



19-Jan-26

Change in Total Expense Ratio (TER)

Notice is hereby given that in terms of paragraph 10.1.8 of SEBI Master Circular for Mutual Funds pertaining to Total Expense Ratio - change and disclosure, the base Total Expense Ratio (TER) shall be revised as follows w.e.f. January 23, 2026

Scheme Name	Base TER %			
	Regular Plan		Direct Plan	
	From	To	From	To
LIC MF Large & Mid Cap Fund	1.80	1.82	0.48	0.54
LIC MF Banking and Financial Services Fund	2.25	2.25*	0.97	1.02
LIC MF Medium to Long Duration Fund	1.21	0.49	No Change	
LIC MF Gilt Fund	1.35	1.03	No Change	
LIC MF BSE Sensex Index Fund	1.00	1.00*	0.65	0.70
LIC MF Banking & PSU Fund	0.75	0.65	No Change	
LIC MF Short Duration Fund	1.29	1.13	No Change	
LIC MF Ultra Short Duration Fund	0.93	0.51	No Change	
LIC MF Money Market Fund	0.35	0.43	No Change	
LIC MF Multi Cap Fund	1.92	1.94	0.39	0.47
LIC MF Dividend Yield Fund	2.19	2.21	0.60	0.65
LIC MF Focused Fund	2.25	2.25*	1.32	0.98
LIC MF Healthcare Fund	2.25	2.25*	1.02	0.96
LIC MF Value Fund	2.25	2.25*	1.13	1.16
LIC MF Small Cap Fund	2.21	2.23	0.85	0.87
LIC MF Equity Savings Fund	2.17	2.19	1.01	1.17
LIC MF Gold ETF Fund of Fund	0.60	0.60*	0.24	0.36
LIC MF Manufacturing Fund	2.17	2.19	0.57	0.69
LIC MF Multi Asset Allocation Fund	1.98	2.00	0.42	0.59
LIC MF Unit Linked Insurance Scheme(ULIS)	2.25	2.25*	1.27	1.30
LIC MF Flexi Cap Fund	2.05	2.07	1.13	1.34
LIC MF Consumption Fund	2.25	2.25*	0.49	0.63
LIC MF Large Cap Fund	1.96	1.98	0.85	0.93
LIC MF Balanced Advantage Fund	2.17	2.19	0.65	1.02
LIC MF Infrastructure Fund	2.07	2.09	0.69	0.84

* There is no change in Base TER. However internal breakup is changed.

Base TER is excluding additional expenses provided in Regulation 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and GST on Management Fees

For **LIC Mutual Fund Asset Management Ltd.**
Investment Managers to LIC Mutual Fund

Place: Mumbai
Date: January 19, 2026

SD/-
Authorized Signatory

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