of the schemes vis a vis the benchmark (since inception)	Refer Fund performance section	Refer Fund performance section	Same as that of Transferee Scheme
Any other disclosure as specified by trustees	Not applicable	Not applicable	Not applicable
Any other disclosure as directed by SEBI	Not applicable	Not applicable	Not applicable

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Name of the scheme	**IDBI Liquid Fund**	**LIC MF Liquid Fund**	**LIC MF Liquid Fund**
Type of scheme	An open ended Liquid Scheme. A Relatively Low interest rate risk and moderate credit risk scheme	An open ended Liquid Scheme. (A Relatively Low interest rate risk and moderate Credit Risk)	Same as that of Transferee Scheme
Investment objective	The investment objective of the Scheme will be to provide investors with high level of liquidity along with regular income for their investment. The Scheme will endeavour to achieve this objective through an allocation of the investment corpus in a low risk portfolio of money market and debt instruments with maturity of up to 91 days. However, there can be no assurance that the investment objective of the Scheme will be realized.	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. However, there is no assurance that the investment objective of the Scheme will be realized.	Same as that of Transferee Scheme
How will the scheme allocate its assets / investment strategy	Refer SID (IDBI Liquid Fund)	Refer SID (LIC MF Liquid Fund)	Same as that of Transferee Scheme
What are the investment restrictions / Investment restrictions related to repo in corporate debt securities	Refer SID (IDBI Liquid Fund)	Refer SID (LIC MF Liquid Fund)	Same as that of Transferee Scheme
Minimum application amount (new investor, existing investor, STP etc.)	• **Minimum Initial Amount** – Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase** – Minimum Rs. 1000/- and in multiples of Re. 1 thereafter	• **Minimum Initial Amount** – Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase** – Minimum Rs. 500/- and in multiples of Re. 1 thereafter	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Investment plans / options / sub-options	Regular Plan and Direct Plan. Income Distribution cum capital withdrawal (IDCW) Option and Growth Option will be available under both the plans. The Income Distribution cum capital withdrawal (IDCW) Option has three sub-options (frequency of Income Distribution cum capital withdrawal (IDCW) declaration) – Daily Income Distribution cum capital withdrawal (IDCW) (compulsory reinvestment), Weekly Income Distribution cum capital withdrawal (IDCW)and Monthly Income Distribution cum capital withdrawal (IDCW). The Income Distribution cum capital withdrawal (IDCW) Option will endeavour to declare Income Distribution cum capital withdrawal (IDCW) subject to the availability of distributable surplus. Regular Plan is for investors who wish to route their investment through any distributor.	The Scheme offers the following Plans for investment • Regular Plan • Direct Plan The Scheme offers: 1. Growth Option and 2. IDCW Option. The IDCW option has the following facilities: (i) Reinvestment of IDCW. (ii) Pay-out of IDCW Default Investment option is Growth Option. For the IDCW option, the default facility will be Reinvestment of IDCW. *IDCW: Income Distribution cum Capital Withdrawal	Same as that of Transferee Scheme
Facility (example: SIP, STF, Instant Redemption etc.)	**Systematic Investment Plan (SIP) -** • **Monthly option** - Rs. 500 per month for a minimum period of 12 months or minimum Rs. 1000 per month for a minimum period of six months. • **Quarterly Option** – Minimum Rs.1500 per quarter for a minimum period of 4 quarters. Investments above the minimum amount mentioned, shall be made in multiples of Rs. 1 for all SIP irrespective of frequency of SIP or the Option. The minimum application amounts listed above does not apply in case of Income Distribution cum capital withdrawal (IDCW) Reinvestment/ Transfers. Also, refer SID (IDBI Liquid Fund)	**Systematic Investment Plan (SIP)** For SIP, the minimum amount is Rs.300 (Daily), Rs.1,000 (Monthly) & Rs.3,000 (Quarterly) and in multiples of Re. 1 thereafter. Also, Refer SID (LIC MF Liquid Fund)	Same as that of Transferee Scheme
Benchmark	CRISIL Liquid Fund B-I Index	CRISIL Liquid Fund B-I Index	Same as that of Transferee Scheme
Introduction, definitions and interpretation	Refer SID (IDBI Liquid Fund)	Refer SID (LIC MF Liquid Fund)	Same as that of Transferee Scheme
Potential risk class matrix of the scheme	Refer SID (IDBI Liquid Fund)	Refer SID (LIC MF Liquid Fund)	Same as that of Transferee Scheme

<table>
<tr><th>Features</th><th>Provisions in Transferor Scheme</th><th>Provisions in Transferee Scheme</th><th>Provisions in the Surviving Scheme post-merger</th></tr>
<tr><td>Enabling provision and disclosure to invest in debt securities having

structured obligations (SO rating) and/or credit enhancements (CE rating)</td><td>Not Applicable</td><td>Not Applicable</td><td>Same as that of Transferee Scheme</td></tr>
<tr><td>Provisions for creation of segregated portfolio</td><td>Refer SID (IDBI Liquid Fund)</td><td>Refer SID (LIC MF Liquid Fund)</td><td>Same as that of Transferee Scheme</td></tr>
<tr><td>Liquidity</td><td>The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. IDBI MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.</td><td>The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. LIC MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.</td><td>Same as that of Transferee Scheme</td></tr>
<tr><td>Exit Load</td><td><table>
<tr><th>Investor exit upon subscription</th><th>Exit load as a % of Redemption/ Switch out proceeds</th></tr>
<tr><td>Day 1</td><td>0.0070%</td></tr>
<tr><td>Day 2</td><td>0.0065%</td></tr>
<tr><td>Day 3</td><td>0.0060%</td></tr>
<tr><td>Day 4</td><td>0.0055%</td></tr>
<tr><td>Day 5</td><td>0.0050%</td></tr>
<tr><td>Day 6</td><td>0.0045%</td></tr>
<tr><td>Day 7</td><td>0.0000%</td></tr>
</table></td><td><table>
<tr><th>Investor exit upon subscription</th><th>Exit load as a % of Redemption/ Switch out proceeds</th></tr>
<tr><td>Day 1</td><td>0.0070%</td></tr>
<tr><td>Day 2</td><td>0.0065%</td></tr>
<tr><td>Day 3</td><td>0.0060%</td></tr>
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<tr><td>Day 5</td><td>0.0050%</td></tr>
<tr><td>Day 6</td><td>0.0045%</td></tr>
<tr><td>Day 7</td><td>0.0000%</td></tr>
</table></td><td>Same as that of Transferee Scheme</td></tr>
<tr><td>Swing Pricing Framework</td><td>Not applicable</td><td>Not applicable</td><td>Same as that of Transferee Scheme</td></tr>
<tr><td>Expense Ratio as per SID with actual charged (%):

<u>As per SID</u> (exclusive of GST & additional TER)

Actual charged (Inclusive of GST & additional TER)</td><td>

2.00

Regular : 0.17
Direct : 0.13</td><td>

2.00

Regular: 0.30
Direct: 0.16</td><td>Same as that of Transferee Scheme</td></tr>
<tr><td>Performance of the schemes vis a vis the benchmark (since inception)</td><td>Refer Fund performance section</td><td>Refer Fund performance section</td><td>Same as that of Transferee Scheme</td></tr>
<tr><td>Any other disclosure as specified by trustees</td><td>Not applicable</td><td>Not applicable</td><td>Not applicable</td></tr>
<tr><td>Any other disclosure as directed by SEBI</td><td>Not applicable</td><td>Not applicable</td><td>Not applicable</td></tr>
</table>

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Name of the scheme	**IDBI Short Term Bond Fund**	**LIC MF Short Term Debt Fund**	**LIC MF Short Duration Fund**
Type of scheme	An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A relatively high interest rate risk and relatively low credit risk.	An Open-Ended Short-Term Debt scheme investing in instruments with Macaulay duration between 1 year and 3 years (Please refer Page No. 40 of SID). (A Moderate interest rate risk and moderate Credit Risk)	Same as that of Transferee Scheme
Investment objective	The investment objective of the Scheme is to provide investors with regular income by investing in debt and money market instruments, such that the Macaulay duration of the portfolio is maintained between 1 year and 3 years. However, there can be no assurance that the investment objective of the Scheme will be realized.	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. However, there can be no assurance that the investment objective of the scheme will be achieved.	Same as that of Transferee Scheme
How will the scheme allocate its assets / investment strategy	Refer SID (IDBI Short Term Bond Fund)	Refer SID (LIC MF Short Term Debt Fund)	Same as that of Transferee Scheme
What are the investment restrictions / Investment restrictions related to repo in corporate debt securities	Refer SID (IDBI Short Term Bond Fund)	Refer SID (LIC MF Short Term Debt Fund)	Same as that of Transferee Scheme
Minimum application amount (new investor, existing investor, STP etc.)	• **Minimum Initial Amount** – Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. Additional purchase – Minimum Rs. 1000/- and in multiples of Re. 1 thereafter	• **Minimum Initial Amount** – Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase** – Minimum Rs. 500/- and in multiples of Re. 1 thereafter	Same as that of Transferee Scheme
Investment plans / options / sub-options	The Scheme offers Regular Plan and Direct Plan for investment. Both Plans offer Income Distribution cum capital withdrawal (IDCW) Option and Growth Option. The Income Distribution cum capital withdrawal (IDCW) Option will endeavour to declare Income Distribution cum capital withdrawal (IDCW) on a Weekly and Monthly basis subject to the availability of distributable surplus. Income Distribution cum capital withdrawal (IDCW) Option offers facility for payout/reinvestment/ transfer of Income Distribution cum capital withdrawal (IDCW). The Direct Plan is for investors investing directly with the mutual fund. Regular Plan is for investors who wish to route their investment through any distributor.	The Scheme offers the following Plans for investment • Regular Plan • Direct Plan The Scheme offers: 1. Growth Option and 2. IDCW Option. The IDCW option has the following facilities: (I) Reinvestment of IDCW. (ii) Pay-out of IDCW Default Investment option is Growth Option. For the IDCW option, the default facility will be Reinvestment of IDCW. *IDCW: Income Distribution cum Capital Withdrawal	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Facility (example: SIP, STF, Instant Redemption etc.)	**Systematic Investment Plan (SIP)** • **Monthly option** - Rs. 500/- per month for a minimum period of 12 months or minimum Rs. 1000/- per month for a period of 6 months. • **Quarterly option** – Minimum Rs. 1500/- per quarter for a minimum period of 4 quarters Also, refer SID (IDBI Short Term Bond Fund)	**Systematic Investment Plan (SIP)** For SIP, the minimum amount is Rs.300 (Daily), Rs.1,000 (Monthly) & Rs.3,000 (Quarterly) and in multiples of Re. 1 thereafter. Also, Refer SID (LIC MF Short Term Debt Fund)	Same as that of Transferee Scheme
Benchmark	CRISIL Short Duration Fund A-II Index	CRISIL Short Duration Debt B-II Index	Same as that of Transferee Scheme
Introduction, definitions and interpretation	Refer SID (IDBI Short Term Bond Fund)	Refer SID (LIC MF Short Term Debt Fund)	Same as that of Transferee Scheme
Potential risk class matrix of the scheme	Refer SID (IDBI Short Term Bond Fund)	Refer SID (LIC MF Short Term Debt Fund)	Same as that of Transferee Scheme
Enabling provision and disclosure to invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating)	Not Applicable	Refer SID (LIC MF Short Term Debt Fund)	Same as that of Transferee Scheme
Provisions for creation of segregated portfolio	Refer SID (IDBI Short Term Bond Fund)	Refer SID (LIC MF Short Term Debt Fund)	Same as that of Transferee Scheme
Liquidity	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. IDBI MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. LIC MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	Same as that of Transferee Scheme
Exit Load	Nil	Nil	Same as that of Transferee Scheme
Swing Pricing Framework	Not Applicable	Refer SID (LIC MF Short Term Debt Fund)	Same as that of Transferee Scheme
Expense Ratio as per SID with actual charged (%): As per SID (exclusive of GST & additional TER) Actual charged (Inclusive of GST & additional TER)	 2.00 Regular : 0.75 Direct : 0.28	 2.00 Regular: 1.44 Direct: 0.37	Same as that of Transferee Scheme
Performance of the schemes vis a vis the benchmark (since inception)	Refer Fund performance section	Refer Fund performance section	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Any other disclosure as specified by trustees	Not Applicable	Not Applicable	Not applicable
Any other disclosure as directed by SEBI	Not Applicable	Not Applicable	Not applicable

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Name of the scheme	**IDBI Ultra Short Term Fund**	**LIC MF Ultra Short Term Fund**	**LIC MF Ultra Short Duration Fund**
Type of scheme	An open-ended ultrashort term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months. A relatively high interest rate risk and moderate credit risk scheme.	An Open Ended Ultra Short-Term Debt scheme investing in instruments with Macaulay duration between 3 months - 6 months. (Please refer Page No. 44). A Relatively Low interest rate risk and moderate Credit Risk)	Same as that of Transferee Scheme
Investment objective	The objective of the Scheme will be to provide investors with regular income for their investment by investing in debt and money market instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months. However, there can be no assurance that the investment objective of the Scheme will be realized.	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. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.	Same as that of Transferee Scheme
How will the scheme allocate its assets / investment strategy	Refer SID (IDBI Ultra Short Term Fund)	Refer SID (LIC MF Ultra Short-Term Fund)	Same as that of Transferee Scheme
What are the investment restrictions / Investment restrictions related to repo in corporate debt securities	Refer SID (IDBI Ultra Short Term Fund)	Refer SID (LIC MF Ultra Short-Term Fund)	Same as that of Transferee Scheme
Minimum application amount (new investor, existing investor, STP etc.)	• **Minimum Initial Amount** – Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. **Additional purchase** - Rs. 1000/- and in multiples of Re. 1 thereafter	• **Minimum Initial Amount –** Minimum Rs. 5000/- and in multiples of Re. 1 thereafter. • **Additional purchase -** Rs. 500/- and in multiples of Re. 1 thereafter	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Investment plans / options / sub-options	Regular Plan and Direct Plan. Income Distribution cum capital withdrawal (IDCW) Option and Growth Option will be available under both the plans. The Income Distribution cum capital withdrawal (IDCW) Option has three sub-options (frequency of Income Distribution cum capital withdrawal (IDCW) declaration) – Daily Income Distribution cum capital withdrawal (IDCW) (compulsory reinvestment), Weekly Income Distribution cum capital withdrawal (IDCW) and Monthly Income Distribution cum capital withdrawal (IDCW). The Income Distribution cum capital withdrawal (IDCW) Option will endeavour to declare Income Distribution cum capital withdrawal (IDCW) subject to the availability of distributable surplus. Regular Plan is for investors who wish to route their investment through any distributor.	The Scheme offers the following Plans for investment • Regular Plan • Direct Plan The Scheme offers: 1. Growth Option and 2. IDCW Option. The IDCW option has the following facilities: (i) Reinvestment of IDCW. (ii) Pay-out of IDCW Default Investment option is Growth Option. For the IDCW option, the default facility will be Reinvestment of IDCW. *IDCW: Income Distribution cum Capital Withdrawal	Same as that of Transferee Scheme
Facility (example: SIP, STF, Instant Redemption etc.)	Systematic Investment Plan (SIP) • Daily Option- Rs.500/- per day for minimum of 30 installments continuously for all business day. • Monthly option - Minimum Rs. 500/- per month for a minimum period of 12 months or Min. Rs. 1000/- per month for a minimum period of 6 months. • Quarterly Option – Minimum Rs.1500/- per quarter for a minimum period of 4 quarters • Also refer SID (IDBI Ultra Short Term Fund)	**Systematic Investment Plan (SIP)** For SIP, the minimum amount is Rs.300 (Daily), Rs.1,000 (Monthly) & Rs.3,000 (Quarterly) and in multiples of Re. 1 thereafter. Also, Refer SID (LIC MF Ultra Short-Term Fund)	Same as that of Transferee Scheme
Benchmark	CRISIL Ultra Short Duration Fund B-I Index	CRISIL Ultra Short Duration Debt B-I Index	Same as that of Transferee Scheme
Introduction, definitions and interpretation	Refer SID (IDBI Ultra Short Term Fund)	Refer SID (LIC MF Ultra Short-Term Fund)	Same as that of Transferee Scheme
Potential risk class matrix of the scheme	Refer SID (IDBI Ultra Short Term Fund)	Refer SID (LIC MF Ultra Short-Term Fund)	Same as that of Transferee Scheme
Enabling provision and disclosure to invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating)	Not Applicable	Refer SID (LIC MF Ultra Short-Term Fund)	Same as that of Transferee Scheme
Provisions for creation of segregated portfolio	Refer SID (IDBI Ultra Short Term Fund)	Refer SID (LIC MF Ultra Short-Term Fund)	Same as that of Transferee Scheme
Liquidity	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. IDBI MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. LIC MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Exit Load	Nil	Nil	Same as that of Transferee Scheme
Swing Pricing Framework	Not Applicable	Not Applicable	Same as that of Transferee Scheme
Expense Ratio as per SID with actual charged (%): As per SID (exclusive of GST & additional TER) Actual charged (Inclusive of GST & additional TER)	 2.00 Regular : 0.44 Direct : 0.25	 2.00 Regular: 1.00 Direct: 0.75	Same as that of Transferee Scheme
Performance of the schemes vis a vis the benchmark (since inception)	Refer Fund performance section	Refer Fund performance section	Same as that of Transferee Scheme
Any other disclosure as specified by trustees	Not applicable	Not applicable	Not applicable
Any other disclosure as directed by SEBI	Not applicable	Not applicable	Not applicable

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Name of the scheme	**IDBI Credit Risk Fund**	**LIC MF Bond Fund**	**LIC MF Medium to Long Duration Bond Fund**
Type of scheme	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and Moderate credit risk scheme	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 to the Scheme Information Document (SID) Page No.37 on which the concept of Macaulay's duration has been explained.) (A relatively high interest rate risk and moderate credit risk)	Same as that of Transferee Scheme
Investment objective	The investment objective of the Scheme is to generate regular income and opportunities for capital appreciation by investing predominantly in AA and below rated corporate bonds across maturity spectrum. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.	LIC MF Bond Fund is an open-ended debt Scheme which will endeavor to generate attractive returns for its investors by investing in a portfolio is between 4 years and 7 years. However, there is no assurance that the investment objective of the Scheme will be realized.	Same as that of Transferee Scheme
How will the scheme allocate its assets / investment strategy	Refer SID (IDBI Credit Risk Fund)	Refer SID (LIC MF Bond Fund)	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
What are the investment restrictions / Investment restrictions related to repo in corporate debt securities	Refer SID (IDBI Credit Risk Fund)	Refer SID (LIC MF Bond Fund)	Same as that of Transferee Scheme
Minimum application amount (new investor, existing investor, STP etc.)	Minimum Initial Amount – Minimum Rs. 5000/- and in multiples of Re.1 thereafter. Additional purchase – Minimum Rs.1000/- and in multiples of Re.1 thereafter	**Minimum Application Amount** – Rs. 5000/- and in multiples of Re. 1 thereafter. **Additional purchase** –Rs.500/- and in multiples of Re. 1 thereafter.	Same as that of Transferee Scheme
Investment plans / options / sub-options	The Scheme offers Regular Plan and Direct Plan for investment. Both Plans offer Growth Option and Income Distribution cum capital withdrawal (IDCW) Option. Income Distribution cum capital withdrawal (IDCW) Option offers facility for payout/reinvestment/ transfer of Income Distribution cum capital withdrawal (IDCW). The Direct Plan is for investors investing directly with the mutual fund. Regular Plan is for investors who wish to route their investment through any distributor.	The Scheme offers the following Plans for investment • Regular Plan • Direct Plan The Scheme offers: 1. Growth Option and 2. IDCW Option The IDCW option has the following facilities: (i) Reinvestment of IDCW. (ii) Pay-out of IDCW Default Investment option is Growth Option. For the IDCW option, the default facility will be Reinvestment of IDCW. *IDCW: Income Distribution cum Capital Withdrawal	Same as that of Transferee Scheme
Facility (example: SIP, STF, Instant Redemption etc.)	Systematic Investment Plan (SIP) (a) Monthly option - Rs.500/- per month for a minimum period of 12 months or minimum Rs.1000 per month for a minimum period of 6 months. (b) Quarterly option – Minimum Rs.1500/- per quarter for a minimum period of 4 quarters Also refer SID (IDBI Credit Risk Fund)	**Systematic Investment Plan (SIP)** For SIP, the minimum amount is Rs.1,000 (Monthly) & Rs.3,000 (Quarterly) and in multiples of Re. 1 thereafter. Also, Refer SID (LIC MF Bond Fund)	Same as that of Transferee Scheme
Benchmark	NIFTY Credit Risk Bond Index C-III	CRISIL Medium to Long Duration Debt BIII Index	Same as that of Transferee Scheme
Introduction, definitions and interpretation	Refer SID (IDBI Credit Risk Fund)	Refer SID (LIC MF Bond Fund)	Same as that of Transferee Scheme
Potential risk class matrix of the scheme	Refer SID (IDBI Credit Risk Fund)	Refer SID (LIC MF Bond Fund)	Same as that of Transferee Scheme

Features	Provisions in Transferor Scheme	Provisions in Transferee Scheme	Provisions in the Surviving Scheme post-merger
Enabling provision and disclosure to invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating)	Refer SID (IDBI Credit Risk Fund)	Refer SID (LIC MF Bond Fund)	Same as that of Transferee Scheme
Provisions for creation of segregated portfolio	Refer SID (IDBI Credit Risk Fund)	Refer SID (LIC MF Bond Fund)	Same as that of Transferee Scheme
Liquidity	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. IDBI MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	The scheme will offer units for purchase and redemption at NAV related prices on [every Business Day]. LIC MF will endeavour to dispatch the Redemption proceeds within [3] Business Days from the date of acceptance of the redemption request.	Same as that of Transferee Scheme
Exit Load	• If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 12 months from the date of allotment – Nil	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.	Same as that of Transferee Scheme
Swing Pricing Framework	Kindly refer SID of IDBI Credit Risk Fund	Refer SID (LIC MF Bond Fund)	Same as that of Transferee Scheme
Expense Ratio as per SID with actual charged (%): As per SID (exclusive of GST & additional TER) Actual charged (Inclusive of GST & additional TER)	 2.00 Regular : 1.34 Direct : 0.61	 2.00 Regular: 0.71 Direct: 0.21	Same as that of Transferee Scheme
Performance of the schemes vis a vis the benchmark (since inception)	Refer Fund performance section	Refer Fund performance section	Same as that of Transferee Scheme
Any other disclosure as specified by trustees	Not applicable	Not applicable	Not applicable
Any other disclosure as directed by SEBI	Not applicable	Not applicable	Not applicable

Exhibit 5

Additional Information

Information as on April 30, 2023		
Particulars	**Transferor Scheme IDBI Equity Advantage Fund**	**Transferee / Surviving Scheme LIC MF ELSS**
Fund Manager	Mr. Alok Ranjan	Mr. Amit Nadekar
Net Assets of the Scheme (as on April 30, 2023) in Rs crs	466.71	418.96
No. of Investors (as on April 30, 2023)	33725	38830
No. of Folios (as on April 30, 2023)	37874	39726
Percentage of total securities classified as below investment grade or default to net assets as on April 30, 2023	0.00	0.00
Percentage of total illiquid assets to net assets as on April 30, 2023	0.00	0.00
NAV per unit (as on April 28, 2023)		
Direct – Growth	44.3400	110.7858
Direct – Dividend	27.3600	25.1034
Regular – Growth	39.5600	99.5783
Regular – Dividend	23.7800	21.4772
Unclaimed Redemption (as on April 30, 2023) – amount in INR	12,82,944.25	32,81,577.17
- Number of investors	33	1,168
Unclaimed Dividend (as on April 30, 2023) – amount in INR	18,57,362.34	79,27,028.8
- Number of investors	154	2,362

Information as on April 30, 2023		
Particulars	**Transferor Scheme IDBI Flexi Cap Fund**	**Transferee / Surviving Scheme LIC MF Flexi Cap Fund**
Fund Manager	Mr. Alok Ranjan	Mr. Amit Nadekar
Net Assets of the Scheme (as on April 30, 2023) in Rs crs	360.14	399.11
No. of Investors (as on April 30, 2023)	25148	81669
No. of Folios (as on April 30, 2023)	27071	82188
Percentage of total securities classified as below investment grade or default to net assets as on April 30, 2023	0.00	0.00
Percentage of total illiquid assets to net assets as on April 30, 2023	0.00	0.00
NAV per unit (as on April 28, 2023)		
Direct – Growth	38.8000	71.6981
Direct – Dividend	24.4800	24.1454
Regular – Growth	34.4800	66.4084
Regular – Dividend	21.1600	20.9560
Unclaimed Redemption (as on April 30, 2023) – amount in INR	2,35,815.39	2,00,53,641.76
- Number of investors	15	1,357
Unclaimed Dividend (as on April 30, 2023) – amount in INR	1,79,665.8	61,27,816.33
- Number of investors	9	2377

Information as on April 30, 2023		
Particulars	**Transferor Scheme IDBI India Top 100 Equity Fund**	**Transferee / Surviving SchemeLIC MF Large Cap Fund**
Fund Manager	Mr. Alok Ranjan	Mr. Yogesh Patil
Net Assets of the Scheme (as on April 30, 2023) in Rs crs	623.19	666.58
No. of Investors (as on April 30, 2023)	54008	56158
No. of Folios (as on April 30, 2023)	59128	57416
Percentage of total securities classified as below investment grade or default to net assets as on April 30, 2023	0.00	0.00
Percentage of total illiquid assets to net assets as on April 30, 2023	0.00	0.00
NAV per unit (as on April 28, 2023)		
Direct – Growth	45.3000	44.1024
Direct – Dividend	27.6400	27.7780
Regular – Growth	40.4300	39.7773
Regular – Dividend	23.9900	24.0231
Unclaimed Redemption (as on April 30, 2023) – amount in INR	3,99,387.16	68,12,110.84
- Number of investors	29	572
Unclaimed Dividend (as on April 30, 2023) – amount in INR	1,77,220.08	4,18,892.06
- Number of investors	30	110

Information as on April 30, 2023		
Particulars	**Transferor Scheme IDBI Banking & Financial Services Fund**	**Transferee / Surviving Scheme LIC MF Banking and Financial Services Fund**
Fund Manager	Mr. Alok Ranjan	Mr. Jaiprakash Toshniwal
Net Assets of the Scheme (as on April 30, 2023) in Rs crs	84.29	140.91
No. of Investors (as on April 30, 2023)	8114	11452
No. of Folios (as on April 30, 2023)	8470	11678
Percentage of total securities classified as below investment grade or default to net assets as on April 30, 2023	0.00	0.00
Percentage of total illiquid assets to net assets as on April 30, 2023	0.00	0.00
NAV per unit (as on April 28, 2023)		
Direct – Growth	15.1300	16.9912
Direct – Dividend	15.1300	16.8894
Regular – Growth	14.2000	15.5413
Regular – Dividend	14.2000	15.5386
Unclaimed Redemption (as on April 30, 2023) – amount in INR	26,391.05	3,82,073.73
- Number of investors	3	26
Unclaimed Dividend (as on April 30, 2023) – amount in INR	0	Nil
- Number of investors	0	Nil

Information as on April 30, 2023		
Particulars	**Transferor Scheme IDBI Hybrid Equity Fund**	**Transferee / Surviving Scheme LIC MF Aggressive Hybrid Fund**
Fund Manager	Mr. Alok Ranjan (Equity portion) Mr. Raju Sharma (Debt Portion)	Mr. Karan Doshi (Equity Portfolio) / Mr. Sanjay Pawar (Debt Portfolio)
Net Assets of the Scheme (as on April 30, 2023) in Rs crs	172.73	382.52
No. of Investors (as on April 30, 2023)	15300	17317
No. of Folios (as on April 30, 2023)	16215	17643
Percentage of total securities classified as below investment grade or default to net assets as on April 30, 2023	0.00	0.00
Percentage of total illiquid assets to net assets as on April 30, 2023	0.00	0.00
NAV per unit (as on April 28, 2023)		
Direct – Growth	17.2662	152.1280
Direct – Dividend	15.8363	15.4949
Regular – Growth	15.8829	137.2398
Regular – Dividend	14.4924	13.4267
Unclaimed Redemption (as on April 30, 2023) – amount in INR	3,06,833.39	40,49,159.00
- Number of investors	14	472
Unclaimed Dividend (as on April 30, 2023) – amount in INR	24,875.88	84,60,476.23
- Number of investors	5	2467

Information as on April 30, 2023		
Particulars	**Transferor Scheme IDBI Nifty 50 Index Fund**	**Transferee / Surviving Scheme LIC MF Nifty 50 Index Fund**
Fund Manager	Ms. Nisha Sharma	Mr. Jaiprakash Toshniwal
Net Assets of the Scheme (as on April 30, 2023) in Rs crs	196.82	59.09
No. of Investors (as on April 30, 2023)	12258	4567
No. of Folios (as on April 30, 2023)	13798	4643
Percentage of total securities classified as below investment grade or default to net assets as on April 30, 2023	0.00	0.00
Percentage of total illiquid assets to net assets as on April 30, 2023	0.00	0.00
NAV per unit (as on April 28, 2023)		
Direct – Growth	36.0286	105.3194
Direct – Dividend	34.3533	38.8098
Regular – Growth	33.1749	99.4674
Regular – Dividend	31.6537	36.6930
Unclaimed Redemption (as on April 30, 2023) – amount in INR	1114953.48	372,313.23
- Number of investors	4189	38
Unclaimed Dividend (as on April 30, 2023) – amount in INR	30261.16	95900
- Number of investors	26	32

Information as on April 30, 2023		
Particulars	**Transferor Scheme IDBI Liquid Fund**	**Transferee / Surviving Scheme LIC MF Liquid Fund**
Fund Manager	Mr. Raju Sharma	Mr. Rahul Singh
Net Assets of the Scheme (as on April 30, 2023) in Rs crs	781.43	5666.68
No. of Investors (as on April 30, 2023)	4288	10790
No. of Folios (as on April 30, 2023)	4586	10874
Percentage of total securities classified as below investment grade or default to net assets as on April 30, 2023	0.00	0.00
Percentage of total illiquid assets to net assets as on April 30, 2023	0.00	0.00
NAV per unit (as on April 30, 2023)		
Direct – Growth	2,435.6968	4,110.9109
Direct – Dividend	-	-
Regular – Growth	2,414.9597	4,061.7140
Regular – Dividend	-	-
Regular Daily Dividend	1,005.2683	1,000.1751
Regular Monthly Dividend	1,004.5138	-
Regular Weekly Dividend	1,023.0085	-
Direct Bonus	1,825.3740	-
Direct Daily Dividend	1,002.3548	1,014.6694
Direct Monthly Dividend	1,002.9595	-
Direct Weekly Dividend	1,003.7401	-
Unclaimed Redemption (as on April 30, 2023) – amount in INR	2133.49	1,356,326.67
- Number of investors	2	85
Unclaimed Dividend (as on April 30, 2023) – amount in INR	0	277588.87
- Number of investors	0	34

Information as on April 30, 2023		
Particulars	**Transferor Scheme IDBI Short Term Bond Fund**	**Transferee / Surviving Scheme LIC MF Short Duration Fund**
Fund Manager	Mr. Raju Sharma	Mr. Marzban Irani / Mr. Sanjay Pawar (Co Fund Manager)
Net Assets of the Scheme (as on April 30, 2023) in Rs crs	25.47	106.99
No. of Investors (as on April 30, 2023)	1196	3507
No. of Folios (as on April 30, 2023)	1222	3516
Percentage of total securities classified as below investment grade or default to net assets as on April 30, 2023	0.00	0.00
Percentage of total illiquid assets to net assets as on April 30, 2023	0.00	0.00
NAV per unit (as on April 28, 2023)		
Direct – Growth	25.4235	13.0995
Direct – Dividend	-	13.0995

Information as on April 30, 2023		
Particulars	**Transferor Scheme IDBI Short Term Bond Fund**	**Transferee / Surviving Scheme LIC MF Short Duration Fund**
Regular – Growth	23.5234	12.5282
Regular – Dividend	-	12.5282
Regular Monthly Dividend	12.1685	-
Regular Weekly Dividend	12.4526	-
Direct Monthly Dividend	15.3984	-
Direct Weekly Dividend	13.6440	-
Unclaimed Redemption (as on April 30, 2023) – amount in INR	0	2,75,703.84
- Number of investors	0	10
Unclaimed Dividend (as on April 30, 2023) – amount in INR	0	Nil
- Number of investors	0	Nil

Information as on April 30, 2023		
Particulars	**Transferor Scheme IDBI Ultra Short Term Fund**	**Transferee / Surviving Scheme LIC MF Ultra Short Duration Fund**
Fund Manager	Mr.Raju Sharma	Mr. Rahul Singh
Net Assets of the Scheme (as on April 30, 2023) in Rs crs	146.33	27.10
No. of Investors (as on April 30, 2023)	1517	855
No. of Folios (as on April 30, 2023)	1656	856
Percentage of total securities classified as below investment grade or default to net assets as on April 30, 2023	0.00	0.00
Percentage of total illiquid assets to net assets as on April 30, 2023	0.00	0.00
NAV per unit (as on April 28, 2023)		
Direct – Growth	2,511.1811	1,158.2813
Direct – Dividend		
Regular – Growth	2,386.9178	1,149.1688
Regular – Dividend	1,017.3755	-
Regular Bonus	2,387.0671	-
Regular Daily Dividend	1,017.3755	-
Regular Monthly Dividend	1,118.3402	1,149.3426
Regular Weekly Dividend	1,099.0383	1,030.6357
Direct Daily Dividend	1,031.5767	1,077.7932
Direct Monthly Dividend	1,452.8246	1,158.3648
Direct Weekly Dividend	1,103.2117	1,085.6337
Unclaimed Redemption (as on April 30, 2023) – amount in INR	2,02,187.67	44,432.31
- Number of investors	4	3
Unclaimed Dividend (as on April 30, 2023) – amount in INR	11,140.45	Nil
- Number of investors	3	Nil

Information as on April 30, 2023		
Particulars	**Transferor Scheme IDBI Credit Risk Fund**	**Transferee /Surviving Scheme LIC MF Medium to Long Duration Bond Fund**
Fund Manager	Mr. Raju Sharma	Mr. Marzban Irani / Mr. Sanjay Pawar (Co Fund Manager)
Net Assets of the Scheme (as on April 30, 2023) in Rs crs	23.16	126.65
No. of Investors (as on April 30, 2023)	607	4586
No. of Folios (as on April 30, 2023)	640	4595
Percentage of total securities classified as below investment grade or default to net assets as on April 30, 2023	0.00	0.00
Percentage of total illiquid assets to net assets as on April 30, 2023	0.00	0.00
NAV per unit (as on April 28, 2023)		
Direct – Growth	17.3243	64.8615
Direct – Dividend	-	15.6714
Regular – Growth	16.0627	61.4989
Regular – Dividend	-	13.4802
Regular Quarterly Dividend	11.3658	-
Regular Annual Dividend	12.0122	-
Direct Quarterly Dividend	11.8163	-
Direct Annual Dividend	13.2586	-
Unclaimed Redemption (as on April 30, 2023) – amount in INR	7199.64	1,39,93,731.27
- Number of investors	1	2313
Unclaimed Dividend (as on April 30, 2023) – amount in INR	14042.53	53,10,664.32
- Number of investors	3	1719

Performance of schemes

Performance Data as on April 30, 2023								
Period	**IDBI Equity Advantage Fund**		**NIFTY 500 Index-TRI**		**LIC MF Tax Plan**		**Nifty 500 Index-TRI**	
	Regular	**Direct**	**Regular**	**Direct**	**Regular**	**Direct**	**Regular**	**Direct**
1 year	4.85	6.10	3.13	3.13	3.31	4.42	4.05	4.05
3 years	19.24	20.66	26.94	26.94	20.18	21.62	25.17	25.17
5 years	7.12	8.52	11.24	11.24	8.33	9.60	11.24	11.24
Since inception	15.34	16.71	14.83	14.83	9.21	13.49	14.72	13.12

Performance Data as on April 30, 2023								
Period	**IDBI Flexi Cap Fund**		**NIFTY 500 Index -TRI**		**LIC MF Flexi Cap Fund**		**Nifty 500 Index-TRI**	
	Regular	**Direct**	**Regular**	**Direct**	**Regular**	**Direct**	**Regular**	**Direct**
1 year	1.53	2.89	3.13	3.13	4.39	5.21	4.05	4.05
3 years	23.87	25.48	26.94	26.94	15.55	16.57	25.17	25.17
5 years	9.27	10.86	11.24	11.24	7.95	8.88	11.24	11.24
Since inception	14.59	16.08	13.81	13.81	6.50	9.73	NA	13.12

Performance Data as on April 30, 2023								
Period	IDBI India Top 100 Equity Fund		Nifty 100 Index-TRI		LIC MF Large Cap Fund		NIFTY 100-TRI	
	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct
1 year	4.17	5.40	2.78	2.78	1.50	1.50	3.72	3.72
3 years	23.96	25.35	24.66	24.66	17.72	17.72	22.75	22.75
5 years	11.11	12.53	11.32	11.32	9.49	9.49	11.32	11.32
Since inception	13.60	13.60	14.11	12.74	4.93	4.93	NA	12.74

Performance Data as on April 30, 2023								
Period	IDBI Banking & Financial Services Fund		Nifty Financial Services - TRI		LIC MF Banking and Financial Services Fund		Nifty Financial Services Index-TRI	
	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct
1 year	12.61	13.76	15.60	15.60	18.50	19.98	16.18	16.18
3 years	22.21	23.31	25.09	25.09	21.03	22.53	22.64	22.64
5 years	NA	NA	13.15	13.15	7.09	8.34	13.15	13.15
Since inception	7.42	8.82	12.83	12.83	5.60	6.77	13.25	13.25

Performance Data as on April 30, 2023								
Period	IDBI Hybrid Equity Fund		CRISIL Hybrid 35+65 -Aggressive Index		LIC MF Equity Hybrid Fund		CRISIL Hybrid 35+65 - Aggressive Index	
	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct
1 year	1.87	2.74	4.68	4.68	3.79	4.91	5.31	5.31
3 years	15.50	16.46	19.06	19.06	12.58	13.88	17.89	17.89
5 years	5.30	6.45	10.88	10.88	7.21	8.43	10.89	10.89
Since inception	7.36	8.75	11.21	11.21	8.44	9.40	NA	11.68

Performance Data as on April 30, 2023								
Period	IDBI Nifty 50 Index Fund		Nifty 50 Index-TRI		LIC MF Nifty 50 Index Fund		NIFTY 50-TRI	
	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct
1 year	5.01	5.63	6.01	6.01	5.94	6.79	6.91	6.91
3 years	24.28	25.13	25.81	25.81	22.30	23.14	23.78	23.78
5 years	11.00	11.87	12.39	12.39	11.12	11.79	12.39	12.39
Since inception	9.78	11.96	11.39	12.70	12.45	11.84	16.53	12.70

Performance Data as on April 30, 2023								
Period	IDBI Liquid Fund		CRISIL Liquid Fund B-I Index		LIC MF Liquid Fund		CRISIL Liquid Fund BI Index	
	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct
1 year	5.94	5.99	6.13	6.13	5.85	6.00	6.13	6.13
3 years	4.36	4.40	4.57	4.57	4.20	4.34	4.57	4.57
5 years	5.35	5.41	5.43	5.43	5.19	5.34	5.43	5.43
Since inception	7.12	6.81	6.99	6.76	6.86	6.79	NA	6.76

Period	IDBI Short Term Bond Fund		CRISIL Short Duration Fund A-II Index		LIC MF Short Term Debt Fund		CRISIL Short Duration Fund BII Index	
Performance Data as on April 30, 2023								
	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct
1 year	5.01	5.50	5.28	5.28	4.09	5.19	5.95	5.95
3 years	9.02	9.53	5.42	5.42	4.11	5.21	6.33	6.33
5 years	6.31	6.99	6.82	6.82	NA	NA	NA	NA
Since inception	7.32	7.76	7.81	7.65	5.46	6.58	7.13	7.13

Period	IDBI Ultra Short Term Fund		CRISIL Ultra Short Duration Fund B-I Index		LIC MF Ultra Short Term Fund		CRISIL Ultra Short Duration Fund BI Index	
Performance Data as on April 30, 2023								
	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct
1 year	5.60	5.82	6.44	6.44	5.14	5.41	6.44	6.44
3 years	4.96	5.27	5.27	5.27	4.11	4.34	5.28	5.28
5 years	5.49	5.90	6.25	6.25	NA	NA	NA	NA
Since inception	7.11	7.18	7.61	7.30	4.15	4.39	5.46	5.46

Period	IDBI Credit Risk Fund		Nifty Credit Risk Bond Fund C-III Index		LIC MF Bond Fund		CRISIL Medium to Long Duration Fund BIII Index	
Performance Data as on April 30, 2023								
	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct
1 year	5.11	5.88	8.29	8.29	6.78	7.26	6.47	6.47
3 years	11.07	11.86	8.83	8.83	4.14	4.62	7.80	7.80
5 years	3.10	3.85	8.74	8.74	6.23	6.78	8.13	8.13
Since inception	5.31	6.18	9.39	9.39	7.91	7.00	9.72	8.68

Disclaimer:

Performance of Benchmark Index for IDBI MF is taken from CRISIL Software

Performance of Benchmark Index for LICMF is taken from ICRA MFI Explorer based on Last day of the Month

Past performance may or may not be sustained in future. Returns above 1 year are Compounded Annualized. Different plans shall have a different expense structure. Performance of the respective benchmark is calculated as per the Total Return Index (TRI).

Portfolio Statement for the Transferor Scheme:

IDBI Equity Advantage Fund

Portfolio as on April 30, 2023

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM
EQUITY & EQUITY RELATED					
a) Listed/awaiting listing on Stock Exchanges					
HDFC Bank Ltd.	INE040A01034	Banks	2,47,297	4,173.38	8.94
ICICI Bank Ltd.	INE090A01021	Banks	4,27,623	3,924.08	8.41
State Bank of India	INE062A01020	Banks	4,46,147	2,580.07	5.53
ABB India Ltd.	INE117A01022	Electrical Equipment	71,781	2,453.44	5.26
Cholamandalam Investment & Finance Co. Ltd.	INE121A01024	Finance	2,32,325	2,023.78	4.34
Infosys Ltd.	INE009A01021	IT - Software	1,59,800	2,001.89	4.29
Reliance Industries Ltd.	INE002A01018	Petroleum Products	77,980	1,887.51	4.04
Axis Bank Ltd.	INE238A01034	Banks	2,13,065	1,832.36	3.93
Larsen & Toubro Ltd.	INE018A01030	Construction	71,038	1,679.62	3.60
PI Industries Ltd.	INE603J01030	Fertilizers & Agrochemicals	38,984	1,319.41	2.83
Page Industries Ltd.	INE761H01022	Textiles & Apparels	3,119	1,257.60	2.69
HCL Technologies Ltd.	INE860A01027	IT - Software	1,16,618	1,240.93	2.66
Nestle India Ltd.	INE239A01016	Food Products	5,222	1,136.38	2.43
Ultratech Cement Ltd.	INE481G01011	Cement & Cement Products	14,839	1,121.26	2.40
SRF Ltd.	INE647A01010	Chemicals & Petrochemicals	42,845	1,088.37	2.33
Bharat Forge Ltd.	INE465A01025	Industrial Products	1,34,720	1,079.58	2.31
Century Plyboards (India) Ltd.	INE348B01021	Consumer Durables	1,77,791	926.29	1.98
Kotak Mahindra Bank Ltd.	INE237A01028	Banks	47,492	920.42	1.97
Mphasis Ltd.	INE356A01018	IT - Software	48,306	876.49	1.88
Grasim Industries Ltd.	INE047A01021	Cement & Cement Products	49,772	856.23	1.83
Thermax Ltd.	INE152A01029	Electrical Equipment	37,419	855.64	1.83
IndusInd Bank Ltd.	INE095A01012	Banks	73,803	850.80	1.82
Eicher Motors Ltd.	INE066A01021	Automobiles	24,800	818.67	1.75
Housing Development Finance Corporation Ltd.	INE001A01036	Finance	29,367	815.11	1.75
LTIMindtree Ltd.	INE214T01019	IT - Software	17,520	774.29	1.66
Asian Paints Ltd.	INE021A01026	Consumer Durables	24,527	711.86	1.53
Shree Cement Ltd.	INE070A01015	Cement & Cement Products	2,720	661.90	1.42
Coromandel International Ltd.	INE169A01031	Fertilizers & Agrochemicals	67,276	634.04	1.36
Polycab India Ltd.	INE455K01017	Industrial Products	19,118	612.80	1.31
NCC Ltd.	INE868B01028	Construction	4,76,800	571.21	1.22
Cipla Ltd.	INE059A01026	Pharmaceuticals & Biotechnology	60,062	545.39	1.17
Tata Steel Ltd.	INE081A01020	Ferrous Metals	4,88,910	527.78	1.13
Voltas Ltd.	INE226A01021	Consumer Durables	65,329	522.01	1.12

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM
Bharti Airtel Ltd.	INE397D01024	Telecom - Services	63,070	504.12	1.08
Adani Ports and Special Economic Zone Ltd.	INE742F01042	Transport Infrastructure	64,400	438.76	0.94
Crompton Greaves Consumer Electricals Ltd.	INE299U01018	Consumer Durables	1,65,292	421.33	0.90
Honeywell Automation India Ltd.	INE671A01010	Industrial Manufacturing	1,165	414.69	0.89
Bharat Petroleum Corporation Ltd.	INE029A01011	Petroleum Products	1,00,000	357.60	0.77
Apollo Hospitals Enterprise Ltd.	INE437A01024	Healthcare Services	5,650	255.02	0.55
Dalmia Bharat Ltd.	INE00R701025	Cement & Cement Products	10,000	199.62	0.43
Sunteck Realty Ltd.	INE805D01034	Realty	52,285	158.42	0.34
Total				**46,030.15**	**98.62**
b) Unlisted				NIL	NIL
c) Foreign Securities and /or overseas ETF				NIL	NIL
DEBT INSTRUMENTS					
a) Listed/awaiting listing on the stock exchanges				NIL	NIL
b) Privately Placed/Unlisted				NIL	NIL
c) Securitised Debt Instruments				NIL	NIL
d) Central Government Securities				NIL	NIL
e) State Government Securities				NIL	NIL
MONEY MARKET INSTRUMENTS					
a) Commercial Paper				NIL	NIL
b) Certificate of Deposits				NIL	NIL
c) Treasury Bills				NIL	NIL
d) Bills Re- Discounting				NIL	NIL
OTHERS					
a) Mutual Fund Units / Exchange Traded Funds				NIL	NIL
b) Gold				NIL	NIL
c) Short Term Deposits				NIL	NIL
d) Term Deposits Placed as Margins				NIL	NIL
e) TREPS / Reverse Repo Investments ##					
TREPS				363.52	0.78
Total				**363.52**	**0.78**
Other Current Assets / (Liabilities)					
Net Receivable / Payable				277.56	0.60
Total				**277.56**	**0.60**
GRAND TOTAL (AUM)				**46,671.23**	**100.00**

IDBI Flexi Cap Fund

Portfolio as on April 30, 2023

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM	YTM %
EQUITY & EQUITY RELATED						
a) Listed/awaiting listing on Stock Exchanges						
HDFC Bank Ltd.	INE040A01034	Banks	1,73,242	2,923.63	8.12	
ICICI Bank Ltd.	INE090A01021	Banks	2,31,000	2,119.77	5.89	
Infosys Ltd.	INE009A01021	IT - Software	1,42,600	1,786.42	4.96	
Reliance Industries Ltd.	INE002A01018	Petroleum Products	61,400	1,486.19	4.13	
ABB India Ltd.	INE117A01022	Electrical Equipment	42,648	1,457.69	4.05	
Grindwell Norton Ltd.	INE536A01023	Industrial Products	76,444	1,452.74	4.03	
SRF Ltd.	INE647A01010	Chemicals & Petrochemicals	55,500	1,409.84	3.91	
Axis Bank Ltd.	INE238A01034	Banks	1,50,400	1,293.44	3.59	
Bajaj Finance Ltd.	INE296A01024	Finance	19,869	1,247.79	3.46	
SKF India Ltd.	INE640A01023	Industrial Products	28,393	1,183.53	3.29	
DLF Ltd.	INE271C01023	Realty	2,55,000	1,086.81	3.02	
State Bank of India	INE062A01020	Banks	1,74,700	1,010.29	2.81	
Ultratech Cement Ltd.	INE481G01011	Cement & Cement Products	13,201	997.49	2.77	
Titan Company Ltd.	INE280A01028	Consumer Durables	37,005	977.62	2.71	
Mahindra & Mahindra Ltd.	INE101A01026	Automobiles	68,963	846.11	2.35	
Housing Development Finance Corporation Ltd.	INE001A01036	Finance	28,625	794.52	2.21	
Cholamandalam Investment & Finance Co. Ltd.	INE121A01024	Finance	90,885	791.70	2.20	
Kotak Mahindra Bank Ltd.	INE237A01028	Banks	39,561	766.71	2.13	
Larsen & Toubro Ltd.	INE018A01030	Construction	27,000	638.39	1.77	
IndusInd Bank Ltd.	INE095A01012	Banks	55,100	635.19	1.76	
Thermax Ltd.	INE152A01029	Electrical Equipment	27,384	626.18	1.74	
Arihant Superstructures Ltd.	INE643K01018	Realty	2,92,000	604.59	1.68	
Pidilite Industries Ltd.	INE318A01026	Chemicals & Petrochemicals	24,969	604.06	1.68	
Sun Pharmaceutical Industries Ltd.	INE044A01036	Pharmaceuticals & Biotechnology	57,600	568.89	1.58	
Neogen Chemicals Ltd.	INE136S01016	Chemicals & Petrochemicals	35,637	560.45	1.56	
Wipro Ltd.	INE075A01022	IT - Software	1,45,000	558.25	1.55	
Tata Consultancy Services Ltd.	INE467B01029	IT - Software	16,994	547.08	1.52	
Crompton Greaves Consumer Electricals Ltd.	INE299U01018	Consumer Durables	2,00,000	509.80	1.42	
Laurus Labs Ltd.	INE947Q01028	Pharmaceuticals & Biotechnology	1,52,194	468.15	1.30	
Canara Bank	INE476A01014	Banks	1,45,500	461.89	1.28	
Cipla Ltd.	INE059A01026	Pharmaceuticals & Biotechnology	48,750	442.67	1.23	
Dabur India Ltd.	INE016A01026	Personal Products	80,000	426.32	1.18	
ICICI Lombard General Insurance Company Ltd.	INE765G01017	Insurance	38,523	415.72	1.15	

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM	YTM %
Vardhman Textiles Ltd.	INE825A01020	Textiles & Apparels	1,28,500	408.24	1.13	
Avenue Supermarts Ltd.	INE192R01011	Retailing	10,800	379.29	1.05	
Maruti Suzuki India Ltd.	INE585B01010	Automobiles	4,325	371.50	1.03	
Hindustan Unilever Ltd.	INE030A01027	Diversified FMCG	13,880	341.07	0.95	
LTIMindtree Ltd.	INE214T01019	IT - Software	7,300	322.62	0.90	
Asian Paints Ltd.	INE021A01026	Consumer Durables	10,457	303.50	0.84	
Sunteck Realty Ltd.	INE805D01034	Realty	1,00,000	303.00	0.84	
Tata Steel Ltd.	INE081A01020	Ferrous Metals	2,20,000	237.49	0.66	
Firstsource Solutions Ltd.	INE684F01012	Commercial Services & Supplies	1,88,700	220.40	0.61	
Bharat Forge Ltd.	INE465A01025	Industrial Products	26,000	208.35	0.58	
Tech Mahindra Ltd.	INE669C01036	IT - Software	19,829	202.99	0.56	
SBI Life Insurance Co. Ltd.	INE123W01016	Insurance	16,700	190.40	0.53	
HDFC Life Insurance Company Ltd.	INE795G01014	Insurance	33,500	177.47	0.49	
Adani Ports and Special Economic Zone Ltd.	INE742F01042	Transport Infrastructure	20,000	136.26	0.38	
Gateway Distriparks Ltd.	INE079J01017	Transport Services	1,82,268	116.20	0.32	
Total				**35,618.70**	**98.90**	
b) Unlisted				NIL	NIL	
c) Foreign Securities and /or overseas ETF				NIL	NIL	
DEBT INSTRUMENTS						
a) Listed/awaiting listing on the stock exchanges						
Britannia Industries Ltd.	INE216A08027	Food Products / CRISIL AAA	2,972	2.91	0.01	7.54
Total				**2.91**	**0.01**	
b) Privately Placed/Unlisted				NIL	NIL	
c) Securitised Debt Instruments				NIL	NIL	
d) Central Government Securities				NIL	NIL	
e) State Government Securities				NIL	NIL	
MONEY MARKET INSTRUMENTS						
a) Commercial Paper				NIL	NIL	
b) Certificate of Deposits				NIL	NIL	
c) Treasury Bills				NIL	NIL	
d) Bills Re- Discounting				NIL	NIL	
OTHERS						
a) Mutual Fund Units / Exchange Traded Funds				NIL	NIL	
b) Gold				NIL	NIL	
c) Short Term Deposits				NIL	NIL	
d) Term Deposits Placed as Margins				NIL	NIL	
e) TREPS / Reverse Repo Investments ##						
TREPS				391.07	1.09	
Total				**391.07**	**1.09**	
Other Current Assets / (Liabilities)						
Net Receivable / Payable				1.63	#	
Total				**1.63**	**#**	
GRAND TOTAL (AUM)				**36,014.31**	**100.00**	

IDBI India Top 100 Equity Fund

Portfolio as on April 30, 2023

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM
EQUITY & EQUITY RELATED					
a) Listed/awaiting listing on Stock Exchanges					
HDFC Bank Ltd.	INE040A01034	Banks	3,07,182	5,184.00	8.32
ICICI Bank Ltd.	INE090A01021	Banks	5,09,292	4,673.52	7.50
Reliance Industries Ltd.	INE002A01018	Petroleum Products	1,65,794	4,013.04	6.44
State Bank of India	INE062A01020	Banks	5,66,957	3,278.71	5.26
Housing Development Finance Corporation Ltd.	INE001A01036	Finance	1,02,448	2,843.55	4.56
Axis Bank Ltd.	INE238A01034	Banks	3,26,703	2,809.65	4.51
Infosys Ltd.	INE009A01021	IT - Software	2,09,877	2,629.23	4.22
Larsen & Toubro Ltd.	INE018A01030	Construction	77,348	1,828.82	2.93
Tata Consultancy Services Ltd.	INE467B01029	IT - Software	53,247	1,714.15	2.75
Kotak Mahindra Bank Ltd.	INE237A01028	Banks	81,223	1,574.14	2.53
Titan Company Ltd.	INE280A01028	Consumer Durables	50,705	1,339.55	2.15
Ultratech Cement Ltd.	INE481G01011	Cement & Cement Products	17,050	1,288.33	2.07
HCL Technologies Ltd.	INE860A01027	IT - Software	1,16,418	1,238.80	1.99
Persistent Systems Ltd.	INE262H01013	IT - Software	25,445	1,205.39	1.93
Bajaj Finance Ltd.	INE296A01024	Finance	18,712	1,175.13	1.89
ABB India Ltd.	INE117A01022	Electrical Equipment	33,347	1,139.78	1.83
Mahindra & Mahindra Ltd.	INE101A01026	Automobiles	90,743	1,113.33	1.79
ITC Ltd.	INE154A01025	Diversified FMCG	2,45,373	1,044.18	1.68
DLF Ltd.	INE271C01023	Realty	2,41,000	1,027.14	1.65
Maruti Suzuki India Ltd.	INE585B01010	Automobiles	11,667	1,002.14	1.61
Tata Steel Ltd.	INE081A01020	Ferrous Metals	9,21,840	995.13	1.60
Sun Pharmaceutical Industries Ltd.	INE044A01036	Pharmaceuticals & Biotechnology	97,439	962.36	1.54
SRF Ltd.	INE647A01010	Chemicals & Petrochemicals	32,920	836.25	1.34
Bharti Airtel Ltd.	INE397D01024	Telecom - Services	96,037	767.62	1.23
Hindustan Unilever Ltd.	INE030A01027	Diversified FMCG	31,192	766.48	1.23
IndusInd Bank Ltd.	INE095A01012	Banks	66,300	764.31	1.23
Ashok Leyland Ltd.	INE208A01029	Agricultural, Commercial & Construction Vehicles	4,97,500	726.10	1.17
Bharat Electronics Ltd.	INE263A01024	Aerospace & Defense	6,66,000	687.98	1.10
Bharat Forge Ltd.	INE465A01025	Industrial Products	79,700	638.68	1.02
ZF Commercial Vehicle Control Systems India Ltd.	INE342J01019	Auto Components	6,190	631.88	1.01
The Federal Bank Ltd.	INE171A01029	Banks	4,67,000	630.22	1.01
Cholamandalam Investment & Finance Co. Ltd.	INE121A01024	Finance	70,262	612.05	0.98
Godrej Properties Ltd.	INE484J01027	Realty	45,859	603.16	0.97
Aditya Birla Fashion and Retail Ltd.	INE647O01011	Retailing	2,69,461	599.95	0.96
Bosch Ltd.	INE323A01026	Auto Components	3,079	596.46	0.96
HDFC Life Insurance Company Ltd.	INE795G01014	Insurance	1,09,609	580.65	0.93
Apollo Hospitals Enterprise Ltd.	INE437A01024	Healthcare Services	12,250	552.93	0.89
Eicher Motors Ltd.	INE066A01021	Automobiles	16,385	540.89	0.87
Avenue Supermarts Ltd.	INE192R01011	Retailing	14,981	526.13	0.84

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM
Pidilite Industries Ltd.	INE318A01026	Chemicals & Petrochemicals	21,440	518.69	0.83
PI Industries Ltd.	INE603J01030	Fertilizers & Agrochemicals	14,884	503.75	0.81
Nestle India Ltd.	INE239A01016	Food Products	2,291	498.55	0.80
Adani Ports and Special Economic Zone Ltd.	INE742F01042	Transport Infrastructure	72,724	495.47	0.80
Vinati Organics Ltd.	INE410B01037	Chemicals & Petrochemicals	24,583	486.68	0.78
UPL Ltd.	INE628A01036	Fertilizers & Agrochemicals	65,250	483.05	0.78
Asian Paints Ltd.	INE021A01026	Consumer Durables	16,158	468.96	0.75
Divi's Laboratories Ltd.	INE361B01024	Pharmaceuticals & Biotechnology	12,871	420.61	0.67
Cipla Ltd.	INE059A01026	Pharmaceuticals & Biotechnology	45,426	412.49	0.66
Devyani International Ltd.	INE872J01023	Leisure Services	2,44,000	393.82	0.63
PCBL Ltd.	INE602A01031	Chemicals & Petrochemicals	3,00,000	384.90	0.62
Crompton Greaves Consumer Electricals Ltd.	INE299U01018	Consumer Durables	1,10,642	282.03	0.45
Redington Ltd.	INE891D01026	Commercial Services & Supplies	1,19,126	200.61	0.32
ICICI Securities Ltd.	INE763G01038	Capital Markets	36,718	162.68	0.26
Birlasoft Ltd.	INE836A01035	IT - Software	4,000	10.92	0.02
Total				**60,865.02**	**97.67**
b) Unlisted				NIL	NIL
c) Foreign Securities and /or overseas ETF				NIL	NIL
DEBT INSTRUMENTS					
a) Listed/awaiting listing on the stock exchanges				NIL	NIL
b) Privately Placed/Unlisted				NIL	NIL
c) Securitised Debt Instruments				NIL	NIL
d) Central Government Securities				NIL	NIL
e) State Government Securities				NIL	NIL
MONEY MARKET INSTRUMENTS					
a) Commercial Paper				NIL	NIL
b) Certificate of Deposits				NIL	NIL
c) Treasury Bills				NIL	NIL
d) Bills Re- Discounting				NIL	NIL
OTHERS					
a) Mutual Fund Units / Exchange Traded Funds				NIL	NIL
b) Gold				NIL	NIL
c) Short Term Deposits				NIL	NIL
d) Term Deposits Placed as Margins				NIL	NIL
e) TREPS / Reverse Repo Investments ##					
TREPS				1,451.62	2.33
Total				**1,451.62**	**2.33**
Other Current Assets / (Liabilities)					
Net Receivable / Payable				2.52	#
Total				**2.52**	**#**
GRAND TOTAL (AUM)				**62,319.16**	**100.00**

IDBI Banking & Financial Services Fund

Portfolio as on April 30, 2023

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM
EQUITY & EQUITY RELATED					
a) Listed/awaiting listing on Stock Exchanges					
HDFC Bank Ltd.	INE040A01034	Banks	1,01,950	1,720.51	20.41
ICICI Bank Ltd.	INE090A01021	Banks	1,65,928	1,522.64	18.06
Housing Development Finance Corporation Ltd.	INE001A01036	Finance	28,825	800.07	9.49
Axis Bank Ltd.	INE238A01034	Banks	82,935	713.24	8.46
State Bank of India	INE062A01020	Banks	1,09,717	634.49	7.53
Bajaj Finance Ltd.	INE296A01024	Finance	9,500	596.61	7.08
Kotak Mahindra Bank Ltd.	INE237A01028	Banks	26,129	506.39	6.01
Cholamandalam Investment & Finance Co. Ltd.	INE121A01024	Finance	49,502	431.21	5.12
Can Fin Homes Ltd.	INE477A01020	Finance	38,623	238.19	2.83
Bajaj Finserv Ltd.	INE918I01026	Finance	15,210	206.04	2.44
The Federal Bank Ltd.	INE171A01029	Banks	1,50,426	203.00	2.41
Bank of Baroda	INE028A01039	Banks	98,816	185.53	2.20
HDFC Life Insurance Company Ltd.	INE795G01014	Insurance	23,949	126.87	1.51
AU Small Finance Bank Ltd.	INE949L01017	Banks	15,300	101.57	1.20
Max Financial Services Ltd.	INE180A01020	Insurance	14,555	93.12	1.10
ICICI Lombard General Insurance Company Ltd.	INE765G01017	Insurance	6,141	66.27	0.79
SBI Cards & Payment Services Ltd.	INE018E01016	Finance	8,370	64.64	0.77
HDFC Asset Management Co. Ltd.	INE127D01025	Capital Markets	2,436	42.98	0.51
Total				**8,253.37**	**97.92**
b) Unlisted				NIL	NIL
c) Foreign Securities and /or overseas ETF				NIL	NIL
DEBT INSTRUMENTS					
a) Listed/awaiting listing on the stock exchanges				NIL	NIL
b) Privately Placed/Unlisted				NIL	NIL
c) Securitised Debt Instruments				NIL	NIL
d) Central Government Securities				NIL	NIL
e) State Government Securities				NIL	NIL
MONEY MARKET INSTRUMENTS					
a) Commercial Paper				NIL	NIL
b) Certificate of Deposits				NIL	NIL
c) Treasury Bills				NIL	NIL
d) Bills Re- Discounting				NIL	NIL
OTHERS					
a) Mutual Fund Units / Exchange Traded Funds				NIL	NIL
b) Gold				NIL	NIL
c) Short Term Deposits				NIL	NIL
d) Term Deposits Placed as Margins				NIL	NIL
e) TREPS / Reverse Repo Investments ##					
TREPS				173.32	2.06
Total				**173.32**	**2.06**
Other Current Assets / (Liabilities)					
Net Receivable / Payable				2.62	0.02
Total				**2.62**	**0.02**
GRAND TOTAL (AUM)				**8,429.31**	**100.00**

IDBI Hybrid Equity Fund

Portfolio as on April 30, 2023

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM	YTM %
EQUITY & EQUITY RELATED						
a) Listed/awaiting listing on Stock Exchanges						
HDFC Bank Ltd.	INE040A01034	Banks	64,500	1,088.50	6.30	
ICICI Bank Ltd.	INE090A01021	Banks	1,13,500	1,041.53	6.03	
Housing Development Finance Corporation Ltd.	INE001A01036	Finance	30,000	832.68	4.82	
Reliance Industries Ltd.	INE002A01018	Petroleum Products	30,000	726.15	4.20	
Larsen & Toubro Ltd.	INE018A01030	Construction	27,950	660.85	3.83	
Axis Bank Ltd.	INE238A01034	Banks	71,000	610.60	3.54	
Infosys Ltd.	INE009A01021	IT - Software	45,000	563.74	3.26	
Timken India Ltd.	INE325A01013	Industrial Products	16,707	498.43	2.89	
State Bank of India	INE062A01020	Banks	85,000	491.56	2.85	
Tata Consultancy Services Ltd.	INE467B01029	IT - Software	14,619	470.62	2.72	
Sundram Fasteners Ltd.	INE387A01021	Auto Components	42,368	443.21	2.57	
Supreme Industries Ltd.	INE195A01028	Industrial Products	15,000	408.27	2.36	
Bajaj Finance Ltd.	INE296A01024	Finance	6,000	376.81	2.18	
Avenue Supermarts Ltd.	INE192R01011	Retailing	10,000	351.20	2.03	
Godrej Consumer Products Ltd.	INE102D01028	Personal Products	38,000	344.85	2.00	
Trent Ltd.	INE849A01020	Retailing	25,000	341.94	1.98	
Siemens Ltd.	INE003A01024	Electrical Equipment	9,737	335.89	1.94	
Atul Ltd.	INE100A01010	Chemicals & Petrochemicals	4,000	274.86	1.59	
Tech Mahindra Ltd.	INE669C01036	IT - Software	26,100	267.19	1.55	
Divi's Laboratories Ltd.	INE361B01024	Pharmaceuticals & Biotechnology	8,000	261.43	1.51	
Asian Paints Ltd.	INE021A01026	Consumer Durables	9,000	261.21	1.51	
Bharti Airtel Ltd.	INE397D01024	Telecom - Services	30,000	239.79	1.39	
Eicher Motors Ltd.	INE066A01021	Automobiles	6,196	204.54	1.18	
Tata Steel Ltd.	INE081A01020	Ferrous Metals	1,75,000	188.91	1.09	
Nestle India Ltd.	INE239A01016	Food Products	851	185.19	1.07	
The Federal Bank Ltd.	INE171A01029	Banks	1,34,800	181.91	1.05	
HCL Technologies Ltd.	INE860A01027	IT - Software	17,000	180.90	1.05	
Voltas Ltd.	INE226A01021	Consumer Durables	20,577	164.42	0.95	
Birlasoft Ltd.	INE836A01035	IT - Software	58,993	161.02	0.93	
KNR Constructions Ltd.	INE634I01029	Construction	67,000	160.93	0.93	
HDFC Life Insurance Company Ltd.	INE795G01014	Insurance	30,000	158.93	0.92	
ACC Ltd.	INE012A01025	Cement & Cement Products	8,800	155.13	0.90	
Muthoot Finance Ltd.	INE414G01012	Finance	15,000	153.11	0.89	
Gujarat Gas Ltd.	INE844O01030	Gas	32,500	152.02	0.88	
Power Grid Corporation of India Ltd.	INE752E01010	Power	48,000	113.88	0.66	
Ultratech Cement Ltd.	INE481G01011	Cement & Cement Products	1,500	113.34	0.66	
CESC Ltd.	INE486A01021	Power	1,65,000	113.03	0.65	

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM	YTM %
ICICI Lombard General Insurance Company Ltd.	INE765G01017	Insurance	8,335	89.95	0.52	
NOCIL Ltd.	INE163A01018	Chemicals & Petrochemicals	32,613	69.43	0.40	
Indiabulls Real Estate Ltd.	INE069I01010	Realty	90,000	65.52	0.38	
Gland Pharma Ltd.	INE068V01023	Pharmaceuticals & Biotechnology	1,500	20.38	0.12	
TruCap Finance Ltd.	INE615R01029	Finance	20,000	10.50	0.06	
Total				**13,534.35**	**78.34**	
b) Unlisted				NIL	NIL	
c) Foreign Securities and /or overseas ETF				NIL	NIL	
DEBT INSTRUMENTS						
a) Listed/awaiting listing on the stock exchanges						
REC Ltd.	INE020B08DF6	Finance / CRISIL AAA	20,000	19.26	0.11	7.44
Piramal Capital & Housing Finance Ltd.	INE516Y07444	Finance / [ICRA]AA	1	0.01	#	10.96
Total				**19.27**	**0.11**	
b) Privately Placed/Unlisted				NIL	NIL	
c) Securitised Debt Instruments				NIL	NIL	
d) Central Government Securities						
7.38% CGL 2027	IN0020220037	Sovereign	24,00,000	2,432.60	14.08	7.11
7.10% CGL 2029	IN0020220011	Sovereign	4,00,000	400.74	2.32	7.19
Total				**2,833.34**	**16.40**	
e) State Government Securities				NIL	NIL	
MONEY MARKET INSTRUMENTS						
a) Commercial Paper				NIL	NIL	
b) Certificate of Deposits				NIL	NIL	
c) Treasury Bills				NIL	NIL	
d) Bills Re- Discounting				NIL	NIL	
OTHERS						
a) Mutual Fund Units / Exchange Traded Funds				NIL	NIL	
b) Gold				NIL	NIL	
c) Short Term Deposits				NIL	NIL	
d) Term Deposits Placed as Margins				NIL	NIL	
e) TREPS / Reverse Repo Investments ##						
TREPS				813.72	4.71	
Total				**813.72**	**4.71**	
Other Current Assets / (Liabilities)						
Net Receivable / Payable				72.14	0.44	
Total				**72.14**	**0.44**	
GRAND TOTAL (AUM)				**17,272.82**	**100.00**	

IDBI Nifty 50 Index Fund

Portfolio as on April 30, 2023

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM
EQUITY & EQUITY RELATED					
a) Listed/awaiting listing on Stock Exchanges					
Reliance Industries Ltd.	INE002A01018	Petroleum Products	83,905	2,030.92	10.32
HDFC Bank Ltd.	INE040A01034	Banks	1,09,334	1,845.12	9.37
ICICI Bank Ltd.	INE090A01021	Banks	1,73,159	1,588.99	8.07
Housing Development Finance Corporation Ltd.	INE001A01036	Finance	44,938	1,247.30	6.34
Infosys Ltd.	INE009A01021	IT - Software	88,493	1,108.60	5.63
ITC Ltd.	INE154A01025	Diversified FMCG	2,18,710	930.72	4.73
Tata Consultancy Services Ltd.	INE467B01029	IT - Software	25,275	813.67	4.13
Kotak Mahindra Bank Ltd.	INE237A01028	Banks	36,462	706.65	3.59
Larsen & Toubro Ltd.	INE018A01030	Construction	29,716	702.61	3.57
Axis Bank Ltd.	INE238A01034	Banks	67,909	584.02	2.97
State Bank of India	INE062A01020	Banks	94,355	545.65	2.77
Hindustan Unilever Ltd.	INE030A01027	Diversified FMCG	21,953	539.45	2.74
Bharti Airtel Ltd.	INE397D01024	Telecom - Services	61,569	492.12	2.50
Bajaj Finance Ltd.	INE296A01024	Finance	6,549	411.28	2.09
Asian Paints Ltd.	INE021A01026	Consumer Durables	11,084	321.70	1.63
Maruti Suzuki India Ltd.	INE585B01010	Automobiles	3,268	280.71	1.43
HCL Technologies Ltd.	INE860A01027	IT - Software	26,020	276.88	1.41
Mahindra & Mahindra Ltd.	INE101A01026	Automobiles	22,208	272.47	1.38
Titan Company Ltd.	INE280A01028	Consumer Durables	10,259	271.03	1.38
Sun Pharmaceutical Industries Ltd.	INE044A01036	Pharmaceuticals & Biotechnology	26,547	262.19	1.33
Ultratech Cement Ltd.	INE481G01011	Cement & Cement Products	2,839	214.52	1.09
Tata Steel Ltd.	INE081A01020	Ferrous Metals	1,98,317	214.08	1.09
Tata Motors Ltd.	INE155A01022	Automobiles	44,098	213.85	1.09
NTPC Ltd.	INE733E01010	Power	1,16,821	200.93	1.02
Power Grid Corporation of India Ltd.	INE752E01010	Power	84,037	199.38	1.01
Nestle India Ltd.	INE239A01016	Food Products	877	190.85	0.97
IndusInd Bank Ltd.	INE095A01012	Banks	16,015	184.62	0.94
Bajaj Finserv Ltd.	INE918I01026	Finance	13,315	180.37	0.92
JSW Steel Ltd.	INE019A01038	Ferrous Metals	23,178	168.11	0.85
Grasim Industries Ltd.	INE047A01021	Cement & Cement Products	9,227	158.73	0.81
Tech Mahindra Ltd.	INE669C01036	IT - Software	15,320	156.83	0.80
Hindalco Industries Ltd.	INE038A01020	Non - Ferrous Metals	35,914	156.62	0.80
Oil & Natural Gas Corporation Ltd.	INE213A01029	Oil	95,886	152.41	0.77
Dr. Reddy's Laboratories Ltd.	INE089A01023	Pharmaceuticals & Biotechnology	2,988	147.30	0.75
Wipro Ltd.	INE075A01022	IT - Software	36,423	140.23	0.71
Britannia Industries Ltd.	INE216A01030	Food Products	2,901	132.10	0.67
Adani Enterprises Ltd.	INE423A01024	Metals & Minerals Trading	6,728	129.51	0.66
HDFC Life Insurance Company Ltd.	INE795G01014	Insurance	24,308	128.77	0.65
Adani Ports and Special Economic Zone Ltd.	INE742F01042	Transport Infrastructure	18,589	126.65	0.64

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM
SBI Life Insurance Co. Ltd.	INE123W01016	Insurance	11,073	126.24	0.64
Bajaj Auto Ltd.	INE917I01010	Automobiles	2,783	123.34	0.63
Cipla Ltd.	INE059A01026	Pharmaceuticals & Biotechnology	13,296	120.73	0.61
Coal India Ltd.	INE522F01014	Consumable Fuels	51,518	120.09	0.61
Tata Consumer Products Ltd.	INE192A01025	Agricultural Food & other Products	14,847	113.41	0.58
Apollo Hospitals Enterprise Ltd.	INE437A01024	Healthcare Services	2,510	113.29	0.58
Eicher Motors Ltd.	INE066A01021	Automobiles	3,429	113.19	0.58
Divi's Laboratories Ltd.	INE361B01024	Pharmaceuticals & Biotechnology	3,133	102.38	0.52
UPL Ltd.	INE628A01036	Fertilizers & Agrochemicals	13,104	97.01	0.49
Bharat Petroleum Corporation Ltd.	INE029A01011	Petroleum Products	24,002	85.83	0.44
Hero MotoCorp Ltd.	INE158A01026	Automobiles	3,194	81.72	0.42
Total				**19,625.17**	**99.72**
b) Unlisted				NIL	NIL
c) Foreign Securities and /or overseas ETF				NIL	NIL
DEBT INSTRUMENTS					
a) Listed/awaiting listing on the stock exchanges				NIL	NIL
b) Privately Placed/Unlisted				NIL	NIL
c) Securitised Debt Instruments				NIL	NIL
d) Central Government Securities				NIL	NIL
e) State Government Securities				NIL	NIL
MONEY MARKET INSTRUMENTS					
a) Commercial Paper				NIL	NIL
b) Certificate of Deposits				NIL	NIL
c) Treasury Bills				NIL	NIL
d) Bills Re- Discounting				NIL	NIL
OTHERS					
a) Mutual Fund Units / Exchange Traded Funds				NIL	NIL
b) Gold				NIL	NIL
c) Short Term Deposits				NIL	NIL
d) Term Deposits Placed as Margins				NIL	NIL
e) TREPS / Reverse Repo Investments ##					
TREPS				41.30	0.21
Total				**41.30**	**0.21**
Other Current Assets / (Liabilities)					
Net Receivable / Payable				15.78	0.07
Total				**15.78**	**0.07**
GRAND TOTAL (AUM)				**19,682.25**	**100.00**

IDBI Liquid Fund

Portfolio as on April 30, 2023

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM	YTM %
EQUITY & EQUITY RELATED						
a) Listed/awaiting listing on Stock Exchanges				NIL	NIL	
b) Unlisted				NIL	NIL	
c) Foreign Securities and /or overseas ETF				NIL	NIL	
DEBT INSTRUMENTS						
a) Listed/awaiting listing on the stock exchanges				NIL	NIL	
b) Privately Placed/Unlisted				NIL	NIL	
c) Securitised Debt Instruments				NIL	NIL	
d) Central Government Securities				NIL	NIL	
e) State Government Securities				NIL	NIL	
MONEY MARKET INSTRUMENTS						
a) Commercial Paper				NIL	NIL	
b) Certificate of Deposits						
Axis Bank Ltd.	INE238AD6165	Banks / CRISIL A1+	65,00,000	6,453.78	8.26	7.07
Bank of Baroda	INE028A16CW1	Banks / IND A1+	50,00,000	4,996.16	6.39	7.02
HDFC Bank Ltd.	INE040A16DF9	Banks / IND A1+	50,00,000	4,986.33	6.38	7.15
Indian Bank	INE562A16LS8	Banks / CRISIL A1+	50,00,000	4,939.35	6.32	7.11
Punjab National Bank	INE160A16NB3	Banks / CRISIL A1+	40,00,000	3,965.98	5.08	7.12
Canara Bank	INE476A16UO1	Banks / CRISIL A1+	40,00,000	3,951.68	5.06	7.08
Small Industries Development Bank of India	INE556F16978	Finance / CRISIL A1+	25,00,000	2,482.26	3.18	7.05
Kotak Mahindra Bank Ltd.	INE237A169O1	Banks / CRISIL A1+	25,00,000	2,475.79	3.17	7.00
HDFC Bank Ltd.	INE040A16DD4	Banks / IND A1+	10,00,000	991.44	1.27	7.00
Total				**35,242.77**	**45.11**	
c) Treasury Bills						
91 DAY T-BILL 25.05.23	IN002022X478	Sovereign	1,00,00,000	9,956.72	12.74	6.61
91 DAY T-BILL 11.05.23	IN002022X452	Sovereign	95,00,000	9,482.72	12.14	6.65
91 DAY T-BILL 20.07.23	IN002023X039	Sovereign	75,00,000	7,389.86	9.46	6.80
Total				**26,829.30**	**34.34**	
d) Bills Re- Discounting				NIL	NIL	
OTHERS						
a) Mutual Fund Units / Exchange Traded Funds				NIL	NIL	
b) Gold				NIL	NIL	
c) Short Term Deposits				NIL	NIL	
d) Term Deposits Placed as Margins				NIL	NIL	
e) TREPS / Reverse Repo Investments ##						
TREPS				15,801.74	20.22	
Total				**15,801.74**	**20.22**	
Other Current Assets / (Liabilities)						
Net Receivable / Payable				268.87	0.33	
Total				**268.87**	**0.33**	
GRAND TOTAL (AUM)				**78,142.68**	**100.00**	

IDBI Short Term Bond Fund

Portfolio as on April 30, 2023

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM	YTM %
EQUITY & EQUITY RELATED						
a) Listed/awaiting listing on Stock Exchanges				NIL	NIL	
b) Unlisted				NIL	NIL	
c) Foreign Securities and /or overseas ETF				NIL	NIL	
DEBT INSTRUMENTS						
a) Listed/awaiting listing on the stock exchanges						
REC Ltd.	INE020B08DF6	Finance / CRISIL AAA	2,70,000	259.95	10.21	7.44
Godrej Industries Ltd.	INE233A08048	Diversified / CRISIL AA	2,00,000	196.03	7.70	8.01
Total				**455.98**	**17.91**	
b) Privately Placed/Unlisted				NIL	NIL	
c) Securitised Debt Instruments				NIL	NIL	
d) Central Government Securities						
7.38% CGL 2027	IN0020220037	Sovereign	3,50,000	354.75	13.93	7.11
7.10% CGL 2029	IN0020220011	Sovereign	1,00,000	100.18	3.93	7.19
Total				**454.93**	**17.86**	
e) State Government Securities				NIL	NIL	
MONEY MARKET INSTRUMENTS						
a) Commercial Paper				NIL	NIL	
b) Certificate of Deposits						
State Bank of India	INE062A16465	Banks / IND A1+	3,00,000	292.33	11.48	7.15
Total				**292.33**	**11.48**	
c) Treasury Bills						
364 DAY T-BILL 18.05.23	IN002022Z077	Sovereign	10,00,000	996.91	39.15	6.66
Total				**996.91**	**39.15**	
d) Bills Re- Discounting				NIL	NIL	
OTHERS						
a) Mutual Fund Units / Exchange Traded Funds				NIL	NIL	
b) Gold				NIL	NIL	
c) Short Term Deposits				NIL	NIL	
d) Term Deposits Placed as Margins				NIL	NIL	
e) TREPS / Reverse Repo Investments ##						
TREPS				309.55	12.16	
Total				**309.55**	**12.16**	
Other Current Assets / (Liabilities)						
Net Receivable / Payable				36.93	1.44	
Total				**36.93**	**1.44**	
GRAND TOTAL (AUM)				**2,546.63**	**100.00**	

IDBI Ultra Short Term Fund

Portfolio as on April 30, 2023

Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM	YTM %
EQUITY & EQUITY RELATED						
a) Listed/awaiting listing on Stock Exchanges				NIL	NIL	
b) Unlisted				NIL	NIL	
c) Foreign Securities and /or overseas ETF				NIL	NIL	
DEBT INSTRUMENTS						
a) Listed/awaiting listing on the stock exchanges						
Steel Authority of India Ltd.	INE114A07869	Ferrous Metals / IND AA	5,20,000	528.37	3.61	7.73
Godrej Properties Ltd.	INE484J08022	Realty / [ICRA]AA+	5,00,000	499.01	3.41	7.87
Udaipur Cement Works Ltd.	INE225C07026	Cement & Cement Products / CARE AA	2,50,000	250.29	1.71	8.23
JSW Steel Ltd.	INE019A07431	Ferrous Metals / IND AA	1,50,000	151.26	1.03	8.28
Tata Motors Ltd.	INE155A08431	Automobiles / CRISIL AA-	1,50,000	146.01	1.00	8.01
Total				**1,574.94**	**10.76**	
b) Privately Placed/Unlisted				NIL	NIL	
c) Securitised Debt Instruments				NIL	NIL	
d) Central Government Securities				NIL	NIL	
e) State Government Securities				NIL	NIL	
MONEY MARKET INSTRUMENTS						
a) Commercial Paper				NIL	NIL	
b) Certificate of Deposits						
State Bank of India	INE062A16465	Banks / IND A1+	22,00,000	2,143.73	14.65	7.15
HDFC Bank Ltd.	INE040A16DD4	Banks / IND A1+	15,00,000	1,487.17	10.16	7.00
SBM Bank (India) Ltd.	INE07PX16319	Banks / [ICRA]A1+	15,00,000	1,484.34	10.14	7.55
Axis Bank Ltd.	INE238AD6165	Banks / CRISIL A1+	10,00,000	992.89	6.79	7.07
Punjab National Bank	INE160A16NB3	Banks / CRISIL A1+	10,00,000	991.50	6.78	7.12
Canara Bank	INE476A16UO1	Banks / CRISIL A1+	10,00,000	987.92	6.75	7.08
Total				**8,087.55**	**55.27**	
c) Treasury Bills						
91 DAY T-BILL 11.05.23	IN002022X452	Sovereign	25,00,000	2,495.45	17.05	6.65
364 DAY T-BILL 12.10.23	IN002022Z283	Sovereign	25,00,000	2,424.31	16.57	6.95
Total				**4,919.76**	**33.62**	
d) Bills Re- Discounting				NIL	NIL	
OTHERS						
a) Mutual Fund Units / Exchange Traded Funds				NIL	NIL	
b) Gold				NIL	NIL	
c) Short Term Deposits				NIL	NIL	
d) Term Deposits Placed as Margins				NIL	NIL	
e) TREPS / Reverse Repo Investments ##						
TREPS				132.18	0.90	
Total				**132.18**	**0.90**	
Other Current Assets / (Liabilities)						
Net Receivable / Payable				(81.48)	(0.55)	
Total				**(81.48)**	**(0.55)**	
GRAND TOTAL (AUM)				**14,632.95**	**100.00**	

IDBI Credit Risk Fund

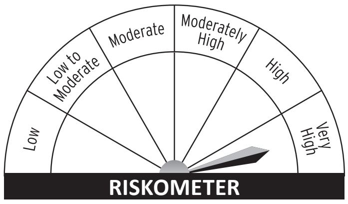
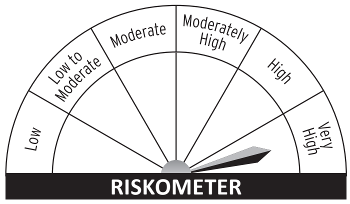
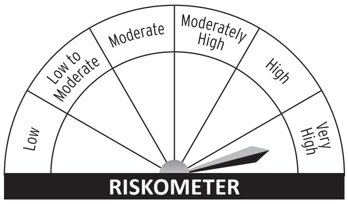
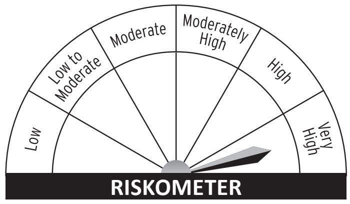
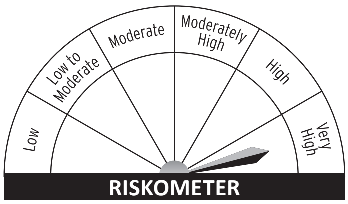
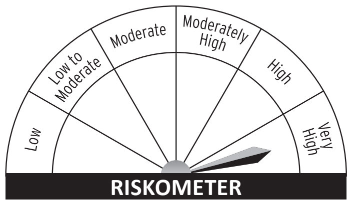
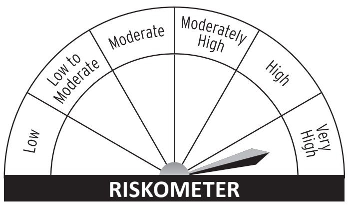
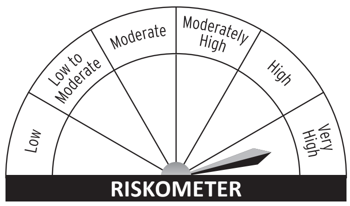
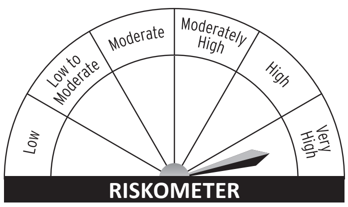
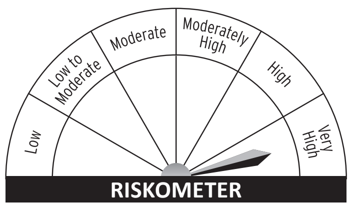
Portfolio as on April 30, 2023

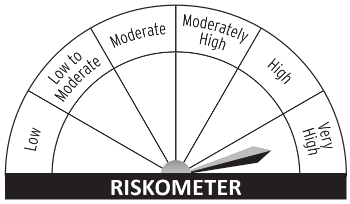
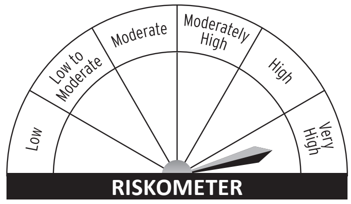
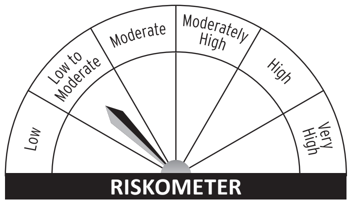
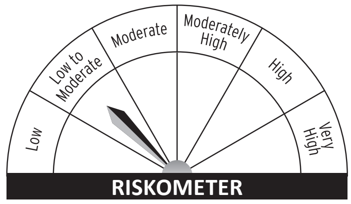
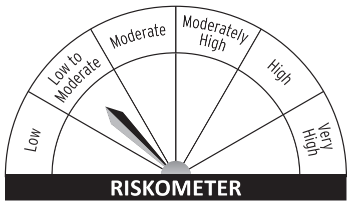
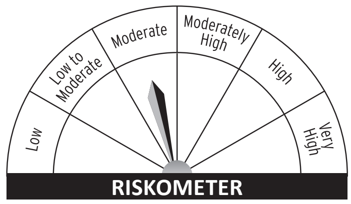
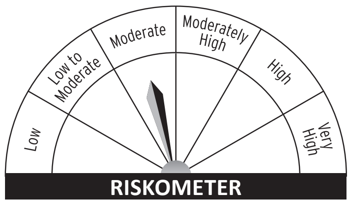
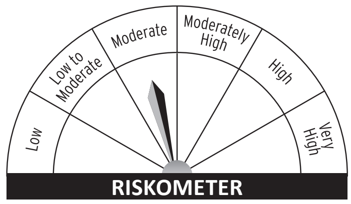
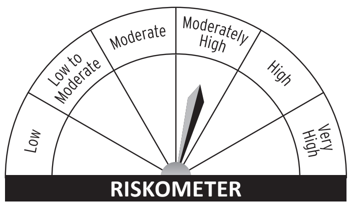
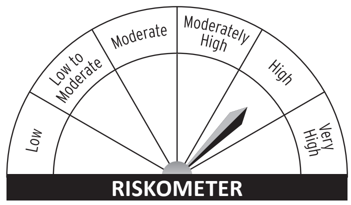
Name of the Instrument / Issuer	ISIN	Industry ^ / Rating	Quantity	Market value (Rs. in Lakhs)	% to AUM	YTM %
EQUITY & EQUITY RELATED						
a) Listed/awaiting listing on Stock Exchanges				NIL	NIL	
b) Unlisted				NIL	NIL	
c) Foreign Securities and /or overseas ETF				NIL	NIL	
DEBT INSTRUMENTS						
a) Listed/awaiting listing on the stock exchanges						
JSW Steel Ltd.	INE019A07431	Ferrous Metals / IND AA	3,50,000	352.94	15.24	8.28
Tata Motors Ltd.	INE155A08431	Automobiles / CRISIL AA-	3,50,000	340.68	14.71	8.01
Godrej Industries Ltd.	INE233A08048	Diversified / CRISIL AA	3,00,000	294.05	12.70	8.01
Udaipur Cement Works Ltd.	INE225C07026	Cement & Cement Products / CARE AA	2,50,000	250.29	10.81	8.23
Steel Authority of India Ltd.	INE114A07869	Ferrous Metals / IND AA	2,40,000	243.86	10.53	7.73
REC Ltd.	INE020B08DF6	Finance / CRISIL AAA	2,10,000	202.18	8.73	7.44
Yes Bank Ltd.	INE528G08394	Banks / [ICRA]D	10,00,000	0.00	#	-
Total				**1,684.00**	**72.72**	
b) Privately Placed/Unlisted				NIL	NIL	
c) Securitised Debt Instruments				NIL	NIL	
d) Central Government Securities						
7.38% CGL 2027	IN0020220037	Sovereign	2,50,000	253.40	10.94	7.11
Total				**253.40**	**10.94**	
e) State Government Securities				NIL	NIL	
MONEY MARKET INSTRUMENTS						
a) Commercial Paper				NIL	NIL	
b) Certificate of Deposits				NIL	NIL	
c) Treasury Bills				NIL	NIL	
d) Bills Re- Discounting				NIL	NIL	
OTHERS						
a) Mutual Fund Units / Exchange Traded Funds				NIL	NIL	
b) Gold				NIL	NIL	
c) Short Term Deposits				NIL	NIL	
d) Term Deposits Placed as Margins				NIL	NIL	
e) TREPS / Reverse Repo Investments ##						
TREPS				299.00	12.91	
Total				**299.00**	**12.91**	
Other Current Assets / (Liabilities)						
Net Receivable / Payable				79.44	3.43	
Total				**79.44**	**3.43**	
GRAND TOTAL (AUM)				**2,315.84**	**100.00**	

^ The Name of the Industry is in accordance with Industry Classification as recommended by AMFI.

rename as triparty repo on Government securities or treasury bills aa per SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021

[Product Labelling -] Scheme Riskometer and Benchmark Riskometer as on April 30, 2023 for the Transferor Scheme.

Scheme Name	Scheme Riskometer	Benchmark Riskometer
IDBI Equity Advantage Fund • Long term capital growth • An Equity Linked Savings Scheme (ELSS) investing in equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments, subject to a statutory lock-in of three years	 Investors understand that their principal will be at Very High risk	 NIFTY 500 Index-TRI
IDBI Flexi Cap Fund • Long term capital growth • Investments in a diversified portfolio consisting of equity & equity related instruments across market capitalization.	 Investors understand that their principal will be at Very High risk	 NIFTY 500 Index-TRI
IDBI India Top 100 Equity Fund • Long term capital growth • Investments predominantly in large cap equity and equity related instruments	 Investors understand that their principal will be at Very High risk	 Nifty 100 Index-TRI
IDBI Banking & Financial Services Fund • Long term capital growth • Investment predominantly in equity and equity related instruments of companies engaged in Banking & Financial Services Sector	 Investors understand that their principal will be at Very High risk	 Nifty Financial Services - TRI
IDBI Hybrid Equity Fund • Long term capital appreciation with income • Investments in equity & equity related instruments as well as debt and money market instruments	 Investors understand that their principal will be at Very High risk	 CRISIL Hybrid 35+65 -Aggressive Index

Scheme Name	Scheme Riskometer	Benchmark Riskometer
IDBI Nifty 50 Index Fund • Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI) • Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)	 Investors understand that their principal will be at Very High risk	 Nifty 50 Index-TRI
IDBI Liquid Fund • High level of liquidity along with regular income for short term • Investments in Debt/Money Market Instruments with maturity/residual maturity up to 91 days	 Investors understand that their principal will be at Low to Moderate risk	 CRISIL Liquid Fund B-I Index
IDBI Short Term Bond Fund • Regular income for short term • Investments in Debt/Money market instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years	 Investors understand that their principal will be at Low to Moderate risk	 CRISIL Short Duration Fund A-II Index
IDBI Ultra Short Term Fund • Regular income for short term • Investments in Debt/Money market instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months	 Investors understand that their principal will be at Moderate risk	 CRISIL Ultra Short Duration Fund B-I Index
IDBI Credit Risk Fund • Regular income & capital appreciation through active management for at least medium term horizon • Investments predominantly in AA and below rated corporate bonds across maturity spectrum	 Investors understand that their principal will be at Moderately High risk	 Nifty Credit Risk Bond Fund C-III Index

Portfolio Statement for the Transferee Scheme / Surviving Scheme:

LIC MF TAX PLAN

Monthly Portfolio Statement as on April 30, 2023

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets
Equity & Equity related					
(a) Listed / Awaiting listing on Stock Exchanges					
ICICI Bank Ltd.	INE090A01021	Banks	363,911.000	3,339.43	7.97%
HDFC Bank Ltd.	INE040A01034	Banks	190,660.000	3,217.58	7.68%
Axis Bank Ltd.	INE238A01034	Banks	247,659.000	2,129.87	5.08%
Infosys Ltd.	INE009A01021	IT - Software	128,525.000	1,610.10	3.84%
ITC Ltd.	INE154A01025	Diversified FMCG	322,812.000	1,373.73	3.28%
Mahindra & Mahindra Ltd.	INE101A01026	Automobiles	109,707.000	1,346.00	3.21%
SRF Ltd.	INE647A01010	Chemicals & Petrochemicals	51,035.000	1,296.42	3.09%
Titan Company Ltd.	INE280A01028	Consumer Durables	48,604.000	1,284.04	3.07%
Maruti Suzuki India Ltd.	INE585B01010	Automobiles	14,761.000	1,267.90	3.03%
Trent Ltd.	INE849A01020	Retailing	88,455.000	1,209.84	2.89%
The Indian Hotels Company Ltd.	INE053A01029	Leisure Services	342,098.000	1,160.05	2.77%
KPIT Technologies Ltd.	INE04I401011	IT - Software	112,705.000	1,033.28	2.47%
Navin Fluorine International Ltd.	INE048G01026	Chemicals & Petrochemicals	20,373.000	988.13	2.36%
VARUN BEVERAGES LIMITED	INE200M01013	Beverages	65,438.000	945.71	2.26%
Cholamandalam Investment & Fin Co Ltd.	INE121A01024	Finance	107,213.000	933.93	2.23%
Schaeffler India Ltd.	INE513A01022	Auto Components	33,621.000	932.87	2.23%
Blue Star Ltd.	INE472A01039	Consumer Durables	58,232.000	861.95	2.06%
Bajaj Finserv Ltd.	INE918I01026	Finance	63,574.000	861.21	2.06%
Cera Sanitaryware Ltd.	INE739E01017	Consumer Durables	13,349.000	833.15	1.99%
Metro Brands Ltd.	INE317I01021	Consumer Durables	95,534.000	826.85	1.97%
Craftsman Automation Ltd.	INE00LO01017	Auto Components	24,823.000	769.49	1.84%
Cummins India Ltd.	INE298A01020	Industrial Products	48,164.000	758.90	1.81%
Timken India Ltd.	INE325A01013	Industrial Products	23,819.000	710.60	1.70%
Safari Industries India Ltd.	INE429E01023	Consumer Durables	27,867.000	680.75	1.63%
Abbott India Ltd.	INE358A01014	Pharmaceuticals & Biotechnology	3,004.000	669.81	1.60%
P I INDUSTRIES LIMITED	INE603J01030	Fertilizers & Agrochemicals	19,564.000	662.14	1.58%
Bajaj Finance Ltd.	INE296A01024	Finance	10,507.000	659.85	1.58%
Grindwell Norton Ltd.	INE536A01023	Industrial Products	33,992.000	645.98	1.54%
Eicher Motors Ltd.	INE066A01021	Automobiles	19,090.000	630.18	1.50%

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets
Blue Dart Express Ltd.	INE233B01017	Transport Services	9,299.000	552.46	1.32%
Supreme Industries Ltd.	INE195A01028	Industrial Products	20,160.000	548.71	1.31%
ABB India Ltd.	INE117A01022	Electrical Equipment	15,500.000	529.78	1.26%
Hindustan Unilever Ltd.	INE030A01027	Diversified FMCG	19,683.000	483.67	1.15%
KSB Ltd.	INE999A01015	Industrial Products	20,490.000	461.14	1.10%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	INE342J01019	Auto Components	4,446.000	453.85	1.08%
CCL Products (India) Ltd.	INE421D01022	Agricultural Food & other Products	73,700.000	443.86	1.06%
The Federal Bank Ltd.	INE171A01029	Banks	317,242.000	428.12	1.02%
MRS Bectors Food Specialities Ltd.	INE495P01012	Food Products	66,199.000	409.14	0.98%
AIA Engineering Ltd.	INE212H01026	Industrial Products	14,899.000	405.07	0.97%
Tata Elxsi Ltd.	INE670A01012	IT - Software	6,080.000	403.93	0.96%
Avenue Supermarts Ltd.	INE192R01011	Retailing	11,376.000	399.52	0.95%
Shriram Finance Ltd.	INE721A01013	Finance	28,291.000	377.01	0.90%
Page Industries Ltd.	INE761H01022	Textiles & Apparels	812.000	327.40	0.78%
Coforge Ltd.	INE591G01017	IT - Software	7,037.000	294.46	0.70%
Polycab India Ltd.	INE455K01017	Industrial Products	8,940.000	286.56	0.68%
Tube Investments Of India Ltd.	INE974X01010	Auto Components	6,871.000	177.90	0.42%
Syrma Sgs Technology Ltd.	INE0DYJ01015	Industrial Manufacturing	49,379.000	145.74	0.35%
Tata Consumer Products Ltd.	INE192A01025	Agricultural Food & other Products	14,533.000	111.01	0.26%
Sub Total				**40,879.07**	**97.58%**
(b) Unlisted					
Sub Total				NIL	NIL
TOTAL				**40,879.07**	**97.58%**
Treps / Reverse Repo					
Treps				1,361.20	3.25%
Sub Total				**1,361.20**	**3.25%**
TOTAL				**1,361.20**	**3.25%**
Net Receivables / (Payables)				(348.71)	(0.83%)
GRAND TOTAL				**41,891.56**	**100.00%**

LIC MF FLEXI CAP FUND

Monthly Portfolio Statement as on April 30,2023

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets
Equity & Equity related					
(a) Listed / Awaiting listing on Stock Exchanges					
ICICI Bank Ltd.	INE090A01021	Banks	344,908.000	3,165.05	7.93%
HDFC Bank Ltd.	INE040A01034	Banks	166,433.000	2,808.72	7.04%
Axis Bank Ltd.	INE238A01034	Banks	214,064.000	1,840.95	4.61%
Infosys Ltd.	INE009A01021	IT - Software	111,555.000	1,397.51	3.50%
ITC Ltd.	INE154A01025	Diversified FMCG	284,608.000	1,211.15	3.03%
Mahindra & Mahindra Ltd.	INE101A01026	Automobiles	97,596.000	1,197.41	3.00%
Maruti Suzuki India Ltd.	INE585B01010	Automobiles	13,829.000	1,187.85	2.98%
The Indian Hotels Company Ltd.	INE053A01029	Leisure Services	336,681.000	1,141.69	2.86%
Titan Company Ltd.	INE280A01028	Consumer Durables	39,760.000	1,050.40	2.63%
KPIT Technologies Ltd.	INE04I401011	IT - Software	111,283.000	1,020.24	2.56%
SRF Ltd.	INE647A01010	Chemicals & Petrochemicals	40,080.000	1,018.13	2.55%
Praj Industries Ltd.	INE074A01025	Industrial Manufacturing	236,670.000	841.24	2.11%
KSB Ltd.	INE999A01015	Industrial Products	36,492.000	821.27	2.06%
Cholamandalam Investment & Fin Co Ltd.	INE121A01024	Finance	92,958.000	809.76	2.03%
Elecon Engineering Company Ltd.	INE205B01023	Industrial Manufacturing	182,791.000	793.59	1.99%
Navin Fluorine International Ltd.	INE048G01026	Chemicals & Petrochemicals	15,973.000	774.72	1.94%
Bajaj Finserv Ltd.	INE918I01026	Finance	55,309.000	749.24	1.88%
CSB Bank Ltd.	INE679A01013	Banks	259,479.000	725.24	1.82%
Cummins India Ltd.	INE298A01020	Industrial Products	44,995.000	708.96	1.78%
Apar Industries Ltd.	INE372A01015	Electrical Equipment	25,044.000	704.12	1.76%
Akzo Nobel India Ltd.	INE133A01011	Consumer Durables	29,672.000	689.78	1.73%
L&T Finance Holdings Ltd.	INE498L01015	Finance	739,854.000	684.73	1.72%
VIP Industries Ltd.	INE054A01027	Consumer Durables	110,836.000	658.42	1.65%
Schaeffler India Ltd.	INE513A01022	Auto Components	22,227.000	616.72	1.55%
The Federal Bank Ltd.	INE171A01029	Banks	453,650.000	612.20	1.53%
Persistent Systems Ltd.	INE262H01013	IT - Software	12,510.000	592.63	1.49%
Gabriel India Ltd.	INE524A01029	Auto Components	381,143.000	587.34	1.47%
Jyothy Labs Ltd.	INE668F01031	Household Products	288,087.000	561.05	1.41%
Tata Consultancy Services Ltd.	INE467B01029	IT - Software	17,056.000	549.08	1.38%
Hindustan Unilever Ltd.	INE030A01027	Diversified FMCG	21,885.000	537.78	1.35%
Timken India Ltd.	INE325A01013	Industrial Products	17,317.000	516.63	1.29%

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets
Carborundum Universal Ltd.	INE120A01034	Industrial Products	46,723.000	503.35	1.26%
Wendt India Ltd.	INE274C01019	Industrial Products	4,974.000	458.88	1.15%
Godfrey Phillips India Ltd.	INE260B01028	Cigarettes & Tobacco Products	25,777.000	456.33	1.14%
CG Power and Industrial Solutions Ltd.	INE067A01029	Electrical Equipment	143,276.000	442.51	1.11%
Eicher Motors Ltd.	INE066A01021	Automobiles	13,042.000	430.53	1.08%
DCB Bank Ltd.	INE503A01015	Banks	393,720.000	417.74	1.05%
Bajaj Finance Ltd.	INE296A01024	Finance	6,611.000	415.18	1.04%
InterGlobe Aviation Ltd.	INE646L01027	Transport Services	19,851.000	401.18	1.01%
Aditya Birla Fashion and Retail Ltd.	INE647O01011	Retailing	176,817.000	393.68	0.99%
Procter & Gamble Health Ltd.	INE199A01012	Pharmaceuticals & Biotechnology	8,444.000	393.39	0.99%
ION Exchange India Ltd.	INE570A01014	Construction	11,868.000	389.34	0.98%
L&T Technology Services Ltd.	INE010V01017	IT - Services	10,294.000	388.62	0.97%
Dr. Reddy's Laboratories Ltd.	INE089A01023	Pharmaceuticals & Biotechnology	7,790.000	384.04	0.96%
Cyient Ltd.	INE136B01020	IT - Services	31,731.000	374.41	0.94%
JK Paper Ltd.	INE789E01012	Paper, Forest & Jute Products	97,511.000	367.91	0.92%
Global Health Ltd.	INE474Q01031	Healthcare Services	68,611.000	354.00	0.89%
Triveni Turbine Ltd.	INE152M01016	Electrical Equipment	92,741.000	338.78	0.85%
Siemens Ltd.	INE003A01024	Electrical Equipment	7,992.000	275.69	0.69%
Devyani International Ltd.	INE872J01023	Leisure Services	138,601.000	223.70	0.56%
Page Industries Ltd.	INE761H01022	Textiles & Apparels	530.000	213.70	0.54%
KEI Industries Ltd.	INE878B01027	Industrial Products	9,718.000	184.16	0.46%
Bosch Ltd.	INE323A01026	Auto Components	891.000	172.60	0.43%
Disa India Ltd.	INE131C01011	Industrial Manufacturing	1,242.000	99.47	0.25%
Avenue Supermarts Ltd.	INE192R01011	Retailing	527.000	18.51	0.05%
Sub Total				**38,671.30**	**96.90%**
(b) Unlisted					
Sub Total				NIL	NIL
TOTAL				**38,671.30**	**96.90%**
Treps / Reverse Repo					
Treps				1,101.71	2.76%
Sub Total				**1,101.71**	**2.76%**
TOTAL				**1,101.71**	**2.76%**
Net Receivables / (Payables)				133.23	0.34%
GRAND TOTAL				**39,906.24**	**100.00%**

LIC MF LARGE CAP FUND

Monthly Portfolio Statement as on April 30, 2023

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets
Equity & Equity related					
(a) Listed / Awaiting listing on Stock Exchanges					
HDFC Bank Ltd.	INE040A01034	Banks	378,096.000	6,380.75	9.57%
ICICI Bank Ltd.	INE090A01021	Banks	683,444.000	6,271.62	9.41%
Reliance Industries Ltd.	INE002A01018	Petroleum Products	172,545.000	4,176.45	6.27%
Infosys Ltd.	INE009A01021	IT - Software	285,559.000	3,577.34	5.37%
Kotak Mahindra Bank Ltd.	INE237A01028	Banks	155,329.000	3,010.35	4.52%
Axis Bank Ltd.	INE238A01034	Banks	337,528.000	2,902.74	4.36%
State Bank of India	INE062A01020	Banks	464,733.000	2,687.55	4.03%
Tata Consultancy Services Ltd.	INE467B01029	IT - Software	72,119.000	2,321.69	3.48%
Mahindra & Mahindra Ltd.	INE101A01026	Automobiles	180,976.000	2,220.39	3.33%
Titan Company Ltd.	INE280A01028	Consumer Durables	76,352.000	2,017.11	3.03%
Larsen & Toubro Ltd.	INE018A01030	Construction	77,160.000	1,824.37	2.74%
SRF Ltd.	INE647A01010	Chemicals & Petrochemicals	71,111.000	1,806.40	2.71%
Apollo Hospitals Enterprise Ltd.	INE437A01024	Healthcare Services	39,486.000	1,782.28	2.67%
Hindustan Unilever Ltd.	INE030A01027	Diversified FMCG	72,401.000	1,779.11	2.67%
Maruti Suzuki India Ltd.	INE585B01010	Automobiles	20,340.000	1,747.11	2.62%
Ultratech Cement Ltd.	INE481G01011	Cement & Cement Products	21,522.000	1,626.25	2.44%
Bajaj Finance Ltd.	INE296A01024	Finance	21,597.000	1,356.31	2.03%
Bajaj Finserv Ltd.	INE918I01026	Finance	99,964.000	1,354.16	2.03%
Eicher Motors Ltd.	INE066A01021	Automobiles	41,016.000	1,353.98	2.03%
Hindalco Industries Ltd.	INE038A01020	Non - Ferrous Metals	245,688.000	1,071.45	1.61%
NTPC Ltd.	INE733E01010	Power	605,671.000	1,041.75	1.56%
SBI Life Insurance Company Ltd.	INE123W01016	Insurance	88,603.000	1,010.16	1.52%
Bharti Airtel Ltd.	INE397D01024	Telecom - Services	126,330.000	1,009.76	1.51%
ICICI Lombard General Insurance Co. Ltd.	INE765G01017	Insurance	93,245.000	1,006.25	1.51%
Dabur India Ltd.	INE016A01026	Personal Products	186,312.000	992.86	1.49%
Bharat Electronics Ltd.	INE263A01024	Aerospace & Defense	770,129.000	795.54	1.19%
Grasim Industries Ltd.	INE047A01021	Cement & Cement Products	44,217.000	760.67	1.14%
Dr. Reddy's Laboratories Ltd.	INE089A01023	Pharmaceuticals & Biotechnology	15,357.000	757.08	1.14%
HCL Technologies Ltd.	INE860A01027	IT - Software	66,184.000	704.26	1.06%
Torrent Pharmaceuticals Ltd.	INE685A01028	Pharmaceuticals & Biotechnology	38,786.000	640.86	0.96%

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets
Bajaj Holdings & Investment Ltd.	INE118A01012	Finance	8,671.000	593.79	0.89%
Avenue Supermarts Ltd.	INE192R01011	Retailing	15,147.000	531.96	0.80%
Tata Steel Ltd.	INE081A01020	Ferrous Metals	372,180.000	401.77	0.60%
SBI Cards & Payment Services Ltd.	INE018E01016	Finance	50,978.000	393.68	0.59%
ICICI Prudential Life Insurance Co Ltd.	INE726G01019	Insurance	78,304.000	340.23	0.51%
Housing Development Finance Corp Ltd.	INE001A01036	Finance	11,986.000	332.68	0.50%
Pidilite Industries Ltd.	INE318A01026	Chemicals & Petrochemicals	13,457.000	325.56	0.49%
United Spirits Ltd.	INE854D01024	Beverages	40,872.000	317.64	0.48%
Britannia Industries Ltd.	INE216A01030	Food Products	4,552.000	207.28	0.31%
Tata Elxsi Ltd.	INE670A01012	IT - Software	3,033.000	201.50	0.30%
Bharti Airtel Ltd. PARTLY PAID UP FV 1.25	IN9397D01014	Telecom - Services	16,260.000	66.80	0.10%
Sub Total				**63,699.49**	**95.57%**
(b) Unlisted					
Sub Total				NIL	NIL
TOTAL				**63,699.49**	**95.57%**
Treps / Reverse Repo					
Treps				3,116.30	4.68%
Sub Total				**3,116.30**	**4.68%**
TOTAL				**3,116.30**	**4.68%**
Net Receivables / (Payables)				(164.64)	(0.25%)
GRAND TOTAL				**66,651.15**	**100.00%**

LIC MF BANKING AND FINANCIAL SERVICES FUND

Monthly Portfolio Statement as on April 30,2023

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets
Equity & Equity related					
(a) Listed / Awaiting listing on Stock Exchanges					
ICICI Bank Ltd.	INE090A01021	Banks	242,909.000	2,229.05	15.82%
HDFC Bank Ltd.	INE040A01034	Banks	90,637.000	1,529.59	10.86%
State Bank of India	INE062A01020	Banks	241,458.000	1,396.35	9.91%
Axis Bank Ltd.	INE238A01034	Banks	152,330.000	1,310.04	9.30%
Housing Development Finance Corp Ltd.	INE001A01036	Finance	44,599.000	1,237.89	8.79%
The Federal Bank Ltd.	INE171A01029	Banks	463,411.000	625.37	4.44%
Creditaccess Grameen Ltd.	INE741K01010	Finance	64,052.000	617.65	4.38%
Karur Vysya Bank Ltd.	INE036D01028	Banks	591,554.000	578.54	4.11%
Cholamandalam Financial Holdings Ltd.	INE149A01033	Finance	93,979.000	570.45	4.05%
DCB Bank Ltd.	INE503A01015	Banks	491,087.000	521.04	3.70%
CSB Bank Ltd.	INE679A01013	Banks	185,388.000	518.16	3.68%
SBI Cards & Payment Services Ltd.	INE018E01016	Finance	58,867.000	454.60	3.23%
MAS Financial Services Ltd.	INE348L01012	Finance	54,899.000	384.27	2.73%
Sundaram Finance Ltd.	INE660A01013	Finance	14,621.000	344.38	2.44%
Piramal Enterprises Ltd.	INE140A01024	Finance	42,505.000	313.16	2.22%
360 One Wam Ltd.	INE466L01038	Finance	73,585.000	308.95	2.19%
L&T Finance Holdings Ltd.	INE498L01015	Finance	328,141.000	303.69	2.16%
ICICI Lombard General Insurance Co. Ltd.	INE765G01017	Insurance	18,061.000	194.91	1.38%
Star Health & Allied Insurance Co Ltd.	INE575P01011	Insurance	10,306.000	60.93	0.43%
Sub Total				**13,499.02**	**95.81%**
(b) Unlisted					
Sub Total				NIL	NIL
TOTAL				**13,499.02**	**95.81%**
Treps / Reverse Repo					
Treps				595.00	4.22%
Sub Total				**595.00**	**4.22%**
TOTAL				**595.00**	**4.22%**
Net Receivables / (Payables)				(4.64)	(0.03%)
GRAND TOTAL				**14,089.38**	**100.00%**

LIC MF EQUITY HYBRID FUND

Monthly Portfolio Statement as on April 30,2023

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/ Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets	Yield
Equity & Equity related						
(a)Listed / Awaiting listing on Stock Exchanges						
HDFC Bank Ltd.	INE040A01034	Banks	149,001.000	2,514.54	6.57%	
ICICI Bank Ltd.	INE090A01021	Banks	264,680.000	2,428.84	6.35%	
Infosys Ltd.	INE009A01021	IT - Software	135,984.000	1,703.54	4.45%	
Axis Bank Ltd.	INE238A01034	Banks	166,263.000	1,429.86	3.74%	
State Bank of India	INE062A01020	Banks	206,672.000	1,195.18	3.12%	
ITC Ltd.	INE154A01025	Diversified FMCG	251,133.000	1,068.70	2.79%	
Reliance Industries Ltd.	INE002A01018	Petroleum Products	41,415.000	1,002.45	2.62%	
Tata Consultancy Services Ltd.	INE467B01029	IT - Software	28,566.000	919.61	2.40%	
Mahindra & Mahindra Ltd.	INE101A01026	Automobiles	65,327.000	801.50	2.10%	
Bharti Airtel Ltd.	INE397D01024	Telecom - Services	90,045.000	719.73	1.88%	
SRF Ltd.	INE647A01010	Chemicals & Petrochemicals	27,588.000	700.80	1.83%	
Maruti Suzuki India Ltd.	INE585B01010	Automobiles	7,854.000	674.62	1.76%	
Housing Development Finance Corp Ltd.	INE001A01036	Finance	24,061.000	667.84	1.75%	
SBI Cards & Payment Services Ltd.	INE018E01016	Finance	75,243.000	581.06	1.52%	
Titan Company Ltd.	INE280A01028	Consumer Durables	20,517.000	542.03	1.42%	
Transport Corporation Of India Ltd.	INE688A01022	Transport Services	79,751.000	505.50	1.32%	
Coforge Ltd.	INE591G01017	IT - Software	11,815.000	494.40	1.29%	
Sundaram Finance Ltd.	INE660A01013	Finance	20,123.000	473.97	1.24%	
Apollo Hospitals Enterprise Ltd.	INE437A01024	Healthcare Services	10,298.000	464.82	1.22%	
Creditaccess Grameen Ltd.	INE741K01010	Finance	47,570.000	458.72	1.20%	
Bajaj Finance Ltd.	INE296A01024	Finance	7,179.000	450.85	1.18%	
Bharat Forge Ltd.	INE465A01025	Industrial Products	52,386.000	419.80	1.10%	
Hindustan Unilever Ltd.	INE030A01027	Diversified FMCG	16,915.000	415.65	1.09%	
Kotak Mahindra Bank Ltd.	INE237A01028	Banks	21,298.000	412.77	1.08%	
Nestle India Ltd.	INE239A01016	Food Products	1,892.000	411.73	1.08%	
Dabur India Ltd.	INE016A01026	Personal Products	74,392.000	396.43	1.04%	
Star Health & Allied Insurance Co Ltd.	INE575P01011	Insurance	62,221.000	367.85	0.96%	
HCL Technologies Ltd.	INE860A01027	IT - Software	34,406.000	366.11	0.96%	
Jubilant Foodworks Ltd.	INE797F01020	Leisure Services	81,964.000	365.93	0.96%	
Dr. Reddy's Laboratories Ltd.	INE089A01023	Pharmaceuticals & Biotechnology	7,361.000	362.89	0.95%	
Blue Star Ltd.	INE472A01039	Consumer Durables	24,292.000	359.57	0.94%	

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/ Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets	Yield
Eicher Motors Ltd.	INE066A01021	Automobiles	10,500.000	346.62	0.91%	
Alkem Laboratories Ltd.	INE540L01014	Pharmaceuticals & Biotechnology	9,838.000	345.30	0.90%	
Sona BLW Precision Forgings Ltd.	INE073K01018	Auto Components	69,187.000	332.10	0.87%	
Syrma Sgs Technology Ltd.	INE0DYJ01015	Industrial Manufacturing	110,316.000	325.60	0.85%	
Metro Brands Ltd.	INE317I01021	Consumer Durables	36,367.000	314.76	0.82%	
Trent Ltd.	INE849A01020	Retailing	22,943.000	313.80	0.82%	
Asian Paints Ltd.	INE021A01026	Consumer Durables	10,491.000	304.49	0.80%	
Karur Vysya Bank Ltd.	INE036D01028	Banks	283,517.000	277.28	0.72%	
Vinati Organics Ltd.	INE410B01037	Chemicals & Petrochemicals	13,750.000	272.22	0.71%	
Kajaria Ceramics Ltd.	INE217B01036	Consumer Durables	24,280.000	265.82	0.69%	
KEI Industries Ltd.	INE878B01027	Industrial Products	13,662.000	258.90	0.68%	
Global Health Ltd.	INE474Q01031	Healthcare Services	48,007.000	247.69	0.65%	
Coromandel International Ltd.	INE169A01031	Fertilizers & Agrochemicals	26,010.000	245.13	0.64%	
Navin Fluorine International Ltd.	INE048G01026	Chemicals & Petrochemicals	4,564.000	221.36	0.58%	
Ultratech Cement Ltd.	INE481G01011	Cement & Cement Products	2,717.000	205.30	0.54%	
Endurance Technologies Ltd.	INE913H01037	Auto Components	15,063.000	202.49	0.53%	
Tata Steel Ltd.	INE081A01020	Ferrous Metals	185,864.000	200.64	0.52%	
VIP Industries Ltd.	INE054A01027	Consumer Durables	31,907.000	189.54	0.50%	
The Federal Bank Ltd.	INE171A01029	Banks	135,564.000	182.94	0.48%	
Crompton Greaves Cons Electrical Ltd.	INE299U01018	Consumer Durables	43,741.000	111.50	0.29%	
Bharti Airtel Ltd. PARTLY PAID UP FV 1.25	IN9397D01014	Telecom - Services	6,986.000	28.70	0.08%	
Sub Total				**28,869.47**	**75.47%**	
(b) Unlisted						
Sub Total				NIL	NIL	
TOTAL				**28,869.47**	**75.47%**	
Debt Instruments						
(a)Listed / Awaiting listing on stock Exchanges						
6.1% Government of India	IN0020210095	SOVEREIGN	1,500,000.000	1,431.68	3.74%	7.27%
8.3% Tata Capital Financial Services Ltd.**	INE306N07NL3	ICRA AAA	1,300.000	1,324.32	3.46%	7.97%

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/ Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets	Yield
7.725% Larsen & Toubro Ltd. **	INE018A08BE9	CRISIL AAA	1,300.000	1,318.18	3.45%	7.40%
7.51% REC Ltd. **	INE020B08EI8	CRISIL AAA	1,300.000	1,307.63	3.42%	7.46%
7.4% National Bk for Agriculture & Rural Dev. **	INE261F08DO9	CRISIL AAA	100.000	1,016.99	2.66%	7.44%
7.38% Government of India	IN0020220037	SOVEREIGN	650,000.000	676.39	1.77%	7.11%
7.26% Government of India	IN0020220060	SOVEREIGN	350,000.000	357.29	0.93%	7.28%
8.49% NTPC Ltd. **	INE733E07JP6	CRISIL AAA	37,500.000	3.69	0.01%	7.30%
Sub Total				**7,436.17**	**19.44%**	
(b)Privately Placed/Unlisted						
Sub Total				NIL	NIL	
(c)Securitised Debt Instruments						
Sub Total				NIL	NIL	
TOTAL				**7,436.17**	**19.44%**	
Money Market Instruments						
Certificate of Deposit						
HDFC Bank Ltd. ** #	INE040A16DJ1	CRISIL A1+	100.000	490.19	1.28%	7.16%
Sub Total				**490.19**	**1.28%**	
TOTAL				**490.19**	**1.28%**	
Treps / Reverse Repo						
Treps				1,458.97	3.81%	
Sub Total				**1,458.97**	**3.81%**	
TOTAL				**1,458.97**	**3.81%**	
Net Receivables / (Payables)				(3.42)	0.00%	
GRAND TOTAL				**38,251.38**	**100.00%**	

LIC MF NIFTY 50 INDEX FUND

Monthly Portfolio Statement as on April 30, 2023

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets
Equity & Equity related					
(a)Listed / Awaiting listing on Stock Exchanges					
Reliance Industries Ltd.	INE002A01018	Petroleum Products	25,019.000	605.58	10.25%
HDFC Bank Ltd.	INE040A01034	Banks	32,727.000	552.30	9.35%
ICICI Bank Ltd.	INE090A01021	Banks	52,156.000	478.61	8.10%
Housing Development Finance Corp Ltd.	INE001A01036	Finance	13,422.000	372.54	6.30%
Infosys Ltd.	INE009A01021	IT - Software	26,651.000	333.87	5.65%
ITC Ltd.	INE154A01025	Diversified FMCG	65,615.000	279.22	4.73%
Tata Consultancy Services Ltd.	INE467B01029	IT - Software	7,614.000	245.11	4.15%
Kotak Mahindra Bank Ltd.	INE237A01028	Banks	10,965.000	212.51	3.60%
Larsen & Toubro Ltd.	INE018A01030	Construction	8,951.000	211.64	3.58%
Axis Bank Ltd.	INE238A01034	Banks	20,786.000	178.76	3.03%
State Bank of India	INE062A01020	Banks	28,376.000	164.10	2.78%
Hindustan Unilever Ltd.	INE030A01027	Diversified FMCG	6,662.000	163.71	2.77%
Bharti Airtel Ltd.	INE397D01024	Telecom - Services	18,198.000	145.46	2.46%
Bajaj Finance Ltd.	INE296A01024	Finance	1,998.000	125.48	2.12%
Asian Paints Ltd.	INE021A01026	Consumer Durables	3,398.000	98.62	1.67%
Maruti Suzuki India Ltd.	INE585B01010	Automobiles	989.000	84.95	1.44%
HCL Technologies Ltd.	INE860A01027	IT - Software	7,836.000	83.38	1.41%
Titan Company Ltd.	INE280A01028	Consumer Durables	3,116.000	82.32	1.39%
Mahindra & Mahindra Ltd.	INE101A01026	Automobiles	6,691.000	82.09	1.39%
Sun Pharmaceutical Industries Ltd.	INE044A01036	Pharmaceuticals & Biotechnology	8,000.000	79.01	1.34%
Ultratech Cement Ltd.	INE481G01011	Cement & Cement Products	859.000	64.91	1.10%
Tata Steel Ltd.	INE081A01020	Ferrous Metals	59,880.000	64.64	1.09%
Tata Motors Ltd.	INE155A01022	Automobiles	13,116.000	63.61	1.08%
Power Grid Corporation of India Ltd.	INE752E01010	Power	25,385.000	60.23	1.02%
NTPC Ltd.	INE733E01010	Power	35,015.000	60.23	1.02%
Nestle India Ltd.	INE239A01016	Food Products	265.000	57.67	0.98%
IndusInd Bank Ltd.	INE095A01012	Banks	4,874.000	56.19	0.95%
Bajaj Finserv Ltd.	INE918I01026	Finance	4,034.000	54.65	0.92%
JSW Steel Ltd.	INE019A01038	Ferrous Metals	7,011.000	50.85	0.86%
Tech Mahindra Ltd.	INE669C01036	IT - Software	4,640.000	47.50	0.80%
Grasim Industries Ltd.	INE047A01021	Cement & Cement Products	2,749.000	47.29	0.80%

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets
Hindalco Industries Ltd.	INE038A01020	Non - Ferrous Metals	10,818.000	47.18	0.80%
Oil & Natural Gas Corporation Ltd.	INE213A01029	Oil	28,567.000	45.41	0.77%
Dr. Reddy's Laboratories Ltd.	INE089A01023	Pharmaceuticals & Biotechnology	903.000	44.52	0.75%
Wipro Ltd.	INE075A01022	IT - Software	10,933.000	42.09	0.71%
Britannia Industries Ltd.	INE216A01030	Food Products	873.000	39.75	0.67%
Adani Enterprises Ltd.	INE423A01024	Metals & Minerals Trading	2,021.000	38.90	0.66%
HDFC Life Insurance Company Ltd.	INE795G01014	Insurance	7,267.000	38.50	0.65%
SBI Life Insurance Company Ltd.	INE123W01016	Insurance	3,342.000	38.10	0.64%
Adani Ports & Special Economic Zone Ltd.	INE742F01042	Transport Infrastructure	5,562.000	37.89	0.64%
Bajaj Auto Ltd.	INE917I01010	Automobiles	841.000	37.27	0.63%
Coal India Ltd.	INE522F01014	Consumable Fuels	15,539.000	36.22	0.61%
Cipla Ltd.	INE059A01026	Pharmaceuticals & Biotechnology	3,877.000	35.21	0.60%
Tata Consumer Products Ltd.	INE192A01025	Agricultural Food & other Products	4,429.000	33.83	0.57%
Apollo Hospitals Enterprise Ltd.	INE437A01024	Healthcare Services	746.000	33.67	0.57%
Eicher Motors Ltd.	INE066A01021	Automobiles	1,013.000	33.44	0.57%
Divi's Laboratories Ltd.	INE361B01024	Pharmaceuticals & Biotechnology	944.000	30.85	0.52%
UPL Ltd.	INE628A01036	Fertilizers & Agrochemicals	3,844.000	28.46	0.48%
Bharat Petroleum Corporation Ltd.	INE029A01011	Petroleum Products	7,059.000	25.24	0.43%
Hero MotoCorp Ltd.	INE158A01026	Automobiles	957.000	24.49	0.41%
Sub Total				**5,898.05**	**99.81%**
(b) Unlisted					
Sub Total				NIL	NIL
TOTAL				**5,898.05**	**99.81%**
Treps / Reverse Repo					
Treps				13.17	0.22%
Sub Total				**13.17**	**0.22%**
TOTAL				**13.17**	**0.22%**
Net Receivables / (Payables)				(2.11)	(0.03%)
GRAND TOTAL				**5,909.11**	**100.00%**

LIC MF LIQUID FUND

Monthly Portfolio Statement as on April 30, 2023

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/ Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets	Yield
Debt Instruments						
(a) Listed / Awaiting listing on stock Exchanges						
5.7% Cholamandalam Investment & Fin Co Ltd. **	INE121A07QA9	ICRA AA+	400.000	4,219.38	0.74%	7.46%
Sub Total				**4,219.38**	**0.74%**	
(b)Privately Placed/Unlisted						
Sub Total				NIL	NIL	
(c)Securitised Debt Instruments						
Sub Total				NIL	NIL	
TOTAL				**4,219.38**	**0.74%**	
Money Market Instruments						
Certificate of Deposit						
HDFC Bank Ltd. ** #	INE040A16DF9	CRISIL A1+	4,000.000	19,945.30	3.52%	7.15%
Bank of Baroda ** #	INE028A16CW1	CRISIL A1+	3,500.000	17,486.54	3.09%	7.02%
Bank of Maharashtra ** #	INE457A16IS7	CRISIL A1+	3,000.000	14,967.57	2.64%	7.19%
Canara Bank ** #	INE476A16UK9	CRISIL A1+	2,500.000	12,400.13	2.19%	7.00%
Canara Bank ** #	INE476A16UM5	CRISIL A1+	2,000.000	9,973.03	1.76%	7.05%
Canara Bank ** #	INE476A16VB6	CRISIL A1+	2,000.000	9,969.48	1.76%	6.98%
Punjab National Bank ** #	INE160A16NB3	ICRA A1+	2,000.000	9,914.96	1.75%	7.12%
Axis Bank Ltd. ** #	INE238AD6223	CRISIL A1+	2,000.000	9,885.20	1.74%	7.07%
Small Industries Development Bk of India ** #	INE556F16960	CRISIL A1+	1,000.000	4,972.15	0.88%	7.05%
Small Industries Development Bk of India ** #	INE556F16978	CRISIL A1+	1,000.000	4,964.52	0.88%	7.05%
HDFC Bank Ltd. ** #	INE040A16DD4	CRISIL A1+	1,000.000	4,957.22	0.87%	7.00%
Canara Bank ** #	INE476A16VH3	CRISIL A1+	1,000.000	4,923.39	0.87%	7.10%
Axis Bank Ltd. ** #	INE238AD6165	CRISIL A1+	900.000	4,468.00	0.79%	7.07%
Axis Bank Ltd. ** #	INE238AD6249	CRISIL A1+	500.000	2,493.14	0.44%	7.18%
Sub Total				**131,320.63**	**23.17%**	
Commercial Paper						
Birla Group Holdings Pvt Ltd. **	INE09OL14CQ3	CRISIL A1+	7,500.000	37,275.08	6.58%	7.59%
National Bk for Agriculture & Rural Dev. **	INE261F14JO4	CRISIL A1+	4,000.000	19,945.16	3.52%	7.17%
National Bk for Agriculture & Rural Dev. **	INE261F14JJ4	CRISIL A1+	4,000.000	19,856.58	3.50%	7.13%
Reliance Industries Ltd. **	INE002A14JV8	CRISIL A1+	4,000.000	19,823.26	3.50%	7.07%
Small Industries Development Bk of India **	INE556F14JC2	CRISIL A1+	4,000.000	19,665.78	3.47%	7.13%
Aditya Birla Fashion and Retail Ltd. **	INE647O14EP4	CRISIL A1+	3,000.000	14,835.05	2.62%	7.12%
Aditya Birla Finance Ltd. **	INE860H140I1	ICRA A1+	3,000.000	14,822.75	2.62%	7.28%

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/ Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets	Yield
HDFC Securities Ltd. **	INE700G14ES1	CRISIL A1+	3,000.000	14,820.33	2.62%	7.38%
ICICI Securities Ltd. **	INE763G14OR0	CRISIL A1+	2,000.000	9,982.07	1.76%	7.28%
Housing Development Finance Corp Ltd. **	INE001A14YV9	CARE A1+	2,000.000	9,968.72	1.76%	7.16%
Small Industries Development Bk of India **	INE556F14IU6	CRISIL A1+	2,000.000	9,951.24	1.76%	7.15%
Larsen & Toubro Ltd. **	INE018A14JO9	CRISIL A1+	2,000.000	9,944.54	1.75%	7.02%
Reliance Retail Ventures Ltd. **	INE929O14982	CRISIL A1+	2,000.000	9,944.11	1.75%	7.07%
National Bk for Agriculture & Rural Dev. **	INE261F14JQ9	CRISIL A1+	2,000.000	9,943.71	1.75%	7.12%
Reliance Retail Ventures Ltd. **	INE929O14990	CRISIL A1+	2,000.000	9,932.62	1.75%	7.08%
Reliance Industries Ltd. **	INE002A14JX4	CRISIL A1+	2,000.000	9,924.97	1.75%	7.08%
Reliance Industries Ltd. **	INE002A14JW6	CRISIL A1+	2,000.000	9,919.25	1.75%	7.08%
Small Industries Development Bk of India **	INE556F14IY8	CRISIL A1+	2,000.000	9,910.82	1.75%	7.14%
Larsen & Toubro Ltd. **	INE018A14JM3	CRISIL A1+	2,000.000	9,904.02	1.75%	7.07%
Reliance Retail Ventures Ltd. **	INE929O14AD0	CRISIL A1+	2,000.000	9,898.32	1.75%	7.07%
REDINGTON LIMITED **	INE891D14XC9	CRISIL A1+	2,000.000	9,896.91	1.75%	7.45%
Reliance Industries Ltd. **	INE002A14JS4	CRISIL A1+	2,000.000	9,892.62	1.75%	7.08%
Larsen & Toubro Ltd. **	INE018A14JL5	CRISIL A1+	2,000.000	9,885.04	1.74%	7.08%
National Bk for Agriculture & Rural Dev. **	INE261F14JU1	CRISIL A1+	2,000.000	9,884.23	1.74%	7.13%
REDINGTON LIMITED **	INE891D14XB1	CRISIL A1+	1,900.000	9,400.16	1.66%	7.45%
Small Industries Development Bk of India **	INE556F14IT8	CRISIL A1+	1,500.000	7,469.25	1.32%	7.16%
Network18 Media & Investments Ltd. **	INE870H14PQ0	ICRA A1+	1,500.000	7,459.18	1.32%	7.13%
Small Industries Development Bk of India **	INE556F14IZ5	CRISIL A1+	1,400.000	6,929.51	1.22%	7.14%
Sub Total				**351,085.28**	**61.96%**	
Treasury Bill						
182 DAYS TBILL RED 22-06-2023	IN002022Y393	SOVEREIGN	46,000,000.000	45,563.18	8.04%	6.73%
91 DAYS TBILL RED 25-05-2023	IN002022X478	SOVEREIGN	20,000,000.000	19,913.44	3.51%	6.61%
182 DAYS TBILL RED 15-06-2023	IN002022Y385	SOVEREIGN	16,500,000.000	16,364.02	2.89%	6.74%
91 DAYS TBILL RED 11-05-2023	IN002022X452	SOVEREIGN	14,282,900.000	14,256.92	2.52%	6.65%
182 DAYS TBILL RED 08-06-2023	IN002022Y377	SOVEREIGN	10,000,000.000	9,930.27	1.75%	6.74%
364 DAYS TBILL RED 15-06-2023	IN002022Z119	SOVEREIGN	6,000,000.000	5,950.45	1.05%	6.75%
364 DAYS TBILL RED 22-06-2023	IN002022Z127	SOVEREIGN	4,500,000.000	4,457.27	0.79%	6.73%
Sub Total				**116,435.55**	**20.55%**	
TOTAL				**598,841.46**	**105.68%**	
Net Receivables / (Payables)				(36,394.57)	(6.42%)	
GRAND TOTAL				**566,666.27**	**100.00%**	

LIC MF SHORT TERM DEBT FUND

Monthly Portfolio Statement as on April 30, 2023

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/ Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets	Yield
Debt Instruments						
(a) Listed / Awaiting listing on stock Exchanges						
7.38% Government of India	IN0020220037	SOVEREIGN	1,500,000.000	1,560.86	14.58%	7.11%
7.47% Small Industries Development Bk of India **	INE556F08KE8	ICRA AAA	100.000	1,033.80	9.66%	7.46%
7.7% Housing Development Finance Corp Ltd. **	INE001A07TS9	CRISIL AAA	100.000	1,030.70	9.63%	7.84%
8.3% Tata Capital Financial Services Ltd. **	INE306N07NL3	ICRA AAA	700.000	713.10	6.66%	7.97%
7.725% Larsen & Toubro Ltd. **	INE018A08BE9	CRISIL AAA	700.000	709.79	6.63%	7.40%
7.51% REC Ltd. **	INE020B08EI8	CRISIL AAA	700.000	704.11	6.58%	7.46%
5.32% National Housing Bank **	INE557F08FK3	CRISIL AAA	50.000	521.30	4.87%	7.27%
7.62% National Bk for Agriculture & Rural Dev. **	INE261F08DV4	CRISIL AAA	500.000	513.65	4.80%	7.47%
7.4% National Bk for Agriculture & Rural Dev. **	INE261F08DO9	CRISIL AAA	50.000	508.50	4.75%	7.44%
7.1% Government of India	IN0020220011	SOVEREIGN	500,000.000	502.20	4.69%	7.19%
7.69% State Government of Maharashtra	IN2220220213	SOVEREIGN	126,100.000	129.34	1.21%	7.56%
Sub Total				**7,927.35**	**74.06%**	
(b)Privately Placed/Unlisted						
Sub Total				NIL	NIL	
(c)Securitised Debt Instruments						
Sub Total				NIL	NIL	
TOTAL				**7,927.35**	**74.07%**	
Money Market Instruments						
Certificate of Deposit						
HDFC Bank Ltd. ** #	INE040A16DJ1	CRISIL A1+	200.000	980.37	9.16%	7.16%
Sub Total				**980.37**	**9.16%**	
Treasury Bill						
364 DAYS TBILL RED 22-06-2023	IN002022Z127	SOVEREIGN	1,000,000.000	990.50	9.26%	6.73%
Sub Total				**990.50**	**9.26%**	
TOTAL				**1,970.87**	**18.42%**	
Treps / Reverse Repo						
Treps				804.31	7.52%	
Sub Total				**804.31**	**7.52%**	
TOTAL				**804.31**	**7.52%**	
Net Receivables / (Payables)				(0.17)	(0.01%)	
GRAND TOTAL				**10,702.36**	**100.00%**	

LIC MF ULTRA SHORT TERM FUND

Monthly Portfolio Statement as on April 30, 2023

Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/ Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets	Yield
Money Market Instruments						
Treasury Bill						
182 DAYS TBILL RED 06-07-2023	IN002022Y419	SOVEREIGN	500,000.000	493.99	18.22%	6.72%
364 DAYS TBILL RED 27-07-2023	IN002022Z176	SOVEREIGN	500,000.000	492.01	18.15%	6.81%
182 DAYS TBILL RED 28-07-2023	IN002022Y443	SOVEREIGN	500,000.000	491.94	18.15%	6.79%
364 DAYS TBILL RED 24-08-2023	IN002022Z218	SOVEREIGN	500,000.000	489.36	18.05%	6.90%
364 DAYS TBILL RED 28-12-2023	IN002022Z390	SOVEREIGN	500,000.000	477.93	17.63%	6.99%
Sub Total				**2,445.23**	**90.20%**	
TOTAL				**2,445.23**	**90.20%**	
Treps / Reverse Repo						
Treps				227.17	8.38%	
Sub Total				**227.17**	**8.38%**	
TOTAL				**227.17**	**8.38%**	
Net Receivables / (Payables)				38.61	1.42%	
GRAND TOTAL				**2,711.01**	**100.00%**	

LIC MF BOND FUND

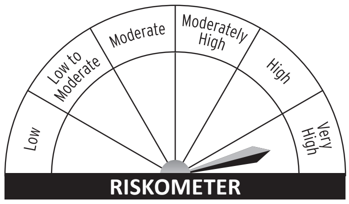
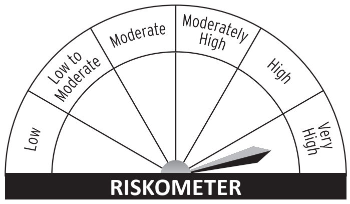
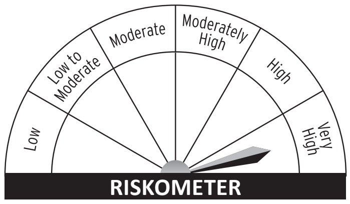
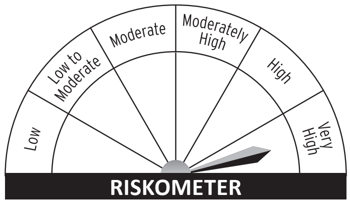
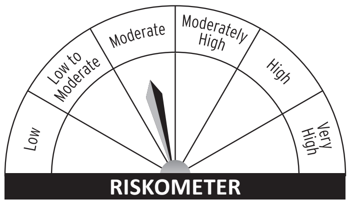
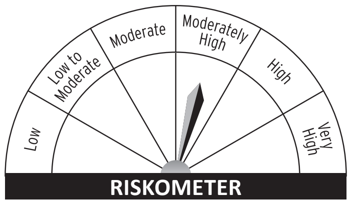
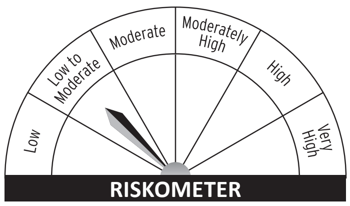
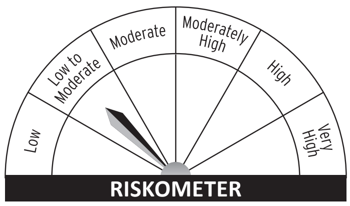
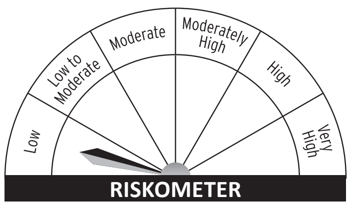
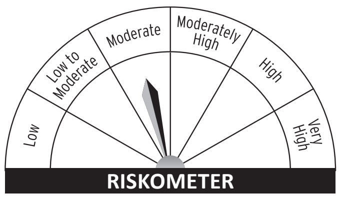
Monthly Portfolio Statement as on April 30, 2023

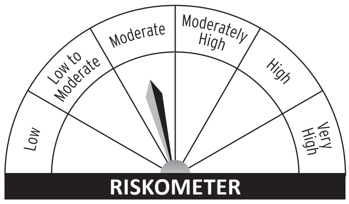
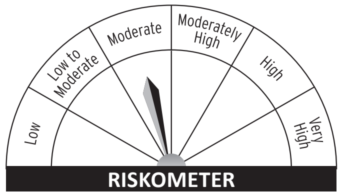
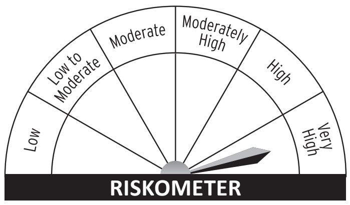
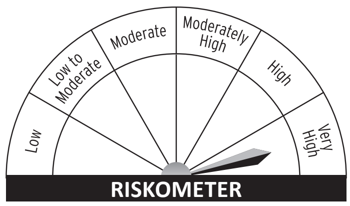
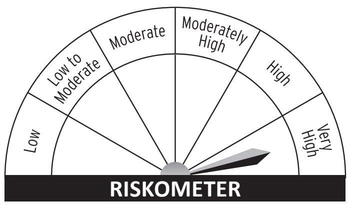
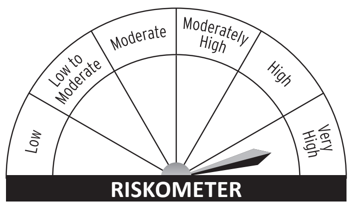
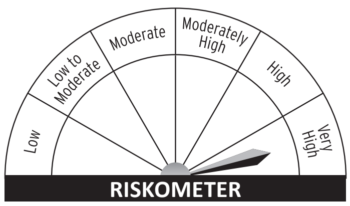
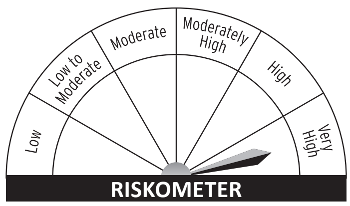
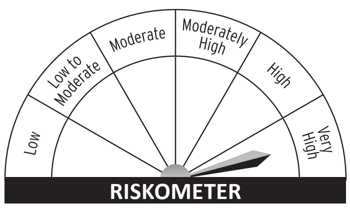
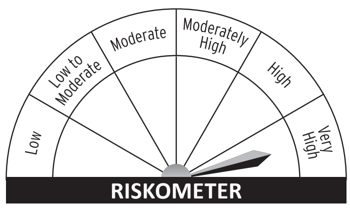
Name of the Instrument	ISIN	Industry / Rating	Quantity	Market/ Fair Value (Rounded, Rs. In Lacs)	Rounded, % to Net Assets	Yield
Debt Instruments						
(a)Listed / Awaiting listing on stock Exchanges						
7.26% Government of India	IN0020220060	SOVEREIGN	4,700,000.000	4,797.93	37.87%	7.28%
7.7% State Government of Maharashtra	IN2220220205	SOVEREIGN	4,000,000.000	4,116.20	32.49%	7.58%
7.64% State Government of Maharashtra	IN2220220114	SOVEREIGN	1,500,000.000	1,531.14	12.09%	7.57%
8.0% Housing Development Finance Corp Ltd. **	INE001A07TO8	CRISIL AAA	100.000	1,074.83	8.48%	7.78%
7.82% State Government of Gujarat	IN1520220030	SOVEREIGN	500,000.000	525.92	4.15%	7.57%
7.86% State Government of Haryana	IN1620220112	SOVEREIGN	400,000.000	421.08	3.32%	7.60%
Sub Total				**12,467.10**	**98.40%**	
(b)Privately Placed/Unlisted						
Sub Total				NIL	NIL	
(c)Securitised Debt Instruments						
Sub Total				NIL	NIL	
TOTAL				**12,467.10**	**98.40%**	
Treps / Reverse Repo						
Treps				179.57	1.42%	
Sub Total				**179.57**	**1.42%**	
TOTAL				**179.57**	**1.42%**	
Net Receivables / (Payables)				22.81	0.18%	
GRAND TOTAL				**12,669.48**	**100.00%**	

\# Unlisted Security

** Non Traded Security

Scheme Riskometer and Benchmark Riskometer:

The product is suitable for investors who are seeking*	Scheme Riskometer	First Tier Benchmark Name	Benchmark Riskometer
LIC MF Large Cap Fund • Long Term Capital Appreciation • A Fund that primarily invest in large-cap stock. • **Risk – Very High**	 Investors understand that their principal will be at Very High risk	NIFTY 100 TRI **Risk - Very High**	
LIC MF Flexi Cap Fund • Long term capital appreciation • Investing across Large, Mid & Small Cap stocks. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	Nifty 500 TRI **Risk - Very High**	
LIC MF Bond Fund • Income Over Medium to long term • To generate income/capital appreciation through investments in Debt / Money Market Instruments • **Risk - Moderate**	 Investors understand that their principal will be at Moderate risk	CRISIL Medium to Long Duration Fund BIII Index **Risk - Moderately High**	
LIC MF Liquid Fund • Income for short term • Investment in Debt/Money Market Instruments with maturity of upto 91 days. • **Risk - Low to Moderate**	 Investors understand that their principal will be at Low to Moderate risk	CRISIL Liquid Fund BI Index **Risk - Low to Moderate**	
LIC MF Ultra Short Term Fund • Income over short term. • Investment in Debt & Money Market Instruments such that the Macaulay Duration of the portfolio is between 3 months- 6 months. • **Risk – Low**	 Investors understand that their principal will be at Low risk	CRISIL Ultra Short Duration Fund BI Index **Risk - Moderate**	

The product is suitable for investors who are seeking*	Scheme Riskometer	First Tier Benchmark Name	Benchmark Riskometer
LIC MF Short Term Debt Fund • Generation of reasonable returns over short to medium term. • Investment in Debt securities and money market instruments. • **Risk - Moderate**	 Investors understand that their principal will be at Moderate risk	CRISIL Short Duration Fund BII Index **Risk - Moderate**	
LIC MF Tax Plan • Long Term Capital Growth • Investment in equity and equity related securities • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	Nifty 500 TRI **Risk - Very High**	
LIC MF Banking & Financial Services Fund • Capital appreciation over long term. • Investing predominantly in portfolio of equity and equity related securities of companies engaged in banking and financial services. • **Risk – Very High**	 Investors understand that their principal will be at Very High risk	Nifty Financial Services TRI **Risk - Very High**	
LIC MF Nifty 50 Index Fund • Long Term Capital Growth • Investment in equity instrument of respective index stocks subject to tracking error. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	NIFTY 50 TRI **Risk - Very High**	
LIC MF Equity Hybrid Fund • Long term capital appreciation with current income. • A fund that invests both in stocks and fixed income instruments. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	CRISIL Hybrid 35+65 - Aggressive Index **Risk - Very High**	

*Investors should consult their financial advisors 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 30th April 2023 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 Transferee

SEBI vide its Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, regarding Potential Risk Class (PRC) Matrix for debt schemes based on Interest Rate Risk and Credit Risk. Accordingly, PRC Matrix for debt schemes of LIC Mutual Fund w.e.f. December 1, 2021 is as follows:

<table>
<tr><th>Name Of Scheme</th><th>Potential Risk Class (PRC) Matrix</th></tr>
<tr><td>LIC MF Bond Fund</td><td>
<table>
<tr><td>Credit Risk →</td><td>Relatively Low
(Class A)</td><td>Moderate
(Class B)</td><td>Relatively High
(Class C)</td></tr>
<tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr>
<tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr>
<tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr>
<tr><td>Relatively High (Class III)</td><td></td><td>B-III</td><td></td></tr>
</table>
</td></tr>
<tr><td>LIC MF Short Term Debt Fund</td><td>
<table>
<tr><td>Credit Risk →</td><td>Relatively Low
(Class A)</td><td>Moderate
(Class B)</td><td>Relatively High
(Class C)</td></tr>
<tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr>
<tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr>
<tr><td>Moderate (Class II)</td><td></td><td>B-II</td><td></td></tr>
<tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr>
</table>
</td></tr>
<tr><td>LIC MF Ultra Short Term Fund</td><td>
<table>
<tr><td>Credit Risk →</td><td>Relatively Low
(Class A)</td><td>Moderate
(Class B)</td><td>Relatively High
(Class C)</td></tr>
<tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr>
<tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr>
<tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr>
<tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr>
</table>
</td></tr>
<tr><td>LIC MF Liquid Fund</td><td>
<table>
<tr><td>Credit Risk →</td><td>Relatively Low
(Class A)</td><td>Moderate
(Class B)</td><td>Relatively High
(Class C)</td></tr>
<tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr>
<tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr>
<tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr>
<tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr>
</table>
</td></tr>
</table>

PRC Matrix of Debt Schemes of Transferor

Name Of Scheme	Potential Risk Class (PRC) Matrix			
IDBI Credit Risk Fund	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		**B-III**	
IDBI Short Term Bond Fund	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)	**A-III**		
IDBI Ultra Short Term Fund	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		**B-III**	
IDBI MF Liquid Fund	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)		**B-I**	
	Moderate (Class II)			
	Relatively High (Class III)			

Exhibit 6

Details of the unclaimed dividend and redemption amounts in the LIC MF Schemes as on April 30, 2023

S. No.	As on 30/04/2023	Unclaimed Redemption			Unclaimed Dividend		
	Scheme Name	AUM (Rs.)	Number of Folios	No. of Investors	AUM (Rs.)	Number of Folios	No. of Investors
1.	LIC MF Arbitrage Fund	9,489.70	3	3	518.41	1	1
2.	LIC MF Balanced Advantage Fund	1,637,407.43	34	32	0	0	0
3.	LIC MF Banking and Financial Services Fund	382,073.73	26	26	0	0	0
4.	LIC MF Banking and PSU Debt Fund	307,697.61	44	43	123449.39	12	12
5.	LIC MF Bond Fund	13,993,731.27	2410	2313	5310664.32	1757	1719
6.	LIC MF Childrens Gift Fund	1,178,774.88	68	68	0	0	0
7.	LIC MF Debt Hybrid Fund	4,611,957.11	510	469	8504156.01	2141	2042
8.	LIC MF Equity Hybrid Fund	4,049,159.00	472	446	8460476.23	2505	2467
9.	LIC MF Flexi Cap Fund	20,053,641.76	1374	1357	6127816.33	2421	2377
10.	LIC MF Govt. Securities Fund	639,002.32	36	35	142457.48	31	31
11.	LIC MF Infrastructure Fund	7,853,539.29	368	361	458.6	1	1
12.	LIC MF Large and Midcap Fund	3,445,246.95	166	163	157135.87	27	25
13.	LIC MF Large Cap Fund	6,812,110.84	578	572	418892.06	111	110
14.	LIC MF Liquid Fund	1,356,326.67	92	85	277588.87	34	34
15.	LIC MF Money Market Fund	0.00	0.00	0.00	0.00	0.00	0.00
16.	LIC MF Multi Cap Fund	0.00	0.00	0.00	0.00	0.00	0.00
17.	LIC MF Nifty 100 ETF	0.00	0.00	0.00	0.00	0.00	0.00
18.	LIC MF Nifty 50 ETF	0.00	0.00	0.00	0.00	0.00	0.00
19.	LIC MF Nifty 50 Index Fund	372,313.23	42	38	95900	32	32
20.	LIC MF Nifty 8-13 Yr G-Sec ETF	0.00	0.00	0.00	0.00	0.00	0.00
21.	LIC MF Overnight Fund	38,305.05	2	2	0	0	0
22.	LIC MF S & P BSE Sensex ETF	0.00	0.00	0.00	0.00	0.00	0.00
23.	LIC MF S & P BSE Sensex Index Fund	981,877.94	93	86	478107.19	89	89
24.	LIC MF Savings Fund	2,353,931.49	160	154	175667.65	49	49
25.	LIC MF Short Term Debt Fund	275,703.84	10	10	0	0	0
26.	LIC MF Tax Plan	3,281,577.17	1190	1168	7927028.8	2474	2362
27.	LIC MF Ultra Short-Term Fund	44,432.31	3	3	0	0	0
	Total	**7,36,78,299.59**	**7681**	**7434**	**3,82,00,317.21**	**11,685.00**	**11,351.00**

Exhibit 7

Redemption Request Form from Existing Investors

TRANSACTION SLIP

For Existing Investors Only

LIC MUTUAL FUND

DISTRIBUTOR INFORMATION			FOR OFFICE USE ONLY		
Name & ARN* / RIA Code / PMRN	Sub Broker Name & Code	EUIN	Register Serial No.	Date of Receipt	Time of Receipt

*Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributors. In case purchase / subscription amount is Rs. 10,000 or more and the investor's Distributor has opted to receive "Transaction Charges" the same are deductable as applicable from the purchase / subscription and payable to the distributor. Units will issued against the balance amount invested.

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or not with standing the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker. #By mentioning RIA code (Registered Investment Adviser), I/we authorize you to share the investment Adviser the details of my/our transactions in the scheme(s) of LIC Mutual Fund. By mentioning PMRN code (Portfolio Manager's Registration Number), I/we authorize you to share with the SEBI-Registered Portfolio Manager the details of my/our transactions in the scheme(s) of LIC Mutual Fund.

SIGN HERE	SIGN HERE	SIGN HERE
First/Sole Applicant/Guardian/POA	Second Applicant/POA	Third Applicant/POA

01. INVESTOR DETAILS (Mandatory)

Folio No.

First Applicant's Name FIRST MIDDLE LAST

ADDITIONAL PURCHASE I/We would like to purchase units in the below mentioned scheme

Scheme Name: Plan Please tick (✓) ☐ Direct ☐ Regular

Option Please tick (✓) ☐ Growth ☐ IDCW Incase of IDCW, Please tick (✓) ☐ Payout of Income Distribution cum capital withdrawal option ☐ Reinvestment of Income Distribution cum capital withdrawal option

Amount (in Fig.): (in words): Drawn on bank & branch:

Cheque/DD No / OTM UMRN. Date D D M M Y Y Y Y

Account No. Bank A/c type (please ✓) ☐ Savings ☐ Current ☐ NRO ☐ NRE ☐ FCNR

Mode of payment (please ✓) ☐ Cheque ☐ DD ☐ Fund Transfer ☐ RTGS/NEFT ☐ OTM

Investors desiring to get allotment of units in dematerialized mode instead of physical mode should provide the details in their demat account below

02. DEMAT ACCOUNT DETAILS

Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. In case Unit holders do not provide their Demat Account Details, an account statement shall be sent to them. Such investors will not be able to trade on the stock exchange. (ref Inst. - 13)

NATIONAL SECURITIES DEPOSITORY LTD. (NSDL)	CENTRAL DEPOSITORY SERVICE (INDIA) LTD. (CDSL)
Depository Participant Name:	Depository Participant Name:
DPID No. I N	Beneficiary A/c No.
Beneficiary A/c No.	

SWITCH I/We would like to switch ☐ all units OR ☐ Partial units OR ☐ Rs. (amount in fig):

(amount in words):

FROM TO Plan Please tick (✓) ☐ Direct ☐ Regular

Option Please tick (✓) ☐ Growth* ☐ IDCW Incase of IDCW, Please tick (✓) ☐ Payout of Income Distribution cum capital withdrawal option ☐ Reinvestment of Income Distribution cum capital withdrawal option

*Default Option is Growth, incase of IDCW default is Reinvestment of Income Distribution cum capital withdrawal option

REDEMPTION I/We would like to redeem ☐ all units OR ☐ Partial units OR ☐ Rs. (amount in fig):

(amount in words):

FROM Plan Please tick (✓) ☐ Direct ☐ Regular

Option Please tick (✓) ☐ Growth ☐ IDCW Incase of IDCW, Please tick (✓) ☐ Payout of Income Distribution cum capital withdrawal option ☐ Reinvestment of Income Distribution cum capital withdrawal option

Redemption proceeds to be credited to the following bank A/c. registered under this folio*.

Bank/Branch Account No.

*Please specify the bank details in which you wish to receive the redemption proceeds. Kindly note that this bank account should be one of the registered bank account in the folio else by default the redemption proceeds will be credited into the default bank account. Also, this cannot be treated as change of bank mandate.

4. LEGAL ENTITY IDENTIFIER DETAILS

LEI No: Validity Period of LEI: D D M M Y Y Y Y

Legal Entity Identifier is mandatory for all non-individuals and it should be quoted in financial transactions of Rs.50 Crores and above routed through RTGS/NEFT w.e.f 1st April 2021.

5. DECLARATION & SIGNATURE

I/We have read and understood the contents of the Statement of Additional Information (SAI), Scheme information Document (SID), Key Information Memorandum (KIM) and addendum. I/We agree to abide by the terms, conditions, rules & regulations of the Scheme(s) as applicable from time to time. Amount invested in the Scheme is derived through legitimate source.

Date : .... Place :	SIGN HERE First/Sole Applicant/Guardian/POA Holder	SIGN HERE Second Applicant/POA Holder	SIGN HERE Third Applicant/Holder

ACKNOWLEDGMENT SLIP

Folio No. **(TO BE FILLED IN BY THE INVESTOR)** LIC MUTUAL FUND

From Mr/Mrs/M/s. .... (Name of the investor)

Scheme LIC MF............ Plan .... Option ....

Transaction (Please✓) ☐ Purchase ☐ Switch ☐ Redemption

ISC Signature, Stamp & Date

Please Note: Unit of allotment are subject to realisation of Cheque / Demand Draft / Payment Instrument.

Corporate Office:
Industrial Assurance Building, 4th Floor, Opp. Churchgate Station, Mumbai - 400020.
Tel.: 022-66016000 | Fax: 022-66016191
Website: www.licmf.com | Toll Free: 1800-258-5678

Register & Transfer Agents:
KFin Technologies Limited, Selenium Tower B, Plot No 31 & 32, Gachibowli , Financial Dist, Nanakramguda, Serilingampally, Hyderabad -500 032 .
Tel.: 040-44677131-40 | Fax: 040-22388705 | Email ID: service_licmf@kfintech.com
Website: www.kfintech.com

Terms and Conditions:

1) For fresh purchases under new scheme, plan, or option – please refer the respective SID/SAI/KIM for more details and default values.

2) For additional purchase, the cheque / Demand Draft should be drawn in favour of the name of the scheme and should be crossed A/c Payee and payable locally at our ISC, where the application is being submitted. Outstation cheque / DD will not be accepted. If the Scheme name on the application form and on the cheque is different, then the units will be allotted as per the Scheme name mentioned in the application form.

3) In case of multiple holders, the IDCW (where applicable) & redemption amount, will be paid to the first unit holder.

4) **Third Party Payments:**
Investment/subscription made through Third Party Cheque(s) will not be accepted. Third party cheque(s) for this purpose are defined as:
I)Investment made through instruments issued from an account other than that of the beneficiary investor. II) In case the investment is made from a joint bank account, the first holder of the mutual fund folio is one of the joint holders of the bank account from which payment is made to consider the payment as a non- Third-Party Payment.

a. Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:
i) Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
ii) Custodian on behalf of a Foreign Institutional Investor (FII) or a client.

The above -mentioned exception cases will be processed after carrying out necessary checks & verification of documents attached along with the purchase transaction slip/application form, as stated below:
Determining the identity of the Investor and the person making payment i. e. mandatory Know Your Client (KYC) for Investor and the person making the payment
Obtaining necessary declaration from the Investor/unit holder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary. Verifying the source of funds to ensure that funds have come from the drawer's account only.

5) **Know Your Customer (KYC) Compliance**
Investors shall note that KYC is mandatory for all applicants, and they need to comply with the 'Know Your Client' requirements, by submitting requisite documents to KYC Registration Agency. Investors are requested to update their PAN/PEKRN and KYC through the relevant forms available for the purpose of updation. KYC is mandatory for purchases, switch & redemption of units for all investors irrespective of the amount of investment and such transactions must be accompanied with a documentary proof of KYC compliance. applicants should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (POA) must ensure that the issue of POA and the holder of the POA must mention their KYC compliance status at the time of investment. POA holders are not permitted to apply for KYC compliance on behalf of the issuer of the POA, Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.
For more information on KYC, please log on to www.licmf.com before investing.

In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes {including investments through Systematic Investment Plans (SIPs)} up to ` 50,000/- per investor per year shall be exempted from the requirement of PAN. Investor seeking exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgment issued by KRA along with the application Form. This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders.
In case there is any change in your KYC information please update the same by using the prescribed 'KYC Change Request form' and submit the same at the Point of Service of any KYC Registration Agency.

Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF-VERIFIED BY CVLMF"),such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements. Updation of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again. Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvlkra.com. In case of Non- Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements. Investors to provide the complete details in the KYC application form along with the required documents (for individual investors or non-individual investors as appropriate).

6) **EUIN**:
As per SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, a unique identity number of the employee/ relationship manager/ salesperson of the distributors interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor is required to be mentioned in the application form. Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/salesperson leaves the employment of the distributor.

7) **Transaction Charges**:
In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, LIC Mutual Fund Asset Management Limited/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges). Transaction Charge of Rs.100/- per purchase/subscription of Rs.10,000/- and above are deductible from the purchase/subscription amount and payable to the Distributor. The balance amount shall be invested. Transaction Charges shall not be deducted: (a) where the Distributor of the investor has not opted to receive any Transaction Charges (b) for purchases/subscriptions/total commitment amount in case of SIP of an amount less than Rs.10,000/- (c) for transactions other than purchases/subscriptions relating to new inflows i.e. through Switches/Systematic Transfers/Dividend Transfers/Dividend Reinvestment, etc. (d) for purchases/subscriptions made directly with the Fund (i.e. not through any Distributor); and (e) for purchases/subscriptions routed through Stock Exchange(s)

8) Requests for change from IDCW option to growth option and vice versa should be given under switch request.

9) In case of Switch of units, investors shall ensure that they have read and understood the Scheme Information Document of the Switch in Scheme.

10) If there is no sufficient amount/ units, the balance available free units in the respective account will be redeemed/ switched.

11) Redemption requests should not be accompanied with requests for Change of Bank Account Details. If the Change of Bank Account Detail request is received along with Redemption requests only the redemption request will be processed, and the redemption proceeds will be credited to the default registered bank mandate. New bank accounts can only be registered using the designated "Bank Account Registration Form/Multiple Bank Account Registration Form". In case the investor needs to add/alter the existing bank mandate he should carry out the same 10 calendar days prior to date of redemption.

12) Separate redemption/Switch out request is required for Regular and Direct Plan. Redemption/Switch out request is required to clearly contain the name of the Scheme, plan/option.

13) **Demat Account**: Applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, Address and PAN details, other KYC norms mentioned in the application form will be verified against the Depository data which will be downloaded from Depository master. Only those applications where the details are matched with the depository data will be treated as valid applications for allotment of units in dematerialized form. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected / units will be issued / allotted by issuing physical account statements. To capture correct depository account details, investors are required to submit Client Master. For units held in demat form, the KYC performed by the Depository participant of the applicants will be considered as KYC verification done by the Trustee/AMC. Please note that where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form & the allotment will be made only in electronic form as default.

14) Payment through One Time Mandate (OTM) is not applicable in LICMF ETF's.