FACT SHEET

31st July 2022

LIC MUTUAL FUND

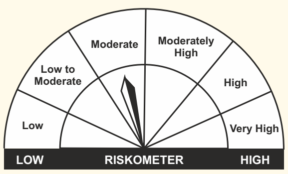
Money in Action, Creates Wealth

Presenting

LIC MF MONEY MARKET FUND

An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk

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



Investors understand that their principal will be at Moderate risk

This product is suitable for investors who are seeking*:

- Income over short term
- Investment in money market instruments with maturity upto one year.
- **Risk – Moderate**

Potential Risk Class (PRC) Matrix

Potential Risk Class			
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)			

*Investors should consult their financial advisors in doubt about whether the product is suitable for them. The change in Risk-o-meter will be evaluated on a monthly basis. For Scheme related details, including updation in Riskometer (if any) may please be referred on our website: www.licmf.com

Connect with us: /LICMutual /LICMutual /company/LICMutual 1800-258-5678 www.licmf.com

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

Mr. Yogesh Patil
CIO - Equity

EQUITY

Market Review

- Market sentiments have turned positive in a strong way in July'22 as Nifty 50 rose 8.6% (strongest closing for July in last 10 years) with mid-caps outperforming large- and small-caps. Nifty has rebounded from lower valuations to being in-line with historical average. Large-cap stocks underperformed mid-caps but beat small-caps in the month of July'22. The ECB effected a 50bps hike last month due to inflationary concerns, taking its benchmark deposit rate to 0% after eight years of negative rates. The US Fed also hiked rates by another 75bps to 2.25-2.50% and hinted at pausing rate hikes at 3.25-3.5% towards the end of the year, which alludes towards improving sentiments for equity markets globally. IMF has downgraded the global growth forecast including India's, but India remains better placed to overcome global headwinds. Thus, Indian indices outperformed other developed market indices. US, France and Japan gained 9%, 9% and 5% while China and Russia fell 4% and 17%.
- **IMF downgrades global growth forecast**: In yet another downgrade, the IMF cut its global growth forecast to 3.2% this year (from 3.6%). The forecast was at 4.4% at the start of the year. India's growth has been cut to 7.4% (from 8.2%). High US inflation, Covid-associated slowdown in China and the spillover impact of war in East Europe have contributed to incremental negative developments in the global economy.
- **CPI Inflation stable but elevated**: Jun-22 CPI at ~7% YoY, came in in-line with market expectations, unchanged from May-22. Key trends: i) Price pressures remain elevated, with both food/core inflation staying lofty at 7.6%/~6%. ii) Within food – meat/fish, milk and vegetables continue to show price pressures, although oilseeds, pulses are recording some softening. iii) Core CPI is sticky (despite easing in energy), led by pick up in core services (recreation, education) but core goods remains stable. Overall, price pressure has note abated yet.
- **Watch out for improving India Industrial Production Activity**: May IIP came in at ~19.6% YoY, against April's 6.7%, driven by a base effect (delta wave). Key takeaways: i) On a 3Y-CAGR-basis, manufacturing slipped into mild contraction, led by a rising base, but the sequential momentum is expected to improve. ii) Capital goods and consumer durables remained weak, but infra-goods held-up. iii) Among industries, foods products, metals showed traction but chemicals, textiles, machine tools, autos remained weak. Overall, IIP was weighed down by weak domestic demand so far. Of late, exports momentum too has started to moderate. Improvement in rural demand could be a big positive for IIP.
- **Buoyant GST collections for June'22** : GST collections for June (collected in July) was at Rs1,490 bn (May: Rs1,446 bn) with CGST at Rs258 bn (May: Rs253 bn), SGST at Rs328 bn (May: Rs324 bn), IGST at Rs795 bn (May: Rs759 bn), and compensation cess at Rs109 bn (May: Rs110 bn). We expect GST collections to remain strong in July'22 too. GST collections are on track to achieve its FY2023BE target (current run-rate of Rs1.32 tn compared to required run-rate of Rs1.25 tn).
- **Other key developments during the month**: (1) Govt imposed windfall taxes on the export of petrol, diesel, and ATF and on the domestic production of crude oil on July 1. Following a decline in international prices, govt slashed the windfall tax on petrol, diesel, ATF and crude oil, (2) Govt revised GST rates for a number of items, (3) WHO declared monkeypox a global health emergency, (4) IMF cut India's FY2023 GDP growth forecast to 7.4% from 8.2% earlier and (5) a number of central banks raised interest rates in July month.
- On the sectoral indices front, Realty (+15.7%), Metal (+14.4%), Capital Goods (+14.4%), Consumer Durables (+13.9%), Power (+12.9%), FMCG (+12.3%) outperformed the indices while, Auto (+6.0%), Healthcare (+5.70%), Oil&Gas (+5.1%), IT (+3.3%) underperformed the key indices during the month.
- Bajaj Finserv (+38%), Bajaj Finance (+33%) and IndusInd Bank (+31%) were the top gainers in the Nifty-50 index while ONGC (-11%), Dr Reddy's (-7%) and Reliance Industries (-3%) were the top losers.

Capital Flows:

- FIIs turned net BUYers in Jul'22 (marginal net purchase of INR 7 cr) after significant selling streak for 9 consecutive months (net sold INR 2.56tn over Oct'21 to Jun'21) in secondary Indian equity markets. Over the last 12 months, FIIs have net sold to the tune of INR 2.4tn (USD 31.5bn). In Jul'22, DIIs were net BUYers to the tune of INR 10,546cr (USD 1,325mn) while over the last 12 months, they have net bought INR 3.21tn (USD 42bn). (As on June'22 Source: SEBI) (July'22 Avg. 1 USD = INR 79.6)

Outlook

- While geopolitical issue continues (Russia Ukraine War) the global supply chains have seen significant improvement. During July'22, commodity prices have further cooled off and some of the base metal prices have fell sharply and now trending to their respective 6 months low. Brent currently stands at $100/barrel and has corrected by 11% over the past month (13% down ove past 3 months). Lower commodity prices should give some room for inflation control and may give respite to concerns on global inflationary trends. As the US Fed in its recent policy, hiked rates by expected 75bps and hinted at pausing rate hikes at 3.25-3.5% towards the end of the year, alludes towards improving sentiments for equity markets globally. We expect the current US recession to be milder than past episodes. While things are evolving on the global level, in a relative term we feel there are more positives than negatives. We take cognizance of the positive factors of strong consumer spending, lowest unemployment rate, strong new home sales growth etc.
- Overall the earnings season in India was in line with expectation, while revenue growth was ahead of expectation indicating to a healthy demand environment. However, FY23 earnings got downgraded by ~3.3% since the start of earnings season due to macro headwinds. Sectors that saw earnings downgrade were metals, energy, aviation, cement, consumer durable, and IT services. While upgrades were seen in consumer facing sectors (like paints, consumer staples, real estate), agro-chemical, utilities, and media. Companies have been highlighting about margin improvements in 2HFY23 due to commodity prices cooling off and demand improvement on the back of healthy monsoons.
- We have seen a relief rally of ~13% from the recent bottom (similar to past episodes of post recession market performance) due to receding inflation pressures, sharp moderation in rate hike expectation, and return of FPI equity flows. We believe that the market may face some time correction as valuations are now in-line with long term averages, with minor corrections possible to the extent of earnings downgrade. However, any reversal in Dollar index (from 20 year high) due to US slow-down may support Indian equities in near term.
- On the domestic front, the key indicators continue to remain positive. Strong PV sales growth, strong GST collection (current run-rate of INR 1.32tn), steady pickup in the credit growth to pre covid levels and stable exports growth. We are experiencing increased talks on capacity expansion from few of the capex heavy industries. We believe the next leg of growth will depend on increase in private capex and domestic consumption.
- Overall, despite the near-term recessionary concerns, over the medium to long term, Indian equity market looks to be on a strong footing. Earnings growth finally seems to be on track after a lull of last five to seven years. Better corporate earnings, return of FPI flows and comments by the US Fed about a moderation in pace of rate increase boosted investor sentiment. The current ongoing geo-political events may pose a risk to equities in the near-term, however, we continue to be bullish on India's long term growth story.
- We prefer to focus on existing leaders who are less likely to get disrupted and have ability to innovate in their respective business segments ensuring that their leadership or moat remains strong. Sustainable value creation is imperative and our investment process remains aligned to it by focusing on companies having high standards of governance, high capital efficiency, defensible franchise with strong moats and long runways for sustained growth.

Mr. Marzban Irani
CIO - Fixed Income

DEBT

- Indian Rupee continued to remain under pressure in the month of July 2022 due to rate hike by Fed and widening trade and current account deficit. RBI's forex intervention in the form of forex sales, GST outflows has led to rapid decline in the systemic liquidity and rise in interbank rates.
- Average liquidity surplus in the last week of July 2022 stood at less than INR 1 trillion mark with overnight call rates touching 5.20%-5.25% levels. The 3-day Variable Rate Repo auction cut off on 26 July 2022 came in at 5.14%. This clearly indicates that systemic liquidity is shifting towards neutral and the uptick in overnight rates seems to price in a 35-50 bps rate hike in August 2022.
- The Fed delivered a 75 bps rate hike, in line with market expectations and noted that inflation remains elevated and labour market conditions remain tight. The US 10-year treasury yield eased post policy from the intra-month high of around 3.08% to end at around 2.65% in the month of July 2022. India's 10-year benchmark bond yield fell 13 basis points in July 2022 from its intra-month high of 7.45% with expectations of aggressive rate hike actions by the U.S. Federal Reserve as well as RBI taking a back seat. The five-year OIS also fell 46 bps in July 2022 to end at 6.34% exhibiting the change in interest rate outlook.
- The ECB also raised rate by 50 basis points to zero percent in July 2022. This was ECB first rate hike for 11 years.
- On the domestic front, Gross Bank credit accelerated to 13.2% YoY in June 2022 (12.1% in May 2022) vs. 4.8% in June 2021. GST collections continued to show momentum and stood at Rs 1.49 lakh crore for the month of July 2022, a growth of 28 % YoY.
- CPI inflation eased to 7.01% YoY in June 2022 compared with 7.04% YoY in May 2022. Food inflation is still elevated at 7.6% compared with 7.8% in May 2022. Pick-up in monsoon bodes well for inflation outlook. Core inflation eased to 5.96% compared with 6.08% in May 2022 led by excise duty reduction. Brent Crude prices remains a key monitorable going ahead.
- Foreign portfolio investors sold Rs. 2841 crores (Net) in debt market in July 2022 as against an outflow of Rs. 1327 crores (Net) in debt market in June 2022.

Market Indicators

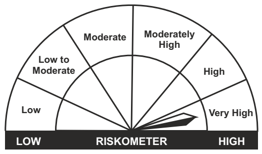
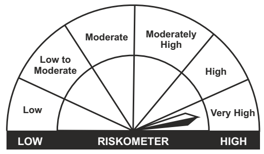
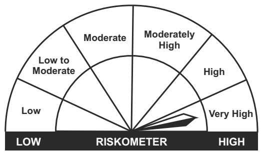
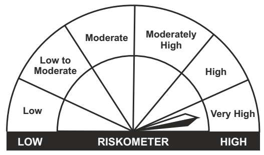
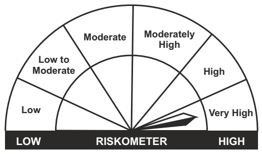
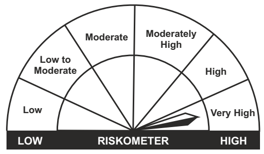
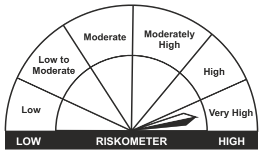
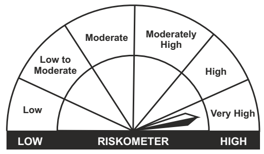
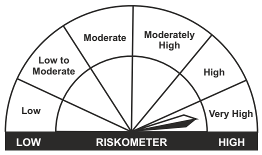
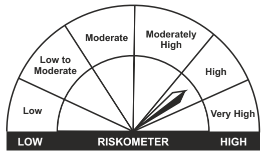
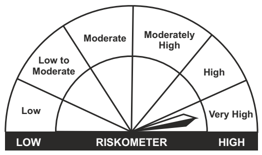
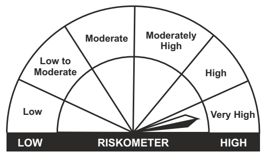
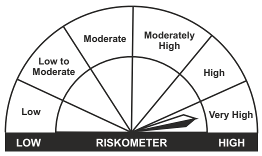
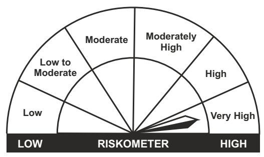
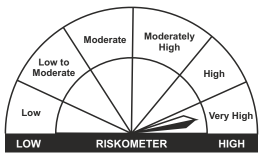
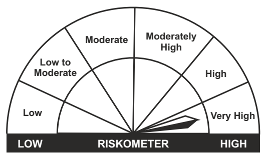
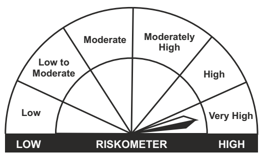
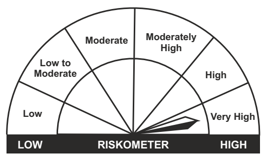
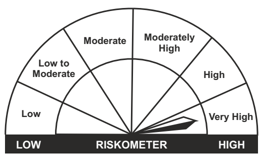
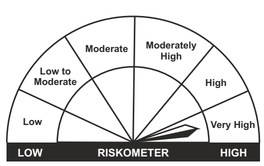
	29-Jul-22	01-Jul-22	Change
USD/INR	79.27	79.04	0.29%
Brent Crude Oil ($/bbl)	110.01	111.63	-1.45%
Gold ($/oz)	1,765.94	1,811.43	-2.51%
T-Repo	5.03%	4.81%	0.22%
10-year G-Sec	7.32%	7.42%	-0.11%
10-year AAA PSU	7.75%	7.85%	-0.10%
US 10-year Gilt	2.26%	2.88%	-0.23%

Source: Bloomberg

Outlook

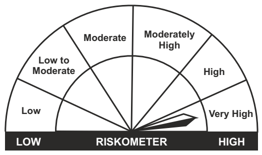
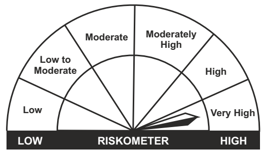
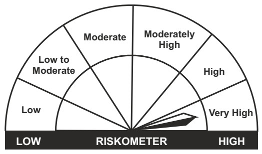
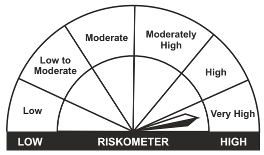
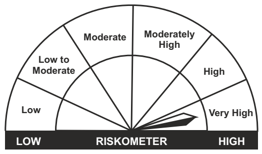
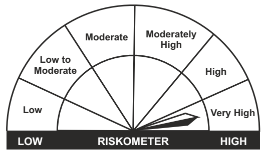
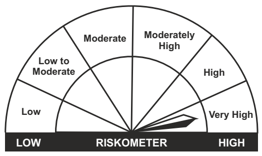
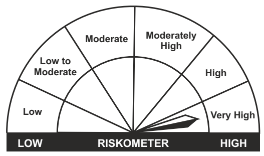
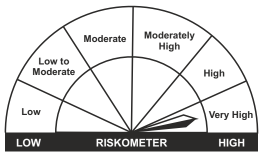
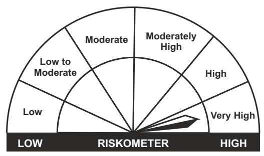
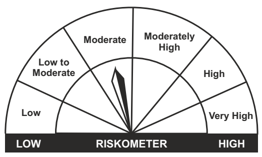
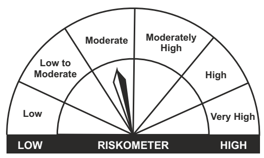
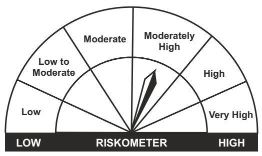
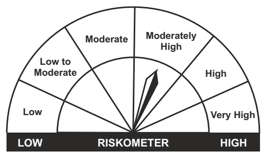
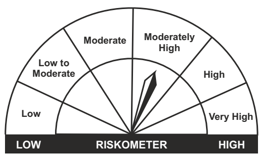
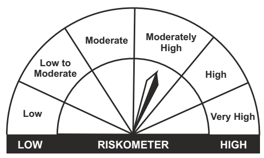
- The rate at which inflation is rising both domestically and globally continues to be an area of concern. CPI has remained above RBI upper tolerance band of 6% for consequently six months now. Average CPI inflation stood 7.3% in Q1FY23 and is likely to remain elevated in Q2FY23, led by base effect. Pick-up in monsoon and lower global agri commodity prices might tame down inflation as we move into the second half of the fiscal year. Imported inflation, movement in crude oil prices, geo-political tensions will continue to remain key monitorables going forward. In August Policy, RBI may bring policy rate above pre pandemic level, so expecting another 35-50 bps rate hike in order to curb elevated inflation.

RISKOMETER

The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer- First Tier Benchmark
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	
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	
LIC MF Large & Mid Cap Fund • Long Term Capital Appreciation • A Fund that primarily invest in large and mid-cap stocks • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	Nifty LargeMidcap 250 TRI	
LIC MF Tax Plan • Long Term Capital Growth • Investing in equity and equity related securities. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	Nifty 500 TRI	
LIC MF Balanced Advantage Fund • Capital appreciation over a long period of time • Investments in a dynamically managed portfolio of equity and equity related instruments, debt and money market instruments. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	Nifty 50 Hybrid Composite Debt 50:50 Index	
LIC MF S & P BSE Sensex Index Fund • Long Term Capital Growth • Investment in equity instrument of S & P BSE Sensex index stocks subject to tracking error. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	S&P BSE Sensex TRI	
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	
LIC MF Nifty 50 ETF • Long Term Investment • Investment in securities covered by NIFTY 50 Index, subject to tracking errors. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	NIFTY 50 TRI	
LIC MF S & P BSE Sensex ETF • Long Term Investment • Investment in securities covered by S&P BSE SENSEX, subject to tracking errors. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	S&P BSE Sensex TRI	
LIC MF Nifty 100 ETF • Long Term Investment • Investment in equity and equity related securities and portfolios replicating the composition of NIFTY 100 Index, subject to tracking errors. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	NIFTY 100 TRI	

*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 31st July 2022 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

RISKOMETER

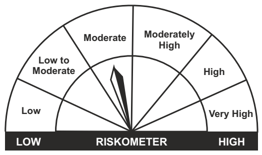
The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer - First Tier Benchmark
LIC MF Banking & Financial Services Fund • Capital appreciation over long term • Investment predominantly in a portfolio of equity and equity related securities of companies engaged in banking and financial services. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	Nifty Financial Services TRI	
LIC MF Infrastructure Fund • Long Term Capital Growth • Investment in equity and equity related instruments of companies engaged either directly or indirectly in infrastructure sector. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	Nifty Infrastructure TRI	
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	
LIC MF Unit Linked Insurance Scheme • Long term capital appreciation and current income. • Investment in equity and equity related securiries, fixed income securities (debt and money market securities). • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	CRISIL Hybrid 35+65 Aggressive Index	
LIC MF Children's Gift Fund • Long term capital appreciation and 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	
LIC MF Nifty 8-13 yr G-Sec ETF • Medium to long term income • Investment in securities in line with Nifty 8-13 yr G-Sec Index to generate comparable returns subject to tracking error. • **Risk - Moderate**	 Investors understand that their principal will be at Moderate risk	Nifty 8-13 yr G-Sec	
LIC MF Debt Hybrid Fund • Medium term capital appreciation with current income • A fund that invests predominantly in debt instruments with marginal equity exposure. • **Risk - Moderately High**	 Investors understand that their principal will be at Moderately High risk	CRISIL Hybrid 85+15 Conservative Index	
LIC MF Bond Fund • Income over medium to long term • To generate income/capital appreciation through investments in Debt and Money market instruments. • **Risk - Moderately High**	 Investors understand that their principal will be at Moderately High risk	CRISIL Medium to Long Duration Fund BIII Index	

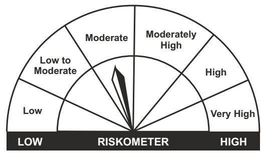
*Investors should consult their financial advisors in if doubt about whether the product is suitable for them. Risk-o-meter is based on evaluation of risk level of Scheme's portfolio as on 31st July 2022 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

<table>
<tr><th>The Product is suitable for investors who are seeking*</th><th>Riskometer - Scheme</th><th>First Tier Benchmark Name</th><th>Riskometer - First Tier Benchmark</th></tr>
<tr><td>

LIC MF Government Securities Fund

- Long term capital appreciation and current income
- Investment in sovereign securities issued by Central/ State Government.
- **Risk - Moderate**

</td><td>


Investors understand that their principal will be at Moderate risk
</td><td>Nifty All Duration G-Sec Index</td><td>


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LIC MF Short Term Debt Fund

- Generation of reasonable returns over short to medium term.
- Investment in Debt securities and money market instruments.
- **Risk - Low to Moderate**

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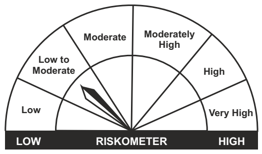
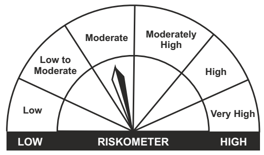


Investors understand that their principal will be at Low to Moderate risk
</td><td>CRISIL Short Duration Fund BII Index</td><td>


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LIC MF Banking & PSU Debt Fund

- Income for medium term capital appreciation with current income
- An income fund that invests predominantly in debt and money market instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.
- **Risk - Low to Moderate**

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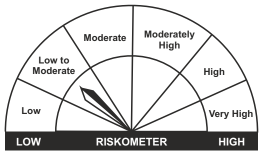
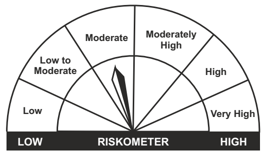


Investors understand that their principal will be at Low to Moderate risk
</td><td>NIFTY Banking & PSU Debt Index</td><td>


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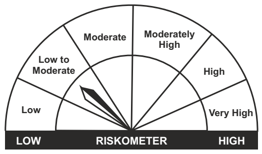
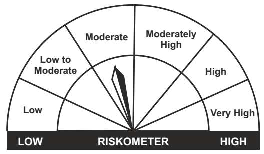
LIC MF Savings Fund

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

</td><td>


Investors understand that their principal will be at Low to Moderate risk
</td><td>CRISIL Low Duration Fund BI Index</td><td>


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LIC MF Liquid Fund

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

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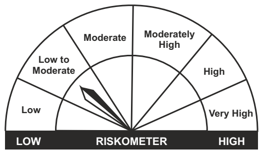
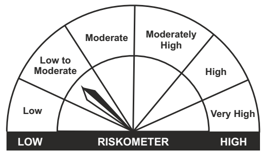


Investors understand that their principal will be at Low to Moderate risk
</td><td>CRISIL Liquid Fund BI Index</td><td>


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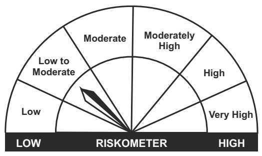
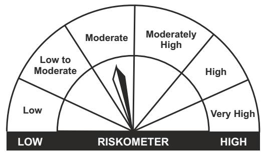
LIC MF Ultra Short Term Fund

- 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 to Moderate**

</td><td>


Investors understand that their principal will be at Low to Moderate risk
</td><td>CRISIL Ultra Short Duration Fund BI Index</td><td>


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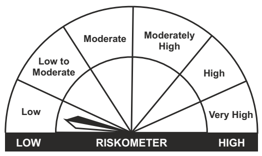
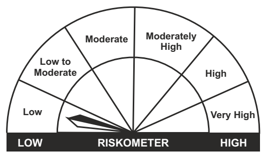
LIC MF Arbitrage Fund

- Income over a short term investment horizon.
- Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment of the equity market.
- **Risk - Low**

</td><td>


Investors understand that their principal will be at Low risk
</td><td>NIFTY 50 Arbitrage Index</td><td>


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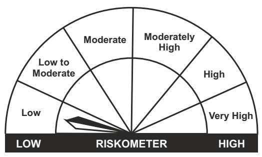
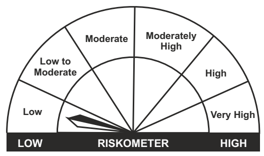
LIC MF Overnight Fund

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

</td><td>


Investors understand that their principal will be at Low risk
</td><td>NIFTY 1D Rate Index</td><td>


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*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 31st July 2022 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

PRC Matrix of Debt Schemes of LIC Mutual Fund

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:

SCHEME NAME	POTENTIAL RISK CLASS			
	Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
LIC MF Banking & PSU Debt Fund	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)	A-III		
LIC MF Bond Fund	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		B-III	
LIC MF Savings Fund	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			
LIC MF Short Term Debt Fund	Relatively Low (Class I)			
	Moderate (Class II)		B-II	
	Relatively High (Class III)			
LIC MF Ultra Short Term Fund	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			
LIC MF Overnight Fund	Relatively Low (Class I)	A-I		
	Moderate (Class II)			
	Relatively High (Class III)			
LIC MF Liquid Fund	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			
LIC MF Govt. Securities Fund	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)	A-III		
LIC MF Nifty 8-13 yr G-Sec ETF	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)	A-III		

LIC MF LARGE CAP FUND

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

LIC MUTUAL FUND

SCHEME FEATURES

Scheme Type: An open ended equity scheme predominantly investing in Large Cap stocks.

Inception/Allotment Date: September 01, 1994

Fund Size:
AUM as on 31/07/2022: ₹ 676.43 Cr
Average AUM for July 2022: ₹ 643.16 Cr

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

First Tier Benchmark: Nifty 100 TRI

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Yogesh Patil;
Total Experience: 18+ years

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 39.2010	₹ 43.1322
IDCW	₹ 23.6750	₹ 27.1684

Expense Ratio:
Regular: 2.64% **Direct**: 1.40%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.18 times

Risk Measures:

Standard Deviation	19.91%
Portfolio Beta	0.86
Sharpe Ratio	0.54

SECTOR ALLOCATION (% of NAV)

INVESTMENT OBJECTIVE

To achieve long term capital appreciation by investing in diversified portfolio predominantly consisting of equity and equity related securities of Large Cap companies including derivatives. However there can be no assurance that the investment objective of the scheme will be achieved.

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	**1.43%**
Tata Consumer Products Ltd.	1.43%
Auto Components	**0.94%**
Samvardhana Motherson International Ltd.	0.58%
Motherson Sumi Wiring India Ltd.	0.35%
Automobiles	**5.31%**
Maruti Suzuki India Ltd.	2.13%
Mahindra & Mahindra Ltd.	1.50%
Tata Motors Ltd.	0.93%
Eicher Motors Ltd.	0.74%
Banks	**23.50%**
• ICICI Bank Ltd.	8.27%
• HDFC Bank Ltd.	6.83%
• Axis Bank Ltd.	3.03%
• Kotak Mahindra Bank Ltd.	2.78%
• State Bank of India	2.59%
Beverages	**0.92%**
United Spirits Ltd.	0.92%
Cement & Cement Products	2.64%
Ultratech Cement Ltd.	1.80%
Shree Cement Ltd.	0.84%
Chemicals & Petrochemicals	**1.46%**
SRF Ltd.	1.46%
Construction	**2.30%**
Larsen & Toubro Ltd.	2.30%
Consumer Durables	**3.96%**
Titan Company Ltd.	2.44%
Asian Paints Ltd.	1.52%
Diversified FMCG	**2.41%**
Hindustan Unilever Ltd.	2.41%
Ferrous Metals	**0.59%**
Tata Steel Ltd.	0.59%
Finance	**8.30%**
• Bajaj Finance Ltd.	2.65%
Bajaj Finserv Ltd.	2.54%
Housing Development Finance Corp Ltd.	2.23%
Bajaj Holdings & Investment Ltd.	0.89%
Food Products	**1.76%**
Nestle India Ltd.	1.09%
Britannia Industries Ltd.	0.66%
Gas	**2.18%**
GAIL (India) Ltd.	1.41%
Indraprastha Gas Ltd.	0.77%
Healthcare Services	**2.44%**
Apollo Hospitals Enterprise Ltd.	2.44%
Insurance	**3.90%**
SBI Life Insurance Company Ltd.	1.76%
ICICI Lombard General Insurance Co. Ltd.	1.37%
ICICI Prudential Life Insurance Co Ltd.	0.61%
Life Insurance Corporation of India	0.16%
IT - Software	**13.47%**
• Infosys Ltd.	7.51%
• Tata Consultancy Services Ltd.	4.25%
HCL Technologies Ltd.	1.11%
Mphasis Ltd.	0.61%
Non - Ferrous Metals	**1.46%**
Hindalco Industries Ltd.	1.46%
Personal Products	**0.49%**
Dabur India Ltd.	0.49%
Petroleum Products	**7.77%**
• Reliance Industries Ltd.	5.89%
Indian Oil Corporation Ltd.	1.88%
Pharmaceuticals & Biotechnology	**3.61%**
Dr. Reddy's Laboratories Ltd.	1.11%
Biocon Ltd.	0.99%
Torrent Pharmaceuticals Ltd.	0.88%
Divi's Laboratories Ltd.	0.64%
Retailing	**2.77%**
• Avenue Supermarts Ltd.	2.77%
Telecom - Services	**2.35%**
Bharti Airtel Ltd.	2.28%
Bharti Airtel Ltd. Partly Paid Up FV 1.25	0.07%
Equity Holdings Total	**95.95%**
Cash & Other Receivables Total	**4.05%**
Grand Total	**100.00%**

• Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	Nifty 100 TRI*	Nifty 50 TRI**	Scheme	Nifty 100 TRI*	Nifty 50 TRI**
1 Year	5.60	9.87	10.26	10,558	10,985	11,024
3 Years	14.83	17.12	16.98	15,134	16,061	16,000
5 Years	9.86	12.16	12.63	16,000	17,747	18,116
Since Inception	5.01	NA	10.72	39,201	NA	1,72,021

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Yogesh Patil is managing the above scheme from 18th September, 2020 and total no. of schemes managed by him is 4. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.*First Tier Benchmark, ** Additional Benchmark. NA : Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. For detailed disclaimer, please refer page no 36.

SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception*
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	28,20,000
Market Value as on July 31, 2022 (₹)	1,18,447	4,44,459	8,16,922	12,74,747	21,99,813	1,48,87,834
Returns (CAGR) (%)	-2.83	15.00	12.69	11.97	11.83	12.33
First Tier Benchmark Returns (CAGR) (%) #	3.04	19.74	15.27	14.58	13.91	14.37
Additional Benchmark Returns (CAGR) (%) ##	2.94	19.66	15.49	14.76	13.74	14.02

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # Nifty 100 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. NA : Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. * Scheme data & TRI value of the Index are not available for since inception, hence performance for such period is not available.

LIC MF
LARGE & MID CAP FUND
An open-ended equity scheme investing in both large cap & mid cap stocks

LIC MUTUAL FUND

SCHEME FEATURES

Scheme Type: An open ended equity scheme investing in both Large Cap and Mid Cap stocks

Inception/Allotment Date: February 25, 2015

Fund Size:
AUM as on 31/07/2022: ₹ 1,831.26 Cr
Average AUM for July 2022: ₹ 1,737.31 Cr

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

First Tier Benchmark: Nifty LargeMidcap 250 TRI

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Yogesh Patil
Total Experience: 18+ years

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 23.9677	₹ 26.5191
IDCW	₹ 20.1719	₹ 21.8068

Expense Ratio:
Regular: 2.37% **Direct**: 0.85%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.32 times

Risk Measures:

Standard Deviation	21.12%
Portfolio Beta	0.86
Sharpe Ratio	0.69

SECTOR ALLOCATION (% of NAV)

INVESTMENT OBJECTIVE

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

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	**1.63%**
Tata Consumer Products Ltd.	1.63%
Auto Components	**1.69%**
Schaeffler India Ltd.	1.44%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	0.25%
Banks	**15.62%**
● ICICI Bank Ltd.	5.75%
● HDFC Bank Ltd.	4.15%
Axis Bank Ltd.	1.80%
State Bank of India	1.31%
City Union Bank Ltd.	0.99%
Kotak Mahindra Bank Ltd.	0.95%
The Federal Bank Ltd.	0.67%
Capital Markets	**2.32%**
Nippon Life India Asset Management Ltd.	1.28%
ICICI Securities Ltd.	1.05%
Chemicals & Petrochemicals	**8.81%**
● Atul Ltd.	1.97%
● SRF Ltd.	1.90%
Vinati Organics Ltd.	1.65%
Tata Chemicals Ltd.	1.27%
NOCIL Ltd.	1.03%
Navin Fluorine International Ltd.	0.98%
Commercial Services & Supplies	**1.35%**
Quess Corp Ltd.	1.35%
Construction	**0.57%**
Ashoka Buildcon Ltd.	0.57%
Consumer Durables	**8.69%**
Bajaj Electricals Ltd.	1.73%
Voltas Ltd.	1.59%
Kajaria Ceramics Ltd.	1.38%
Crompton Greaves Cons Electrical Ltd.	1.35%
Whirlpool of India Ltd.	1.33%
Kansai Nerolac Paints Ltd.	1.32%
Diversified	**0.70%**
3M India Ltd.	0.70%
Diversified FMCG	**2.02%**
● Hindustan Unilever Ltd.	2.02%
Electrical Equipment	**0.32%**
Hitachi Energy India Ltd.	0.32%
Fertilizers & Agrochemicals	**1.61%**
Coromandel International Ltd.	1.61%
Finance	**4.19%**
Bajaj Finance Ltd.	1.86%
Cholamandalam Financial Holdings Ltd.	1.39%
Shriram City Union Finance Ltd.	0.93%
Food Products	**1.01%**
Godrej Agrovet Ltd.	1.01%
Gas	**4.51%**
Gujarat Gas Ltd.	1.77%
GAIL (India) Ltd.	1.30%
Indraprastha Gas Ltd.	1.07%
Gujarat State Petronet Ltd.	0.37%
Healthcare Services	**1.40%**
Apollo Hospitals Enterprise Ltd.	1.40%
Industrial Manufacturing	**1.13%**
Lakshmi Machine Works Ltd.	1.13%
Industrial Products	**7.38%**
● Cummins India Ltd.	2.03%
Bharat Forge Ltd.	1.47%
Carborundum Universal Ltd.	1.21%
SKF India Ltd.	1.18%
Supreme Industries Ltd.	1.05%
KEI Industries Ltd.	0.44%
Insurance	**0.16%**
Life Insurance Corporation of India	0.16%
IT - Software	**9.67%**
● Infosys Ltd.	4.96%
● Tata Consultancy Services Ltd.	2.60%
HCL Technologies Ltd.	1.15%
Birlasoft Ltd.	0.58%
Mphasis Ltd.	0.38%
Leisure Services	**2.90%**
Devyani International Ltd.	1.77%
The Indian Hotels Company Ltd.	1.13%
Petroleum Products	**2.17%**
● Reliance Industries Ltd.	2.17%
Pharmaceuticals & Biotechnology	**4.75%**
IPCA Laboratories Ltd.	1.87%
Ajanta Pharma Ltd.	1.21%
Biocon Ltd.	0.94%
Dr. Reddy's Laboratories Ltd.	0.74%
Realty	**2.12%**
Brigade Enterprises Ltd.	1.35%
Puravankara Ltd.	0.77%
Retailing	**5.54%**
● Aditya Birla Fashion and Retail Ltd.	1.92%
Trent Ltd.	1.48%
Avenue Supermarts Ltd.	1.11%
Info Edge (India) Ltd.	1.04%
Telecom - Services	**1.53%**
Bharti Airtel Ltd.	1.49%
Bharti Airtel Ltd. PARTLY PAID UP FV 1.25	0.05%
Textiles & Apparels	**1.46%**
Page Industries Ltd.	1.46%
Transport Services	**1.17%**
Transport Corporation Of India Ltd.	1.17%
Equity Holdings Total	**96.42%**
Cash & Other Receivables Total	**3.58%**
Grand Total	**100.00%**

● Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	Nifty LargeMidcap 250 TRI*	Nifty 50 TRI**	Scheme	Nifty LargeMidcap 250 TRI*	Nifty 50 TRI**
1 Year	9.16	8.86	10.26	10,914	10,883	11,024
3 Years	18.83	21.55	16.98	16,772	17,948	16,000
5 Years	11.44	12.95	12.63	17,180	18,380	18,116
Since Inception	12.49	13.00	10.88	23,968	24,781	21,534

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Yogesh Patil is managing the above scheme from 18th September, 2020 and total no. of schemes managed by him is 4. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. NA : Not Available. The Mutual Fund is not guaranteeing or promising or forecasting any returns. The performance of the scheme is benchmarked to the Total Return variant of the index. For detailed disclaimer, please refer page no 36. *First Tier Benchmark. ** Additional Benchmark. NA : Not Available.

SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	-	9,00,000
Market Value as on July 31, 2022 (₹)	1,21,194	4,77,848	8,73,710	14,11,582	-	15,62,180
Returns (CAGR) (%)	2.20	20.40	15.50	14.89	-	14.65
First Tier Benchmark Returns (CAGR) (%) #	4.00	24.30	17.53	16.24	-	15.87
Additional Benchmark Returns (CAGR) (%) ##	2.94	19.66	15.49	14.76	13.74	14.02

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # Nifty LargeMidcap 250 TRI, ## NIFTY 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.

SCHEME FEATURES

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

Inception/Allotment Date: April 15, 1993

Fund Size:
AUM as on 31/07/2022: ₹ 402.55 Cr
Average AUM for July 2022: ₹ 386.97 Cr

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

First Tier Benchmark: Nifty 500 TRI

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Amit Nadekar
Total Experience: 19+ years

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 64.0967	₹ 68.8091
IDCW	₹ 20.9775	₹ 23.9302

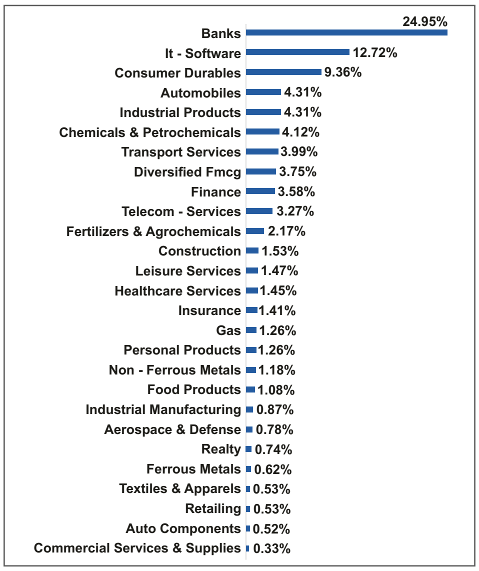
Expense Ratio:
Regular: 2.61% **Direct**: 1.74%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.34 times

Risk Measures:

Standard Deviation	19.00%
Portfolio Beta	0.80
Sharpe Ratio	0.42

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The main investment objective of the scheme is to provide capital growth by investing across Large, Mid & Small Cap stocks. The investment portfolio of the scheme will be constantly monitored and reviewed to optimise capital growth. However, there is no assurance that the investment objective of the Schemes will be realized.

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Aerospace & Defense	**0.78%**
Bharat Electronics Ltd.	0.78%
Auto Components	**0.52%**
Schaeffler India Ltd.	0.52%
Automobiles	**4.31%**
Maruti Suzuki India Ltd.	1.87%
Mahindra & Mahindra Ltd.	1.54%
Tata Motors Ltd.	0.90%
Banks	**24.95%**
● ICICI Bank Ltd.	8.87%
● HDFC Bank Ltd.	6.68%
● State Bank of India	2.67%
● Axis Bank Ltd.	2.23%
Kotak Mahindra Bank Ltd.	1.74%
City Union Bank Ltd.	1.55%
The Federal Bank Ltd.	1.20%
Chemicals & Petrochemicals	**4.12%**
SRF Ltd.	1.40%
Linde India Ltd.	1.12%
NOCIL Ltd.	1.02%
Navin Fluorine International Ltd.	0.57%
Commercial Services & Supplies	**0.33%**
Quess Corp Ltd.	0.33%
Construction	**1.53%**
Larsen & Toubro Ltd.	1.03%
Ashoka Buildcon Ltd.	0.50%
Consumer Durables	**9.36%**
Titan Company Ltd.	1.73%
Whirlpool of India Ltd.	1.56%
TTK Prestige Ltd.	1.51%
Bajaj Electricals Ltd.	1.41%
Asian Paints Ltd.	1.37%
Kansai Nerolac Paints Ltd.	1.07%
Orient Electric Ltd.	0.42%
VIP Industries Ltd.	0.30%
Diversified FMCG	**3.75%**
● Hindustan Unilever Ltd.	2.71%
ITC Ltd.	1.04%
Ferrous Metals	**0.62%**
Tata Steel Ltd.	0.62%
Fertilizers & Agrochemicals	**2.17%**
● Coromandel International Ltd.	2.17%
Finance	**3.58%**
Housing Development Finance Corp Ltd.	1.82%
Cholamandalam Investment & Fin Co Ltd.	0.98%
SBI Cards & Payment Services Ltd.	0.78%
Food Products	**1.08%**
Nestle India Ltd.	1.08%
Gas	**1.26%**
Gujarat Gas Ltd.	0.96%
GAIL (India) Ltd.	0.30%
Healthcare Services	**1.45%**
Apollo Hospitals Enterprise Ltd.	1.45%
Industrial Manufacturing	**0.87%**
Elecon Engineering Company Ltd.	0.63%
Pitti Engineering Ltd.	0.24%
Industrial Products	**4.31%**
KSB Ltd.	1.76%
MM Forgings Ltd.	1.76%
SKF India Ltd.	0.51%
Wendt India Ltd.	0.15%
Timken India Ltd.	0.13%
Insurance	**1.41%**
SBI Life Insurance Company Ltd.	0.51%
ICICI Lombard General Insurance Co. Ltd.	0.50%
HDFC Life Insurance Company Ltd.	0.24%
Life Insurance Corporation of India	0.17%
IT - Software	**12.72%**
● Infosys Ltd.	7.36%
● Tata Consultancy Services Ltd.	3.83%
Tech Mahindra Ltd.	1.01%
KPIT Technologies Ltd.	0.52%
Leisure Services	**1.47%**
Devyani International Ltd.	1.47%
Non - Ferrous Metals	**1.18%**
Hindalco Industries Ltd.	1.18%
Personal Products	**1.26%**
Dabur India Ltd.	1.26%
Realty	**0.74%**
Puravankara Ltd.	0.74%
Retailing	**0.53%**
Info Edge (India) Ltd.	0.53%
Telecom - Services	**3.27%**
● Bharti Airtel Ltd.	3.17%
Bharti Airtel Ltd. Partly Paid Up FV 1.25	0.09%
Textiles & Apparels	**0.53%**
Himatsingka Seide Ltd.	0.53%
Transport Services	**3.99%**
● Transport Corporation Of India Ltd.	2.95%
Container Corporation Of India Ltd.	1.04%
Equity Holdings Total	**92.08%**
Cash & Other Receivables Total	**7.92%**
Grand Total	**100.00%**

● Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	2.13	8.65	10.26	10,213	10,863	11,024
3 Years	12.07	18.83	16.98	14,071	16,771	16,000
5 Years	7.81	12.06	12.63	14,562	17,666	18,116
Since Inception	6.54	NA	12.93	64,097	NA	3,52,557

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Amit Nadekar is managing the above scheme from 6th June 2022 and total no. of schemes managed by him is 2. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. *First Tier Benchmark, ** Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index. For detailed disclaimer, please refer page no 36.

SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception*
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	28,10,000
Market Value as on July 31, 2022 (₹)	1,18,922	4,28,292	7,68,548	11,65,062	19,12,785	1,06,97,449
Returns (CAGR) (%)	-1.97	12.28	10.16	9.40	9.15	10.15
First Tier Benchmark Returns (CAGR) (%) #	2.61	21.55	15.98	14.97	14.40	15.29
Additional Benchmark Returns (CAGR) (%) ##	2.94	19.66	15.49	14.76	13.74	14.02

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # Nifty 500 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. * Scheme data & TRI value of the Index are not available for since inception, hence performance for such period is not available.

SCHEME FEATURES

Scheme Type: An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

Inception/Allotment Date: March 31,1997

Fund Size:
AUM as on 31/07/2022: ₹ 408.85 Cr
Average AUM for July 2022: ₹ 389.99 Cr

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

First Tier Benchmark: Nifty 500 TRI

Minimum Investment (lumpsum): ₹ 500/-

Fund Manager:
Name: Mr. Amit Nadekar
Total Experience: 19+ years

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 96.9626	₹ 107.0256
IDCW	₹ 21.6532	₹ 25.0027

Expense Ratio:
Regular: 2.55% **Direct:** 1.47%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.23 times

Risk Measures:

Standard Deviation	21.35%
Portfolio Beta	0.89
Sharpe Ratio	0.51

INVESTMENT OBJECTIVE

To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets. An open ended equity linked tax saving Scheme which offers investors the opportunity to seek Tax rebate u/s 80C of the Income Tax Act 1961. However, there is no assurance that the investment objective of the Schemes will be realized.

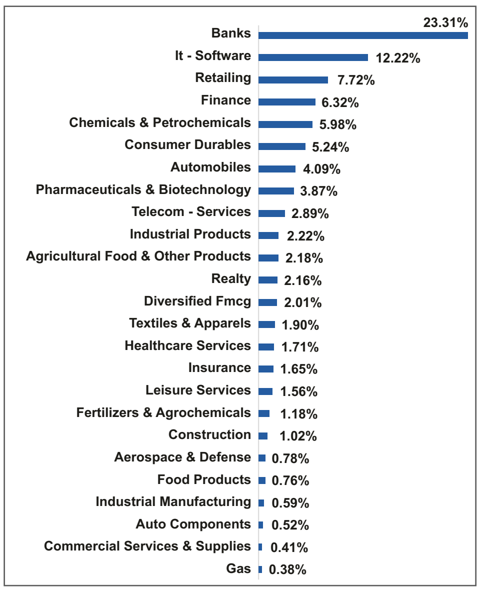
PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Aerospace & Defense	**0.78%**
Bharat Electronics Ltd.	0.78%
Agricultural Food & Other Products	**2.18%**
● Tata Consumer Products Ltd.	2.18%
Auto Components	**0.52%**
Schaeffler India Ltd.	0.52%
Automobiles	**4.09%**
Mahindra & Mahindra Ltd.	1.93%
Maruti Suzuki India Ltd.	1.67%
Tata Motors Ltd.	0.50%
Banks	**23.31%**
● ICICI Bank Ltd.	8.90%
● HDFC Bank Ltd.	6.37%
Kotak Mahindra Bank Ltd.	2.14%
State Bank of India	2.14%
Axis Bank Ltd.	1.82%
The Federal Bank Ltd.	0.97%
City Union Bank Ltd.	0.96%
Chemicals & Petrochemicals	**5.98%**
SRF Ltd.	1.59%
Vinati Organics Ltd.	1.47%
Tata Chemicals Ltd.	1.36%
Atul Ltd.	1.00%
Navin Fluorine International Ltd.	0.56%
Commercial Services & Supplies	**0.41%**
Quess Corp Ltd.	0.41%
Construction	**1.02%**
Larsen & Toubro Ltd.	1.02%
Consumer Durables	**5.24%**
● Titan Company Ltd.	2.29%
Crompton Greaves Cons Electrical Ltd.	0.97%
Asian Paints Ltd.	0.85%
Metro Brands Ltd.	0.53%
Bata India Ltd.	0.52%
Orient Electric Ltd.	0.07%
Diversified FMCG	**2.01%**
Hindustan Unilever Ltd.	2.01%
Fertilizers & Agrochemicals	**1.18%**
Coromandel International Ltd.	1.18%
Finance	**6.32%**
● Bajaj Finance Ltd.	3.46%
Cholamandalam Investment & Fin Co Ltd.	1.52%
SBI Cards & Payment Services Ltd.	1.34%

Company	% of NAV
Food Products	**0.76%**
Nestle India Ltd.	0.76%
Gas	**0.38%**
GAIL (India) Ltd.	0.38%
Healthcare Services	**1.71%**
Apollo Hospitals Enterprise Ltd.	1.71%
Industrial Manufacturing	**0.59%**
Honda India Power Products Ltd.	0.59%
Industrial Products	**2.22%**
KSB Ltd.	0.92%
SKF India Ltd.	0.51%
Timken India Ltd.	0.50%
Bharat Forge Ltd.	0.29%
Insurance	**1.65%**
SBI Life Insurance Company Ltd.	0.79%
ICICI Prudential Life Insurance Co Ltd.	0.69%
Life Insurance Corporation of India	0.16%
IT - Software	**12.22%**
● Infosys Ltd.	7.71%
● Tata Consultancy Services Ltd.	4.00%
KPIT Technologies Ltd.	0.52%
Leisure Services	**1.56%**
The Indian Hotels Company Ltd.	1.56%
Pharmaceuticals & Biotechnology	**3.87%**
IPCA Laboratories Ltd.	1.47%
Cipla Ltd.	0.88%
Biocon Ltd.	0.69%
Gland Pharma Ltd.	0.50%
Divi's Laboratories Ltd.	0.32%
Realty	**2.16%**
● Brigade Enterprises Ltd.	2.16%
Retailing	**7.72%**
● Avenue Supermarts Ltd.	3.69%
Aditya Birla Fashion and Retail Ltd.	1.73%
Trent Ltd.	1.47%
Info Edge (India) Ltd.	0.84%
Telecom - Services	**2.89%**
● Bharti Airtel Ltd.	2.81%
Bharti Airtel Ltd. Partly Paid Up FV 1.25	0.08%
Textiles & Apparels	**1.90%**
Page Industries Ltd.	1.28%
Himatsingka Seide Ltd.	0.63%
Equity Holdings Total	**92.69%**
Cash & Other Receivables Total	**7.31%**
Grand Total	**100.00%**

● Top 10 holdings

SECTOR ALLOCATION (% of NAV)



SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	Nifty 500 TRI*	Nifty 50 TRI**	Scheme	Nifty 500 TRI*	Nifty 50 TRI**
1 Year	6.49	8.65	10.26	10,648	10,863	11,024
3 Years	14.69	18.83	16.98	15,081	16,771	16,000
5 Years	10.08	12.06	12.63	16,163	17,666	18,116
Since Inception	9.38	14.99	13.41	96,963	3,45,080	2,42,730

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Amit Nadekar is managing the above scheme from 6th June 2022 and total no. of schemes managed by him is 2. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, **Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index. For detailed disclaimer, please refer page no 36.

SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception*
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	28,20,000
Market Value as on July 31, 2022 (₹)	1,19,883	4,52,110	8,15,585	12,87,884	22,89,330	1,29,90,182
Returns (CAGR) (%)	-0.21	16.26	12.63	12.26	12.58	11.40
First Tier Benchmark Returns (CAGR) (%) #	2.61	21.55	15.98	14.97	14.40	15.26
Additional Benchmark Returns (CAGR) (%) ##	2.94	19.66	15.49	14.76	13.74	14.02

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # Nifty 500 TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. * Scheme data & TRI value of the Index are not available for since inception, hence performance for such period is not available.

LIC MF
INFRASTRUCTURE FUND
An open-ended equity scheme investing in Infrastructure sector

LIC MUTUAL FUND

SCHEME FEATURES

Scheme Type: An open ended equity scheme investing in infrastructure companies.

Inception/Allotment Date: March 24, 2008

Fund Size:
AUM as on 31/07/2022: ₹ 86.75 Cr
Average AUM for July 2022: ₹ 83.11 Cr

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

First Tier Benchmark: Nifty Infrastructure TRI

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Yogesh Patil
Total Experience: 18+ years

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 22.8816	₹ 25.2375
IDCW	₹ 22.8827	₹ 24.8481

Expense Ratio:
Regular: 2.61% **Direct**: 1.47%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.42 times

Risk Measures:

Standard Deviation	24.23%
Portfolio Beta	0.99
Sharpe Ratio	0.62

INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector. However, there is no assurance that the investment objective of the Schemes will be realized.

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Aerospace & Defense	**1.06%**
Bharat Electronics Ltd.	1.06%
Cement & Cement Products	**5.16%**
● Ultratech Cement Ltd.	5.16%
Chemicals & Petrochemicals	**1.26%**
Linde India Ltd.	1.26%
Construction	**8.41%**
Ashoka Buildcon Ltd.	2.91%
Larsen & Toubro Ltd.	2.78%
KNR Constructions Ltd.	2.72%
Consumer Durables	**0.72%**
Bajaj Electricals Ltd.	0.72%
Diversified	**0.86%**
3M India Ltd.	0.86%
Electrical Equipment	2.01%
Hitachi Energy India Ltd.	1.03%
Bharat Bijlee Ltd.	0.99%
Gas	**8.14%**
● GAIL (India) Ltd.	3.73%
Gujarat State Petronet Ltd.	3.27%
Indraprastha Gas Ltd.	0.90%
Mahanagar Gas Ltd.	0.25%
Industrial Manufacturing	**6.32%**
Honda India Power Products Ltd.	2.94%
Lakshmi Machine Works Ltd.	2.29%
Pitti Engineering Ltd.	1.09%
Industrial Products	**27.09%**
● KSB Ltd.	4.71%
● SKF India Ltd.	4.26%
● MM Forgings Ltd.	3.96%
Cummins India Ltd.	3.52%
Timken India Ltd.	3.43%
Bharat Forge Ltd.	2.85%
Carborundum Universal Ltd.	2.13%
Kirloskar Pneumatic Co.Ltd.	1.42%
KEI Industries Ltd.	0.81%
Non - Ferrous Metals	**1.94%**
Hindalco Industries Ltd.	1.94%
Petroleum Products	**6.75%**
● Reliance Industries Ltd.	5.35%
Indian Oil Corporation Ltd.	1.41%
Realty	**5.97%**
● Brigade Enterprises Ltd.	4.06%
Puravankara Ltd.	1.91%
Telecom - Services	**6.30%**
● Bharti Airtel Ltd.	6.10%
Bharti Airtel Ltd. Partly Paid Up FV 1.25	0.20%
Transport Services	**15.73%**
● Transport Corporation Of India Ltd.	7.34%
● Blue Dart Express Ltd.	3.54%
Container Corporation Of India Ltd.	3.38%
Gateway Distriparks Ltd.	1.47%
Equity Holdings Total	**97.74%**
Cash & Other Receivables Total	**2.26%**
Grand Total	**100.00%**

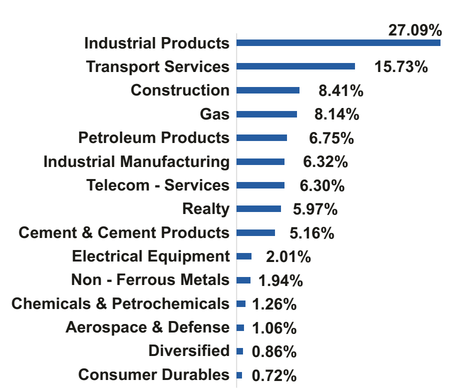
● Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**	Scheme	Nifty Infrastructure TRI*	Nifty 50 TRI**
1 Year	15.24	12.11	10.26	11,519	11,207	11,024
3 Years	18.47	18.53	16.98	16,621	16,647	16,000
5 Years	10.09	9.47	12.63	16,164	15,719	18,116
Since Inception	5.94	2.69	10.93	22,882	14,635	44,309

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Yogesh Patil managing the above scheme from 18th September 2020 and total no. of schemes managed by him is 4. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index. For detailed disclaimer, please refer page no 36

SECTOR ALLOCATION (% of NAV)



SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	17,30,000
Market Value as on July 31, 2022 (₹)	1,25,238	5,14,928	9,05,644	13,80,535	22,89,401	38,15,595
Returns (CAGR) (%)	9.76	26.12	17.01	14.25	12.59	10.37
First Tier Benchmark Returns (CAGR) (%) #	0.38	21.57	15.42	13.19	10.84	7.85
Additional Benchmark Returns (CAGR) (%) ##	2.94	19.66	15.49	14.76	13.74	14.02

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # Nifty Infrastructure TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.

SCHEME FEATURES

Scheme Type: An open ended equity scheme investing in banking & financial companies

Inception/Allotment Date: March 27, 2015

Fund Size:
AUM as on 31/07/2022: ₹ 63.45 Cr
Average AUM for July 2022: ₹ 59.33 Cr

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

First Tier Benchmark: Nifty Financial Services TRI

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Jaiprakash Toshniwal
Total Experience: 12+ years

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 13.9968	₹ 15.1526
IDCW	₹ 13.9944	₹ 15.0708

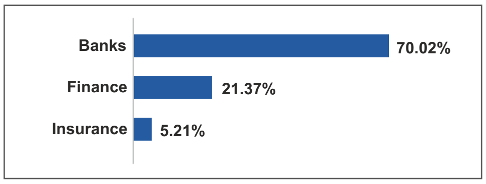
Expense Ratio:
Regular: 2.81% **Direct**: 1.53%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.44 times

Risk Measures:

Standard Deviation	29.44%
Portfolio Beta	0.92
Sharpe Ratio	0.26

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that in 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.

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Banks	**70.02%**
● ICICI Bank Ltd.	19.56%
● HDFC Bank Ltd.	15.02%
● State Bank of India	9.48%
● Axis Bank Ltd.	9.18%
● City Union Bank Ltd.	5.29%
● Karur Vysya Bank Ltd.	4.49%
● The Federal Bank Ltd.	3.81%
● Bank of Baroda	3.18%
Finance	**21.37%**
● Housing Development Finance Corp Ltd.	7.08%
● Sundaram Finance Ltd.	4.01%
● SBI Cards & Payment Services Ltd.	4.01%
MAS Financial Services Ltd.	2.52%
Piramal Enterprises Ltd.	2.12%
Bajaj Finance Ltd.	1.63%
Insurance	**5.21%**
ICICI Prudential Life Insurance Co Ltd.	2.54%
ICICI Lombard General Insurance Co. Ltd.	1.88%
Life Insurance Corporation of India	0.79%
Equity Holdings Total	**96.59%**
Cash & Other Receivables Total	**3.41%**
Grand Total	**100.00%**

● Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	Nifty Financial Services TRI*	Nifty 50 TRI**	Scheme	Nifty Financial Services TRI*	Nifty 50 TRI**
1 Year	7.03	6.73	10.26	10,701	10,671	11,024
3 Years	8.62	11.73	16.98	12,813	13,944	16,000
5 Years	2.63	11.80	12.63	11,387	17,462	18,116
Since Inception	4.68	13.21	11.74	13,997	24,875	22,593

Above returns are as on 31st July, 2022, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Jaiprakash Toshniwal is managing the above scheme from 6th September 2021 and total no. of schemes managed by him is 8. Date of allotment is 27th March'2015. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. 36. For detailed disclaimer, please refer page no 36

SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	-	8,90,000
Market Value as on July 31, 2022 (₹)	1,25,142	4,40,071	7,46,695	11,02,585	-	11,73,353
Returns (CAGR) (%)	9.58	14.27	8.96	7.82	-	7.48
First Tier Benchmark Returns (CAGR) (%) #	3.53	15.85	13.49	14.82	-	14.61
Additional Benchmark Returns (CAGR) (%) ##	2.94	19.66	15.49	14.76	13.74	14.02

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # Nifty Financial Services TRI, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.

SCHEME FEATURES

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

Inception/Allotment Date: December 05, 2002

Fund Size:
AUM as on 31/07/2022: ₹ 59.60 Cr
Average AUM for July 2022: ₹ 52.44 Cr

Load Structure:
Entry 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

First Tier Benchmark: Nifty 50 TRI

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Jaiprakash Toshniwal
Total Experience: 12+ years

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 94.6545	₹ 99.6280
IDCW	₹ 34.9175	₹ 36.7160

Expense Ratio:
Regular: 1.01% **Direct**: 0.20%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.38 times

Risk Measures:
Tracking Error 0.32%

INVESTMENT OBJECTIVE

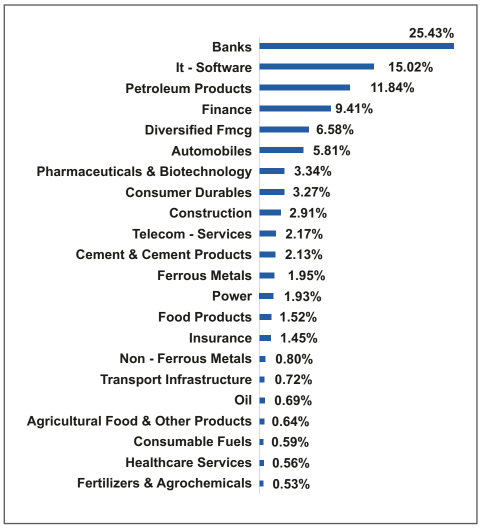
The main investment objective of the fund is to generate returns commensurate with the performance of the index Nifty based on the plans by investing in the respective index stocks subject to tracking errors. However, there is no assurance that the investment objective of the Schemes will be realized.

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	**0.64%**
Tata Consumer Products Ltd.	0.64%
Automobiles	**5.81%**
Maruti Suzuki India Ltd.	1.54%
Mahindra & Mahindra Ltd.	1.47%
Tata Motors Ltd.	1.06%
Bajaj Auto Ltd.	0.68%
Eicher Motors Ltd.	0.57%
Hero MotoCorp Ltd.	0.48%
Banks	**25.43%**
• HDFC Bank Ltd.	8.30%
• ICICI Bank Ltd.	7.52%
• Kotak Mahindra Bank Ltd.	3.51%
State Bank of India	2.68%
Axis Bank Ltd.	2.53%
IndusInd Bank Ltd.	0.89%
Yes Bank Ltd.	0.00%
Cement & Cement Products	**2.13%**
Ultratech Cement Ltd.	0.99%
Grasim Industries Ltd.	0.78%
Shree Cement Ltd.	0.36%
Construction	**2.91%**
• Larsen & Toubro Ltd.	2.91%
Consumable Fuels	**0.59%**
Coal India Ltd.	0.59%
Consumer Durables	**3.27%**
Asian Paints Ltd.	1.98%
Titan Company Ltd.	1.29%
Diversified FMCG	**6.58%**
• ITC Ltd.	3.49%
• Hindustan Unilever Ltd.	3.09%
Ferrous Metals	**1.95%**
Tata Steel Ltd.	1.15%
JSW Steel Ltd.	0.80%
Fertilizers & Agrochemicals	**0.53%**
UPL Ltd.	0.53%
Finance	**9.41%**
• Housing Development Finance Corp Ltd.	5.68%
Bajaj Finance Ltd.	2.54%
Bajaj Finserv Ltd.	1.20%
Food Products	**1.52%**
Nestle India Ltd.	0.91%
Britannia Industries Ltd.	0.61%
Healthcare Services	**0.56%**
Apollo Hospitals Enterprise Ltd.	0.56%
Insurance	**1.45%**
SBI Life Insurance Company Ltd.	0.77%
HDFC Life Insurance Company Ltd.	0.68%
IT - Software	**15.02%**
• Infosys Ltd.	7.48%
• Tata Consultancy Services Ltd.	4.52%
HCL Technologies Ltd.	1.32%
Tech Mahindra Ltd.	0.87%
Wipro Ltd.	0.83%
Non - Ferrous Metals	**0.80%**
Hindalco Industries Ltd.	0.80%
Oil	**0.69%**
Oil & Natural Gas Corporation Ltd.	0.69%
Petroleum Products	**11.84%**
• Reliance Industries Ltd.	11.42%
Bharat Petroleum Corporation Ltd.	0.42%
Pharmaceuticals & Biotechnology	**3.34%**
Sun Pharmaceutical Industries Ltd.	1.34%
Cipla Ltd.	0.70%
Dr. Reddy's Laboratories Ltd.	0.66%
Divi's Laboratories Ltd.	0.64%
Power	**1.93%**
Power Grid Corporation of India Ltd.	0.97%
NTPC Ltd.	0.96%
Telecom - Services	**2.17%**
Bharti Airtel Ltd.	2.17%
Transport Infrastructure	**0.72%**
Adani Ports & Special Economic Zone Ltd.	0.72%
Equity Holdings Total	**99.30%**
Cash & Other Receivables Total	**0.70%**
Grand Total	**100.00%**

• Top 10 holdings

SECTOR ALLOCATION (% of NAV)



SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	NIFTY 50 TRI*	S&P BSE Sensex TRI**	Scheme	NIFTY 50 TRI*	S&P BSE Sensex TRI**
1 Year	9.04	10.26	10.78	10,901	11,024	11,075
3 Years	15.63	16.98	16.72	15,452	16,000	15,893
5 Years	11.14	12.63	13.42	16,955	18,116	18,763
Since Inception	12.67	16.88	17.49	1,04,296	2,14,656	2,37,715

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Jaiprakash Toshniwal is managing the above scheme from 6th September 2021 and total no. of schemes managed by him is 8. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, **Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index. For detailed disclaimer, please refer page no 36.

SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	23,60,000
Market Value as on July 31, 2022 (₹)	1,20,993	4,63,608	8,44,943	13,35,109	22,50,317	79,31,780
Returns (CAGR) (%)	1.82	18.13	14.10	13.29	12.26	11.12
First Tier Benchmark Returns (CAGR) (%) #	2.94	19.66	15.49	14.76	13.74	14.02
Additional Benchmark Returns (CAGR) (%) ##	3.04	19.03	15.63	15.10	13.97	14.40

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # NIFTY 50 TRI, ## S&P BSE SENSEX TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.

LIC MF
S&P BSE SENSEX INDEX FUND
An open-ended scheme replicating/tracking Sensex index

LIC MUTUAL FUND

SCHEME FEATURES

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

Inception/Allotment Date: December 05, 2002

Fund Size:
AUM as on 31/07/2022: ₹ 53.01 Cr
Average AUM for July 2022: ₹ 50.72 Cr

Load Structure:
Entry 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

First Tier Benchmark: S&P BSE Sensex TRI

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Jaiprakash Toshniwal
Total Experience: 12+ years

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 107.1748	₹ 112.6450
IDCW	₹ 36.7349	₹ 37.7682

Expense Ratio:
Regular: 1.08% **Direct**: 0.38%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio: 0.32 times

Risk Measures:
Tracking Error 0.40%

INVESTMENT OBJECTIVE

The main investment objective of the fund is to generate returns commensurate with the performance of the index S&P BSE Sensex 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 Schemes will be realized.

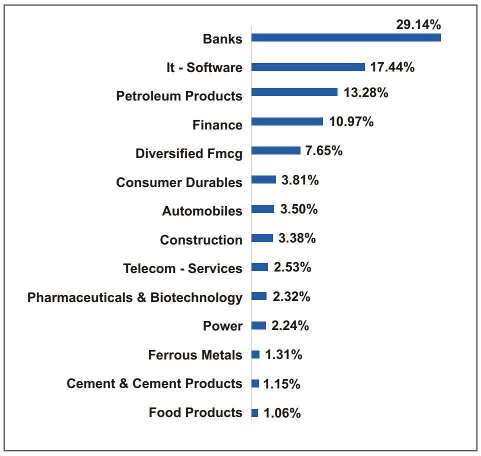
PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Automobiles	**3.50%**
Maruti Suzuki India Ltd.	1.79%
Mahindra & Mahindra Ltd.	1.71%
Banks	**29.14%**
● HDFC Bank Ltd.	9.64%
● ICICI Bank Ltd.	8.74%
● Kotak Mahindra Bank Ltd.	3.65%
State Bank of India	3.11%
Axis Bank Ltd.	3.04%
IndusInd Bank Ltd.	0.96%
Cement & Cement Products	**1.15%**
Ultratech Cement Ltd.	1.15%
Construction	**3.38%**
● Larsen & Toubro Ltd.	3.38%
Consumer Durables	**3.81%**
Asian Paints Ltd.	2.31%
Titan Company Ltd.	1.50%
Diversified FMCG	**7.65%**
● ITC Ltd.	4.06%
● Hindustan Unilever Ltd.	3.59%
Ferrous Metals	**1.31%**
Tata Steel Ltd.	1.31%

Company	% of NAV
Finance	**10.97%**
● Housing Development Finance Corp Ltd.	6.62%
Bajaj Finance Ltd.	2.95%
Bajaj Finserv Ltd.	1.40%
Food Products	**1.06%**
Nestle India Ltd.	1.06%
IT - Software	**17.44%**
● Infosys Ltd.	8.71%
● Tata Consultancy Services Ltd.	5.19%
HCL Technologies Ltd.	1.57%
Tech Mahindra Ltd.	1.00%
Wipro Ltd.	0.96%
Petroleum Products	**13.28%**
● Reliance Industries Ltd.	13.28%
Pharmaceuticals & Biotechnology	**2.32%**
Sun Pharmaceutical Industries Ltd.	1.56%
Dr. Reddy's Laboratories Ltd.	0.76%
Power	**2.24%**
Power Grid Corporation of India Ltd.	1.12%
NTPC Ltd.	1.12%
Telecom - Services	**2.53%**
Bharti Airtel Ltd.	2.53%
Equity Holdings Total	**99.79%**
Cash & Other Receivables Total	**0.21%**
Grand Total	**100.00%**

● Top 10 holdings

SECTOR ALLOCATION (% of NAV)



SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	S&P BSE Sensex TRI*	Nifty 50 TRI**	Scheme	S&P BSE Sensex TRI*	Nifty 50 TRI**
1 Year	9.62	10.78	10.26	10,959	11,075	11,024
3 Years	15.54	16.72	16.98	15,417	15,893	16,000
5 Years	12.09	13.42	12.63	17,687	18,763	18,116
Since Inception	13.38	17.49	16.88	1,18,143	2,37,715	2,14,656

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Jaiprakash Toshniwal is managing the above scheme from 6th September 2021 and total no. of schemes managed by him is 8. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant of the index. For detailed disclaimer, please refer page no 36.

SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	23,60,000
Market Value as on July 31, 2022 (₹)	1,21,011	4,60,580	8,50,514	13,55,793	22,75,330	83,23,252
Returns (CAGR) (%)	1.86	17.64	14.37	13.73	12.47	11.52
First Tier Benchmark Returns (CAGR) (%) #	3.04	19.03	15.63	15.10	13.97	14.40
Additional Benchmark Returns (CAGR) (%) ##	2.94	19.66	15.49	14.76	13.74	14.02

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # S&P BSE SENSEX TRI, ## NIFTY 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time.CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.

LIC MF

NIFTY 50 EXCHANGE TRADED FUND

An open-ended scheme replicating/tracking Nifty 50 index

LIC MUTUAL FUND

SCHEME FEATURES

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

Inception/Allotment Date: November 20, 2015

Fund Size:
AUM as on 31/07/2022: ₹ 641.22 Cr
Average AUM for July 2022: ₹ 609.72 Cr

Load Structure:
Entry Load: Nil **Exit Load:** Nil

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

First Tier Benchmark: Nifty 50 TRI

Minimum Investment (lumpsum):
For Subscription / Redemption of units directly with Mutual Fund : 50,000 units.
For Purchase through Stock Exchange: 1 unit

Fund Manager:
Name: Mr. Jaiprakash Toshniwal
Total Experience: 12+ years

NAV as on July 31, 2022:

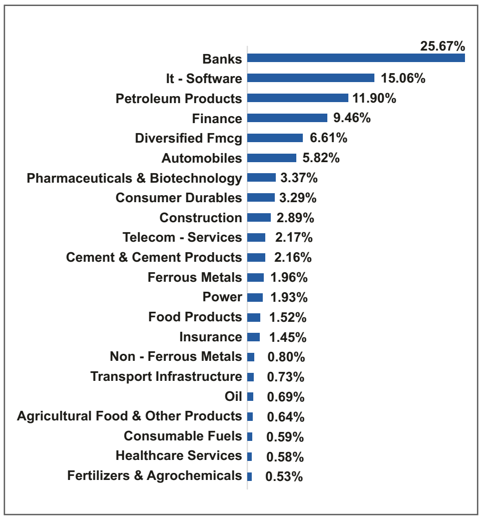
NAV	Regular Plan
Growth	₹ 184.6014

Expense Ratio: **Regular**: 0.10%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.06 times

Risk Measures:
Tracking Error 0.18%

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 50 Index, subject to tracking errors. However there is no assurance that the objective of the scheme will be achieved.

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	**0.64%**
Tata Consumer Products Ltd.	0.64%
Automobiles	**5.82%**
Maruti Suzuki India Ltd.	1.54%
Mahindra & Mahindra Ltd.	1.48%
Tata Motors Ltd.	1.07%
Bajaj Auto Ltd.	0.67%
Eicher Motors Ltd.	0.57%
Hero MotoCorp Ltd.	0.48%
Banks	**25.67%**
● HDFC Bank Ltd.	8.33%
● ICICI Bank Ltd.	7.59%
● Kotak Mahindra Bank Ltd.	3.57%
State Bank of India	2.70%
Axis Bank Ltd.	2.56%
IndusInd Bank Ltd.	0.91%
Yes Bank Ltd.	0.00%
Cement & Cement Products	**2.16%**
Ultratech Cement Ltd.	1.00%
Grasim Industries Ltd.	0.79%
Shree Cement Ltd.	0.36%
Construction	**2.89%**
● Larsen & Toubro Ltd.	2.89%
Consumable Fuels	**0.59%**
Coal India Ltd.	0.59%
Consumer Durables	3.29%
Asian Paints Ltd.	1.98%
Titan Company Ltd.	1.31%
Diversified Fmcg	6.61%
● ITC Ltd.	3.49%
● Hindustan Unilever Ltd.	3.12%
Ferrous Metals	1.96%
Tata Steel Ltd.	1.15%
JSW Steel Ltd.	0.82%
Fertilizers & Agrochemicals	0.53%
UPL Ltd.	0.53%

Company	% of NAV
Finance	**9.46%**
● Housing Development Finance Corp Ltd.	5.68%
Bajaj Finance Ltd.	2.56%
Bajaj Finserv Ltd.	1.21%
Food Products	**1.52%**
Nestle India Ltd.	0.91%
Britannia Industries Ltd.	0.60%
Healthcare Services	**0.58%**
Apollo Hospitals Enterprise Ltd.	0.58%
Insurance	**1.45%**
SBI Life Insurance Company Ltd.	0.77%
HDFC Life Insurance Company Ltd.	0.68%
IT - Software	**15.06%**
● Infosys Ltd.	7.51%
● Tata Consultancy Services Ltd.	4.51%
HCL Technologies Ltd.	1.33%
Tech Mahindra Ltd.	0.88%
Wipro Ltd.	0.83%
Non - Ferrous Metals	**0.80%**
Hindalco Industries Ltd.	0.80%
Oil	**0.69%**
Oil & Natural Gas Corporation Ltd.	0.69%
Petroleum Products	**11.90%**
● Reliance Industries Ltd.	11.49%
Bharat Petroleum Corporation Ltd.	0.42%
Pharmaceuticals & Biotechnology	**3.37%**
Sun Pharmaceutical Industries Ltd.	1.36%
Cipla Ltd.	0.70%
Dr. Reddy's Laboratories Ltd.	0.66%
Divi's Laboratories Ltd.	0.65%
Power	**1.93%**
Power Grid Corporation of India Ltd.	0.97%
NTPC Ltd.	0.96%
Telecom - Services	**2.17%**
Bharti Airtel Ltd.	2.17%
Transport Infrastructure	**0.73%**
Adani Ports & Special Economic Zone Ltd.	0.73%
Equity Holdings Total	**99.81%**
Cash & Other Receivables Total	**0.19%**
Grand Total	**100.00%**

● Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	NIFTY 50 TRI*	S&P BSE Sensex TRI**	Scheme	NIFTY 50 TRI*	S&P BSE Sensex TRI**
1 Year	10.16	10.26	10.78	11,013	11,024	11,075
3 Years	16.83	16.98	16.72	15,940	16,000	15,893
5 Years	12.48	12.63	13.42	18,001	18,116	18,763
Since Inception	13.61	13.82	14.10	23,496	23,778	24,174

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Jaiprakash Toshniwal is managing the above scheme from 6th September 2021 and total no. of schemes managed by him is 8. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, **Additional Benchmark. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.

SCHEME FEATURES

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

Inception/Allotment Date: November 30, 2015

Fund Size:
AUM as on 31/07/2022: ₹ 582.07 Cr
Average AUM for July 2022: ₹ 553.50 Cr

Load Structure:
Entry Load: Nil **Exit Load:** Nil

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

First Tier Benchmark: S&P BSE Sensex TRI

Minimum Investment (lumpsum):
For Subscription / Redemption of units directly with Mutual Fund : 2,000 units.
For Purchase through Stock Exchange: 1 unit

Fund Manager:
Name: Mr. Jaiprakash Toshniwal
Total Experience: 12+ years

NAV as on July 31, 2022:

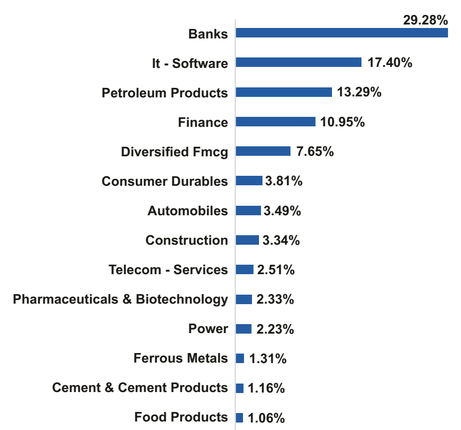
NAV	Regular Plan
Growth	₹ 622.1330

Expense Ratio: **Regular**: 0.10%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.14 times

Risk Measures:
Tracking Error 0.11%

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the S&P BSE SENSEX by holding S&P BSE SENSEX stocks in same proportion, subject to tracking errors. However there is no assurance that the objective of the scheme will be achieved.

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Automobiles	**3.49%**
Maruti Suzuki India Ltd.	1.78%
Mahindra & Mahindra Ltd.	1.71%
Banks	**29.28%**
● HDFC Bank Ltd.	9.63%
● ICICI Bank Ltd.	8.79%
● Kotak Mahindra Bank Ltd.	3.69%
State Bank of India	3.12%
Axis Bank Ltd.	3.07%
IndusInd Bank Ltd.	0.98%
Cement & Cement Products	**1.16%**
Ultratech Cement Ltd.	1.16%
Construction	**3.34%**
● Larsen & Toubro Ltd.	3.34%
Consumer Durables	**3.81%**
Asian Paints Ltd.	2.29%
Titan Company Ltd.	1.52%
Diversified FMCG	**7.65%**
● ITC Ltd.	4.04%
● Hindustan Unilever Ltd.	3.60%
Ferrous Metals	**1.31%**
Tata Steel Ltd.	1.31%

● Top 10 holdings

Company	% of NAV
Finance	**10.95%**
● Housing Development Finance Corp Ltd.	6.59%
Bajaj Finance Ltd.	2.96%
Bajaj Finserv Ltd.	1.40%
Food Products	**1.06%**
Nestle India Ltd.	1.06%
IT - Software	**17.40%**
● Infosys Ltd.	8.68%
● Tata Consultancy Services Ltd.	5.17%
HCL Technologies Ltd.	1.58%
Tech Mahindra Ltd.	1.00%
Wipro Ltd.	0.96%
Petroleum Products	**13.29%**
● Reliance Industries Ltd.	13.29%
Pharmaceuticals & Biotechnology	**2.33%**
Sun Pharmaceutical Industries Ltd.	1.57%
Dr. Reddy's Laboratories Ltd.	0.77%
Power	**2.23%**
Power Grid Corporation of India Ltd.	1.12%
NTPC Ltd.	1.11%
Telecom - Services	**2.51%**
Bharti Airtel Ltd.	2.51%
Equity Holdings Total	**99.78%**
Cash & Other Receivables Total	**0.22%**
Grand Total	**100.00%**

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	S&P BSE Sensex TRI*	Nifty 50 TRI**	Scheme	S&P BSE Sensex TRI*	Nifty 50 TRI**
1 Year	10.60	10.78	10.26	11,057	11,075	11,024
3 Years	16.55	16.72	16.98	15,825	15,893	16,000
5 Years	13.33	13.42	12.63	18,691	18,763	18,116
Since Inception	13.89	13.98	13.71	23,795	23,918	23,542

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Jaiprakash Toshniwal is managing the above scheme from 6th September 2021 and total no. of schemes managed by him is 8. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, **Additional Benchmark. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.

SCHEME FEATURES

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

Inception/Allotment Date: March 17, 2016

Fund Size:
AUM as on 31/07/2022: ₹ 544.24 Cr
Average AUM for July 2022: ₹ 517.73 Cr

Load Structure:
Entry Load: Nil **Exit Load:** Nil

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

First Tier Benchmark: Nifty 100 TRI

Minimum Investment (lumpsum):
For Subscription / Redemption of units directly with Mutual Fund : 2,00,000 units.
For Purchase through Stock Exchange: 1 unit

Fund Manager:
Name: Mr. Jaiprakash Toshniwal
Total Experience: 12+ years

NAV as on July 31, 2022:

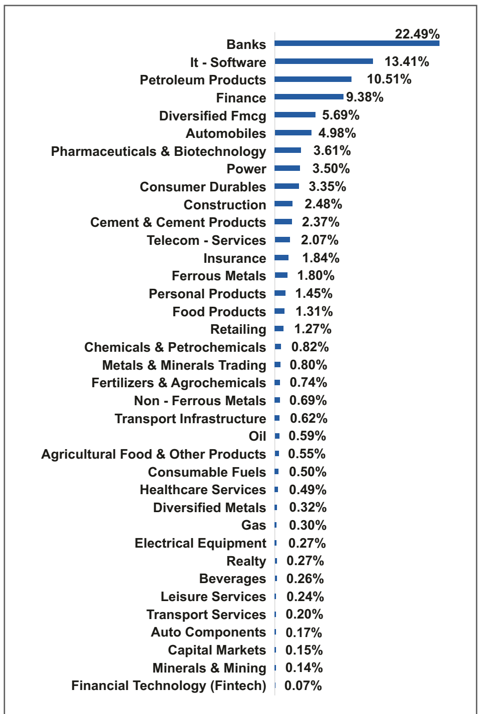
NAV	Regular Plan
Growth	₹ 184.8400

Expense Ratio: **Regular**: 0.28%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.10 times

Risk Measures:
Tracking Error 0.13%

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 100 Index, subject to tracking errors. However there is no assurance that the objective of the scheme will be achieved.

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	**0.55%**
Tata Consumer Products Ltd.	0.55%
Auto Components	**0.17%**
Bosch Ltd.	0.17%
Automobiles	**4.98%**
Maruti Suzuki India Ltd.	1.32%
Mahindra & Mahindra Ltd.	1.26%
Tata Motors Ltd.	0.91%
Bajaj Auto Ltd.	0.58%
Eicher Motors Ltd.	0.49%
Hero MotoCorp Ltd.	0.42%
Banks	**22.49%**
● HDFC Bank Ltd.	7.16%
● ICICI Bank Ltd.	6.48%
● Kotak Mahindra Bank Ltd.	3.04%
State Bank of India	2.31%
Axis Bank Ltd.	2.17%
IndusInd Bank Ltd.	0.77%
Bank of Baroda	0.25%
Bandhan Bank Ltd.	0.22%
Punjab National Bank	0.11%
Yes Bank Ltd.	0.00%
Beverages	**0.26%**
United Spirits Ltd.	0.26%
Capital Markets	**0.15%**
HDFC Asset Management Company Ltd.	0.15%
Cement & Cement Products	**2.37%**
Ultratech Cement Ltd.	0.86%
Grasim Industries Ltd.	0.67%
Ambuja Cements Ltd.	0.31%
Shree Cement Ltd.	0.31%
ACC Ltd.	0.21%
Chemicals & Petrochemicals	**0.82%**
Pidilite Industries Ltd.	0.42%
SRF Ltd.	0.40%
Construction	**2.48%**
● Larsen & Toubro Ltd.	2.48%
Consumable Fuels	**0.50%**
Coal India Ltd.	0.50%
Consumer Durables	**3.35%**
Asian Paints Ltd.	1.70%
Titan Company Ltd.	1.12%
Havells India Ltd.	0.36%
Berger Paints (I) Ltd.	0.17%
Diversified FMCG	**5.69%**
● ITC Ltd.	3.01%
● Hindustan Unilever Ltd.	2.68%
Diversified Metals	**0.32%**
Vedanta Ltd.	0.32%
Electrical Equipment	**0.27%**
Siemens Ltd.	0.27%
Ferrous Metals	**1.80%**
Tata Steel Ltd.	0.99%
JSW Steel Ltd.	0.69%
Steel Authority of India Ltd.	0.13%
Fertilizers & Agrochemicals	**0.74%**
UPL Ltd.	0.45%
P I Industries Limited	0.28%
Finance	**9.38%**
● Housing Development Finance Corp Ltd.	4.89%
Bajaj Finance Ltd.	2.18%
Bajaj Finserv Ltd.	1.03%
Cholamandalam Investment & Fin Co Ltd.	0.31%
Bajaj Holdings & Investment Ltd.	0.29%
SBI Cards & Payment Services Ltd.	0.27%
Piramal Enterprises Ltd.	0.27%
Muthoot Finance Ltd.	0.13%
Financial Technology (Fintech)	**0.07%**
One 97 Communications Ltd.	0.07%
Food Products	**1.31%**
Nestle India Ltd.	0.79%
Britannia Industries Ltd.	0.52%
Gas	**0.30%**
GAIL (India) Ltd.	0.30%
Healthcare Services	**0.49%**
Apollo Hospitals Enterprise Ltd.	0.49%
Insurance	**1.84%**
SBI Life Insurance Company Ltd.	0.66%
HDFC Life Insurance Company Ltd.	0.58%
ICICI Lombard General Insurance Co. Ltd.	0.35%
ICICI Prudential Life Insurance Co Ltd.	0.24%
IT - Software	**13.41%**
● Infosys Ltd.	6.43%
● Tata Consultancy Services Ltd.	3.88%
HCL Technologies Ltd.	1.14%
Tech Mahindra Ltd.	0.75%
Wipro Ltd.	0.71%
MindTree Ltd.	0.25%
Larsen & Toubro Infotech Ltd.	0.24%
Leisure Services	**0.24%**
Jubilant Foodworks Ltd.	0.24%
Metals & Minerals Trading	**0.80%**
Adani Enterprises Ltd.	0.80%
Minerals & Mining	**0.14%**
NMDC Ltd.	0.14%
Non - Ferrous Metals	**0.69%**
Hindalco Industries Ltd.	0.69%
Oil	**0.59%**
Oil & Natural Gas Corporation Ltd.	0.59%
Personal Products	**1.45%**
Dabur India Ltd.	0.39%
Godrej Consumer Products Ltd.	0.37%
Marico Ltd.	0.30%
Colgate Palmolive (India) Ltd.	0.24%
Procter & Gamble Hygiene&HealthCare Ltd.	0.15%
Petroleum Products	**10.51%**
● Reliance Industries Ltd.	9.84%
Bharat Petroleum Corporation Ltd.	0.36%
Indian Oil Corporation Ltd.	0.32%
Pharmaceuticals & Biotechnology	**3.61%**
Sun Pharmaceutical Industries Ltd.	1.15%
Cipla Ltd.	0.60%
Dr. Reddy's Laboratories Ltd.	0.56%
Divi's Laboratories Ltd.	0.55%
Lupin Ltd.	0.18%
Torrent Pharmaceuticals Ltd.	0.17%
Biocon Ltd.	0.16%
Gland Pharma Ltd.	0.14%
Zydus Lifesciences Ltd.	0.10%
Power	**3.50%**
Adani Transmission Ltd.	0.98%
Adani Green Energy Ltd.	0.86%
Power Grid Corporation of India Ltd.	0.83%
NTPC Ltd.	0.83%
Realty	**0.27%**
DLF Ltd.	0.27%
Retailing	**1.27%**
Avenue Supermarts Ltd.	0.72%
Info Edge (India) Ltd.	0.38%
FSN E-Commerce Ventures Ltd.	0.10%
Zomato Ltd.	0.08%
Telecom - Services	**2.07%**
Bharti Airtel Ltd.	1.86%
Indus Towers Ltd.	0.22%
Transport Infrastructure	**0.62%**
Adani Ports & Special Economic Zone Ltd.	0.62%
Transport Services	**0.20%**
InterGlobe Aviation Ltd.	0.20%
Equity Holdings Total	**99.73%**
Cash & Other Receivables Total	**0.27%**
Grand Total	**100.00%**

● Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	NIFTY 100 TRI*	S&P BSE 100 TRI**	Scheme	NIFTY 100 TRI*	S&P BSE 100 TRI**
1 Year	9.62	9.87	10.37	10,959	10,985	11,034
3 Years	16.75	17.12	17.60	15,905	16,061	16,257
5 Years	11.82	12.16	12.39	17,479	17,747	17,924
Since Inception	14.97	15.36	15.56	24,315	24,854	25,120

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Jaiprakash Toshniwal is managing the above scheme from 6th September 2021 and total no. of schemes managed by him is 8. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, **Additional Benchmark. NA : Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.

LIC MF
NIFTY 8-13 YEAR G-SEC ETF

An Open Ended Scheme replicating/tracking Nifty 8-13 Yr. G-Sec Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk

LIC MUTUAL FUND

SCHEME FEATURES

Scheme Type: An open ended scheme replicating/tracking Nifty 8-13 Yr G-Sec Index. (A Relatively High interest rate risk and Relatively Low Credit Risk)

Inception/Allotment Date: December 24, 2014

Fund Size:
AUM as on 31/07/2022: ₹ 1,219.63 Cr
Average AUM for July 2022: ₹ 1,017.62 Cr

Load Structure:
Entry Load: Nil **Exit Load:** Nil

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

Minimum Investment (lumpsum):
For Subscription / Redemption of units directly with Mutual Fund : 1,00,000 units.

Fund Manager:
Name: Mr. Marzban Irani
Total Experience: 21+ years

Co-Fund Manager:
Name: Mr. Sanjay Pawar
Total Experience: 14+ years

NAV as on July 31, 2022:

NAV	Regular Plan
Growth	₹ 22.0516

Expense Ratio: **Regular**: 0.16%
(for detailed bifurcation on TER, please see page no 36)

Risk Measures:
Tracking Error: 0.43%

Portfolio Metrics:

Average Maturity	9.70 years
Macaulay Duration	7.22 years
Modified Duration	6.96 years
YTM	7.03%

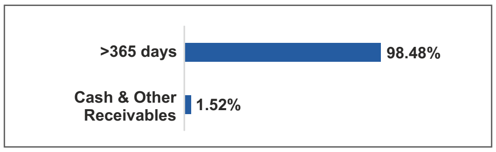
INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 8-13 yr G-Sec Index, subject to tracking errors. However there is no assurance that the objective of the scheme will be achieved.

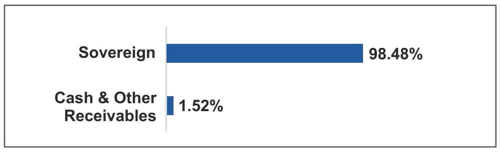
PORTFOLIO AS ON 31.072022

Company	Rating	% of NAV
Government Bond And Treasury Bill		
Government Bond		
6.54% GOVT OF INDIA RED 17-01-2032	SOVEREIGN	48.49%
6.10% GOVT OF INDIA RED 12-07-2031	SOVEREIGN	16.01%
6.64% GOVT OF INDIA RED 16-06-2035	SOVEREIGN	14.70%
6.68% GOVT OF INDIA RED 17-09-2031	SOVEREIGN	10.50%
7.50% GOVT OF INDIA RED 10-08-2034	SOVEREIGN	8.78%
Government Bond Total		**98.48%**
Government Bond And Treasury Bill Total		**98.48%**
Cash & Other Receivables Total		**1.52%**
Grand Total		**100.00%**

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	Nifty 8-13 yr G-Sec*	Crisil 10 year Gilt Index**	Scheme	Nifty 8-13 yr G-Sec*	Crisil 10 year Gilt Index**
1 Year	-0.18	0.14	-1.30	9,982	10,014	9,871
3 Years	3.66	4.05	2.83	11,139	11,265	10,871
5 Years	5.12	5.50	4.25	12,832	13,068	12,313
Since Inception	6.76	7.13	6.20	16,445	16,874	15,796

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Marzban Irani is managing the above scheme from 10th August, 2016 and total no. of schemes managed by him is 5. Also, Mr. Sanjay Pawar is co managing the above scheme from 1st September, 2020 and total no. of schemes managed by him is 10. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available.

LIC MF ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities

LIC MUTUAL FUND

SCHEME FEATURES

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

Inception/Allotment Date: January 25, 2019

Fund Size:
AUM as on 31/07/2022: ₹ 21.24 Cr
Average AUM for July 2022: ₹ 22.22 Cr

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

First Tier Benchmark: Nifty 50 Arbitrage Index

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Jaiprakash Toshniwal (Equity) & Mr. Sanjay Pawar (Debt)
Total Experience: 12+ years & 14+ years respectively

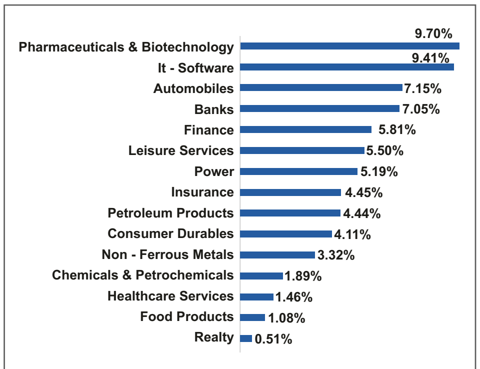
NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 11.4534	₹ 11.7343
Weekly IDCW	₹ 11.1186	₹ 11.0266
Monthly IDCW	₹ 11.1900	₹ 10.6688

Expense Ratio:
Regular: 1.18%; **Direct:** 0.32%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
10.52 times

SECTOR ALLOCATION (% of NAV)



SIP Performance disclaimer:

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # NIFTY 50 Arbitrage Index, ## CRISIL 1 Year T-Bill Index. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.

INVESTMENT OBJECTIVE

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

PORTFOLIO AS ON 31.072022

Company	% of NAV	% of NAV (hedged)
Equity Holdings		
Automobiles	**7.15%**	**-7.18%**
● Tata Motors Ltd.	4.44%	-4.47%
Maruti Suzuki India Ltd.	1.83%	-1.82%
Hero MotoCorp Ltd.	0.88%	-0.88%
Banks	**7.05%**	**-7.09%**
● HDFC Bank Ltd.	5.20%	-5.23%
The Federal Bank Ltd.	1.85%	-1.86%
Chemicals & Petrochemicals	**1.89%**	**-1.91%**
SRF Ltd.	1.89%	-1.91%
Consumer Durables	**4.11%**	**-4.03%**
● Bata India Ltd.	4.11%	-4.03%
Finance	**5.81%**	**-5.86%**
● L&T Finance Holdings Ltd.	5.81%	-5.86%
Food Products	**1.08%**	**-1.09%**
Britannia Industries Ltd.	1.08%	-1.09%
Healthcare Services	**1.46%**	**-1.46%**
Apollo Hospitals Enterprise Ltd.	1.46%	-1.46%
Insurance	**4.45%**	**-4.47%**
● HDFC Life Insurance Company Ltd.	4.45%	-4.47%
IT - Software	**9.41%**	**-9.46%**
● Persistent Systems Ltd.	5.48%	-5.50%
MindTree Ltd.	1.42%	-1.43%
Tech Mahindra Ltd.	1.09%	-1.10%
Larsen & Toubro Infotech Ltd.	0.98%	-0.99%
Wipro Ltd.	0.44%	-0.44%
Leisure Services	**5.50%**	**-5.54%**
● The Indian Hotels Company Ltd.	5.50%	-5.54%
Non - Ferrous Metals	**3.32%**	**-3.35%**
National Aluminium Company Ltd.	3.32%	-3.35%
Petroleum Products	**4.44%**	**-4.32%**
● Indian Oil Corporation Ltd.	4.44%	-4.32%
Pharmaceuticals & Biotechnology	**9.70%**	**-9.75%**
● Granules India Ltd.	5.40%	-5.43%
Zydus Lifesciences Ltd.	3.90%	-3.92%
Divi's Laboratories Ltd.	0.40%	-0.40%
Power	**5.19%**	**-5.23%**
● Tata Power Company Ltd.	5.19%	-5.23%
Realty	**0.51%**	**-0.51%**
Godrej Properties Ltd.	0.51%	-0.51%
Equity Holdings Total	**71.08%**	**-71.23%**
Mutual Fund/Exchange Traded Funds		
Mutual Fund	**26.36%**	
LIC MF Liquid Fund-DR PLN-GR	26.36%	
Mutual Fund Holding Total/ Exchange Traded Funds	**26.36%**	
Cash & Other Receivables Total	**2.56%**	
Grand Total	**100.00%**	

● Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	NIFTY 50 Arbitrage Index*	CRISIL 1 Year T-Bill Index**	Scheme	NIFTY 50 Arbitrage Index*	CRISIL 1 Year T-Bill Index**
1 Year	3.03	3.24	3.02	10,302	10,323	10,301
3 Years	3.53	3.54	4.67	11,097	11,100	11,467
5 Years	NA	NA	NA	NA	NA	NA
Since Inception	3.94	4.17	5.13	11,453	11,541	11,920

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Jaiprakash Toshniwal (equity portfolio) is managing the above scheme from 6th September 2021 & Mr. Sanjay Pawar (debt portfolio) is managing the above scheme from 1st January 2022. Total no. of schemes managed by Mr. Jaiprakash Toshniwal is 8 and by Mr. Sanjay Pawar is 10. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. Since respective schemes have not completed relevant period (3 years or 5 years) after allotment or units were not available throughout the respective period, no returns are available. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Weekly	October, 2019			0.0891
	November, 2021			0.0214
	December, 2021			0.0022
Weekly Direct	March, 2020			0.0901
	April, 2020			0.0268
	May, 2020			0.0485
Monthly	29 October, 2019	10.0000	10.3368	0.0300
	30 December, 2019	10.0000	10.3441	0.0600
	25 February, 2020	10.0000	10.3583	0.0600
Monthly Direct	25 Nov, 2020	10.0000	10.0982	0.0600
	29 Dec, 2020	10.0000	10.0640	0.0600
	28 Jan, 2021	10.0000	10.0477	0.0400

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

SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	-	-	-	4,30,000
Market Value as on July 31, 2022 (₹)	1,21,581	3,76,901	-	-	-	4,55,920
Returns (CAGR) (%)	2.91	3.17	-	-	-	3.37
First Tier Benchmark Returns (CAGR) (%) #	3.28	3.44	-	-	-	3.59
Additional Benchmark Returns (CAGR) (%) ##	3.02	3.77	-	-	-	-

LIC MF
BALANCED ADVANTAGE FUND
An Open-Ended Dynamic Asset Allocation Fund

LIC MUTUAL FUND

SCHEME FEATURES

Scheme Type: An open ended Dynamic Asset Allocation Fund.

Inception/Allotment Date: November 12, 2021

Fund Size:
AUM as on 31/07/2022: ₹ 1,214.20 Cr
Average AUM for July 2022: ₹ 1,181.44 Cr

Load Structure:
Entry Load: Not Applicable
Exit Load:
- 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.

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

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Yogesh Patil (Equity) & Mr. Rahul Singh (Debt)
Total Experience: 18+ years & 15+ years respectively

Co-Fund Manager:
Name: Mr. Jaiprakash Toshniwal (Equity)
Total Experience: 12+ years

NAV as on July 31, 2022:

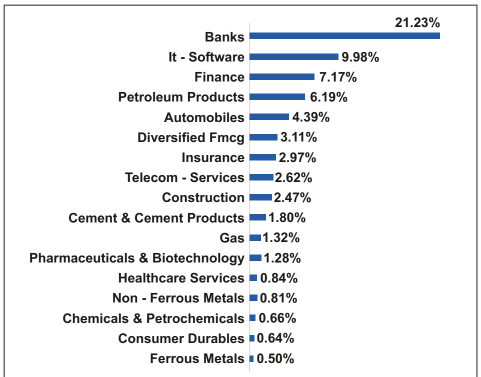
NAV	Regular Plan	Direct Plan
Growth	₹ 10.1081	₹ 10.2416
IDCW	₹ 10.1081	₹ 10.2416

Expense Ratio:
Regular: 2.20%; **Direct:** 0.50%
(for detailed bifurcation on TER, please see page no 36)

Portfolio Metrics:

Average Maturity	3.26 years
Macaulay Duration	2.60 years
Modified Duration	2.48 years
YTM	5.56%

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide capital appreciation/ income to the investor from a dynamic mix of equity, debt and money market instruments. The Scheme seeks to reduce the volatility by diversifying the assets across equity, debt and money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme will be realized.

PORTFOLIO AS ON 31.072022

Company	% of NAV	% of NAV (hedged)
Equity Holdings		
Automobiles	**4.39%**	**-2.11%**
Mahindra & Mahindra Ltd.	2.23%	-0.84%
Eicher Motors Ltd.	1.19%	-0.64%
Maruti Suzuki India Ltd.	0.97%	-0.63%
Banks	**21.23%**	**-7.18%**
● ICICI Bank Ltd.	7.58%	-2.01%
● HDFC Bank Ltd.	5.65%	-1.07%
● Axis Bank Ltd.	3.24%	-0.60%
● State Bank of India	2.73%	-1.56%
Kotak Mahindra Bank Ltd.	2.02%	-1.94%
Cement & Cement Products	**1.80%**	**-0.08%**
Grasim Industries Ltd.	0.93%	
Ultratech Cement Ltd.	0.87%	-0.08%
Chemicals & Petrochemicals	**0.66%**	
SRF Ltd.	0.66%	
Construction	**2.47%**	**-0.44%**
● Larsen & Toubro Ltd.	2.47%	-0.44%
Consumer Durables	**0.64%**	**-0.64%**
Titan Company Ltd.	0.64%	-0.64%
Diversified FMCG	**3.11%**	**-1.71%**
Hindustan Unilever Ltd.	1.58%	-0.66%
ITC Ltd.	1.53%	-1.05%
Ferrous Metals	**0.50%**	**-0.30%**
Tata Steel Ltd.	0.50%	-0.30%
Finance	**7.17%**	**-0.31%**
● Housing Development Finance Corp Ltd.	3.14%	-0.31%
Bajaj Finance Ltd.	2.19%	
Bajaj Holdings & Investment Ltd.	0.68%	
SBI Cards & Payment Services Ltd.	0.63%	
Bajaj Finserv Ltd.	0.53%	
Gas	**1.32%**	
GAIL (India) Ltd.	1.32%	
Healthcare Services	**0.84%**	
Apollo Hospitals Enterprise Ltd.	0.84%	
Insurance	**2.97%**	**-0.54%**
SBI Life Insurance Company Ltd.	1.14%	-0.54%
ICICI Lombard General Insurance Co. Ltd.	0.84%	
ICICI Prudential Life Insurance Co Ltd.	0.56%	
Life Insurance Corporation of India	0.43%	

Company	% of NAV	% of NAV (hedged)
IT - Software	**9.98%**	**-1.40%**
● Infosys Ltd.	5.43%	-0.93%
● Tata Consultancy Services Ltd.	3.10%	-0.23%
HCL Technologies Ltd.	0.95%	-0.24%
Tech Mahindra Ltd.	0.51%	
Non - Ferrous Metals	**0.81%**	
Hindalco Industries Ltd.	0.81%	
Petroleum Products	**6.19%**	**-0.88%**
● Reliance Industries Ltd.	5.65%	-0.88%
Indian Oil Corporation Ltd.	0.53%	
Pharmaceuticals & Biotechnology	**1.28%**	**-0.38%**
Dr. Reddy's Laboratories Ltd.	0.97%	-0.38%
Biocon Ltd.	0.30%	
Telecom - Services	**2.62%**	**-1.30%**
● Bharti Airtel Ltd.	2.62%	-1.30%
Equity Holdings Total	**67.96%**	**-17.24%**
Corporate Debt		
Non-convertible Debentures		
REC Ltd.	2.13%	
Non-convertible Debentures Total	**2.13%**	
Corporate Debt Total	**2.13%**	
Government Bond & Treasury Bill		
Government Bond		
5.63% Govt Of India Red 12-04-2026	2.01%	
5.74% Govt Of India Red 15-11-2026	1.99%	
6.54% Govt Of India Red 17-01-2032	1.96%	
Government Bond Total	**5.96%**	
Treasury Bill		
91 DAYS TBILL RED 25-08-2022	4.10%	
182 DAYS TBILL RED 20-10-2022	4.07%	
182 DAYS TBILL RED 15-09-2022	2.05%	
Treasury Bill Total	**10.22%**	
State Government Bond		
7.59% Karnataka Sdl Red 29-03-2027	2.14%	
State Government Bond Total	**2.14%**	
Government Bond And Treasury Bill Total	**18.31%**	
Cash & Other Receivables Total	**11.59%**	
Grand Total	**100.00%**	

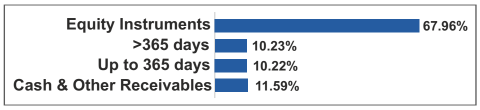
● Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index	Nifty 50 TRI**	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index	Nifty 50 TRI**
6 Months	2.61	0.44	-0.26	10,128	10,021	9,987
1 Year	NA	NA	NA	NA	NA	NA
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception	1.52	-2.56	-6.00	10,108	9,819	9,574

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Yogesh Patil (equity portfolio) is managing the above scheme from 12th November 2021 & Mr. Rahul Singh (debt portfolio) is managing the above scheme from 12th November 2021. Mr. Jaiprakash Toshniwal is co managing the above scheme from 6th June 2022. Total no. of schemes managed by Mr. Yogesh Patil is 4, by Mr. Rahul Singh is 5 & by Mr. Jaiprakash Toshniwal is 8. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.

MATURITY PROFILE (% of NAV)



Portfolio Classification (% of NAV)

Portfolio Classification	% of Net Asset
Gross Equity	67.96%
Derivatives (Hedged)	17.24%
Net Equity	50.72%

LIC MF ULIS (UNIT LINKED INSURANCE SCHEME)

An open-ended insurance linked tax saving scheme

LIC MUTUAL FUND

SCHEME FEATURES

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

Inception/Allotment Date: June 19, 1989

Fund Size:
AUM as on 31/07/2022: ₹ 422.32 Cr
Average AUM for July 2022: ₹ 404.74 Cr

Load Structure:
Entry Load: Nil **Exit Load:** Nil

Liquidity: Repurchase after lock-in period of 3 years from the date of Investment.

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

Minimum Investment (lumpsum):
₹10,000/- under Single Premium Option,
₹10,000/-under Regular Premium-Yearly Option,
₹3,000/-under Regular Premium-Quarterly Option
₹1,000/-under Regular Premium-Monthly Option

Fund Manager:
Name: Mr. Dikshit Mittal (Equity) & Mr. Sanjay Pawar (Debt)
Total Experience: 15+ years & 14+ years respectively

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
IDCW	₹ 26.7320	₹ 28.8683

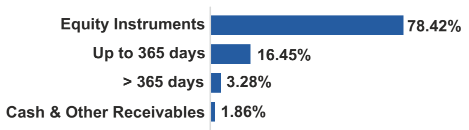
Expense Ratio:
Regular: 2.60%; **Direct:** 1.68%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.22 times

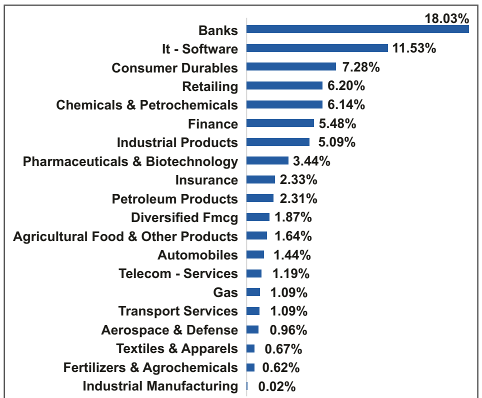
Risk Measures:

Standard Deviation	18.42%
Portfolio Beta	1.22
Sharpe Ratio	0.53

MATURITY PROFILE (% of NAV)



SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

An open ended scheme which seeks to generate long term capital appreciation and offer Tax benefits u/s 80C of the Income Tax Act as well as additional benefits of a life cover.

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Aerospace & Defense	**0.96%**
Bharat Electronics Ltd.	0.96%
Agricultural Food & Other Products	**1.64%**
Tata Consumer Products Ltd.	1.64%
Automobiles	**1.44%**
Maruti Suzuki India Ltd.	1.44%
Banks	**18.03%**
● ICICI Bank Ltd.	7.56%
● HDFC Bank Ltd.	5.28%
Kotak Mahindra Bank Ltd.	1.89%
State Bank of India	1.79%
Axis Bank Ltd.	1.50%
Chemicals & Petrochemicals	**6.14%**
● SRF Ltd.	2.22%
● Vinati Organics Ltd.	2.09%
Atul Ltd.	1.83%
Consumer Durables	**7.28%**
● Titan Company Ltd.	2.33%
Bajaj Electricals Ltd.	1.79%
Asian Paints Ltd.	1.49%
Cera Sanitaryware Ltd.	1.10%
Whirlpool of India Ltd.	0.58%
Diversified FMCG	**1.87%**
Hindustan Unilever Ltd.	1.87%
Fertilizers & Agrochemicals	**0.62%**
P I Industries Limited	0.62%
Finance	**5.48%**
● Bajaj Finance Ltd.	2.73%
Bajaj Finserv Ltd.	1.70%
SBI Cards & Payment Services Ltd.	1.04%
Gas	**1.09%**
Gujarat State Petronet Ltd.	1.09%
Industrial Manufacturing	**0.02%**
Pitti Engineering Ltd.	0.02%
Industrial Products	**5.09%**
KSB Ltd.	1.33%
Carborundum Universal Ltd.	1.01%
SKF India Ltd.	1.01%

Company	% of NAV
RHI Magnesita India Ltd.	0.92%
MM Forgings Ltd.	0.83%
Insurance	**2.33%**
ICICI Lombard General Insurance Co. Ltd.	1.02%
ICICI Prudential Life Insurance Co Ltd.	0.99%
Life Insurance Corporation of India	0.32%
IT - Software	**11.53%**
● Infosys Ltd.	6.64%
● Tata Consultancy Services Ltd.	3.68%
Mphasis Ltd.	1.21%
Petroleum Products	**2.31%**
● Reliance Industries Ltd.	2.31%
Pharmaceuticals & Biotechnology	**3.44%**
Divi's Laboratories Ltd.	1.42%
Alkem Laboratories Ltd.	1.10%
Gland Pharma Ltd.	0.91%
Retailing	**6.20%**
● Avenue Supermarts Ltd.	3.30%
Trent Ltd.	1.65%
Aditya Birla Fashion and Retail Ltd.	1.25%
Telecom - Services	**1.19%**
Bharti Airtel Ltd.	1.15%
Bharti Airtel Ltd. Partly Paid Up FV 1.25	0.04%
Textiles & Apparels	**0.67%**
Himatsingka Seide Ltd.	0.67%
Transport Services	**1.09%**
Container Corporation Of India Ltd.	1.09%
Equity Holdings Total	**78.42%**
Government Bond And Treasury Bill	
Government Bond	
7.35% Govt Of India Red 22-06-2024	1.21%
5.74% Govt Of India Red 15-11-2026	1.15%
5.63% Govt Of India Red 12-04-2026	0.92%
Government Bond Total	3.28%
Treasury Bill	
91 Days Tbill Red 22-09-2022	16.45%
Treasury Bill Total	16.45%
Government Bond & Treasury Bill Total	19.73%
Cash & Other Receivables Total	1.86%
Grand Total	100.00%

● Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	7.74	7.33	10.26	10,772	10,731	11,024
3 Years	14.00	14.90	16.98	14,812	15,163	16,000
5 Years	9.58	10.97	12.63	15,795	16,826	18,116
Since Inception	9.72	NA	NA	2,16,340	NA	NA

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Reinvestment of Income Distribution cum Capital Withdrawal option. Mr. Dikshit Mittal (equity portfolio) is managing the above scheme from 6th June 2022 & Mr. Sanjay Pawar (debt portfolio) is managing the above scheme from 1st January 2022. Total no. of schemes managed by Mr. Dikshit Mittal is 1 and by Mr. Sanjay Pawar is 10. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available. NA : Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.

SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception*
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	30,60,000
Market Value as on July 31, 2022 (₹)	1,20,955	4,50,344	8,11,001	12,52,182	20,79,114	67,87,937
Returns (CAGR) (%)	1.75	15.97	12.39	11.46	10.75	5.74
First Tier Benchmark Returns (CAGR) (%) #	3.17	15.09	13.02	12.61	12.47	NA
Additional Benchmark Returns (CAGR) (%) ##	2.94	19.66	15.49	14.76	13.74	14.02

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # Crisil Hybrid 35 + 65 - Aggressive Index, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the 15th Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Re-investment of income distribution cum capital withdrawal. Load is not taken into consideration for computation of performance. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. * Scheme data & TRI value of the Index are not available for since inception, hence performance for such period is not available.

SCHEME FEATURES

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

Inception/Allotment Date: January 01, 1991

Fund Size:
AUM as on 31/07/2022: ₹ 432.52 Cr
Average AUM for July 2022: ₹ 419.41 Cr

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

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

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Karan Doshi (Equity) & Mr. Sanjay Pawar (Debt)
Total Experience: 8+ years & 14+ years respectively

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 133.5116	₹ 146.8375
IDCW	₹ 13.9104	₹ 15.8218

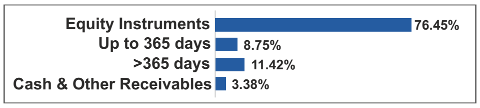
Expense Ratio:
Regular: 2.54%; **Direct:** 1.43%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio:
0.19 times

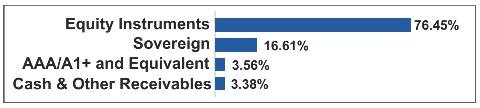
Risk Measures:

Standard Deviation	15.33%
Portfolio Beta	0.99
Sharpe Ratio	0.34

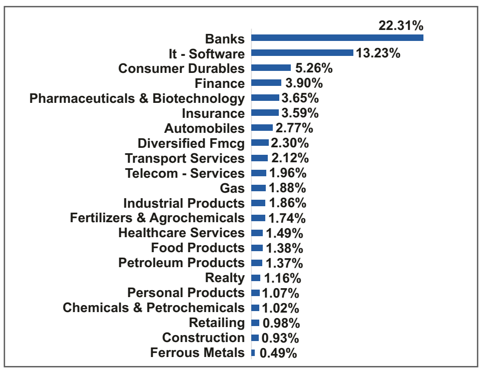
MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

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

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Automobiles	**2.77%**
Maruti Suzuki India Ltd.	1.57%
Mahindra & Mahindra Ltd.	0.78%
Eicher Motors Ltd.	0.42%
Banks	**22.31%**
● ICICI Bank Ltd.	9.06%
● HDFC Bank Ltd.	5.98%
● State Bank of India	2.63%
● Axis Bank Ltd.	2.27%
Kotak Mahindra Bank Ltd.	1.32%
City Union Bank Ltd.	1.06%
Chemicals & Petrochemicals	**1.02%**
SRF Ltd.	1.02%
Construction	**0.93%**
Ashoka Buildcon Ltd.	0.93%
Consumer Durables	**5.26%**
● Asian Paints Ltd.	1.83%
Titan Company Ltd.	1.63%
Kansai Nerolac Paints Ltd.	1.17%
Metro Brands Ltd.	0.42%
Relaxo Footwears Ltd.	0.21%
Diversified FMCG	**2.30%**
● Hindustan Unilever Ltd.	2.30%
Ferrous Metals	**0.49%**
Tata Steel Ltd.	0.49%
Fertilizers & Agrochemicals	**1.74%**
Coromandel International Ltd.	1.74%
Finance	**3.90%**
SBI Cards & Payment Services Ltd.	1.49%
Housing Development Finance Corp Ltd.	1.40%
Sundaram Finance Ltd.	1.01%
Food Products	**1.38%**
Nestle India Ltd.	1.38%
Gas	**1.88%**
GAIL (India) Ltd.	0.97%
Gujarat Gas Ltd.	0.92%
Healthcare Services	**1.49%**
Apollo Hospitals Enterprise Ltd.	1.49%
Industrial Products	**1.86%**
Bharat Forge Ltd.	1.19%
Timken India Ltd.	0.67%
Insurance	**3.59%**
SBI Life Insurance Company Ltd.	1.43%
ICICI Lombard General Insurance Co. Ltd.	1.07%
ICICI Prudential Life Insurance Co Ltd.	0.92%
Life Insurance Corporation of India	0.17%

Company	% of NAV
IT - Software	**13.23%**
● Infosys Ltd.	6.37%
● Tata Consultancy Services Ltd.	3.95%
Mphasis Ltd.	1.05%
HCL Technologies Ltd.	1.04%
Birlasoft Ltd.	0.82%
Personal Products	**1.07%**
Dabur India Ltd.	1.07%
Petroleum Products	**1.37%**
● Reliance Industries Ltd.	1.37%
Pharmaceuticals & Biotechnology	**3.65%**
● Biocon Ltd.	2.04%
Alkem Laboratories Ltd.	0.87%
Dr. Reddy's Laboratories Ltd.	0.74%
Realty	**1.16%**
Brigade Enterprises Ltd.	1.16%
Retailing	**0.98%**
Trent Ltd.	0.98%
Telecom - Services	**1.96%**
● Bharti Airtel Ltd.	1.91%
Bharti Airtel Ltd. Partly Paid UP FV 1.25	0.05%
Transport Services	**2.12%**
Transport Corporation Of India Ltd.	1.46%
Container Corporation Of India Ltd.	0.66%
Equity Holdings Total	**76.45%**
Corporate Debt	
Non-convertible Debentures	
Housing Development Finance Corp Ltd.	2.32%
Export Import Bank of India	1.23%
NTPC Ltd.	0.01%
Non-convertible Debentures Total	**3.56%**
Corporate Debt Total	**3.56%**
Government Bond And Treasury Bill	
Government Bond	
7.38% GOVT OF INDIA RED 20-06-2027	3.55%
5.74% GOVT OF INDIA RED 15-11-2026	3.36%
6.84% GOVT OF INDIA RED 19-12-2022	3.27%
7.35% GOVT OF INDIA RED 22-06-2024	1.18%
5.63% GOVT OF INDIA RED 12-04-2026	0.56%
6.54% GOVT OF INDIA RED 17-01-2032	0.44%
Government Bond Total	**12.36%**
Treasury Bill	
91 DAYS TBILL RED 22-09-2022	4.24%
Treasury Bill Total	**4.24%**
Government Bond And Treasury Bill Total	**16.61%**
Cash & Other Receivables Total	**3.38%**
Grand Total	**100.00%**

● Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	1.91	7.33	10.26	10,190	10,731	11,024
3 Years	9.62	14.90	16.98	13,168	15,163	16,000
5 Years	7.20	10.97	12.63	14,156	16,826	18,116
Since Inception	8.55	NA	14.44	1,33,512	NA	7,10,378

Above returns as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Karan Doshi (Equity Portfolio) is managing the above scheme from 6th june 2022 & Mr. Sanjay Pawar (debt portfolio) is managing the above scheme from 1st January 2022. Total no. of schemes managed by Mr. Karan Doshi is 3 and by Mr. Sanjay Pawar is 10. Past performance may or may not be sustained in future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. For complete detailed, please refer page no 36.

SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception*
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	28,20,000
Market Value as on July 31, 2022 (₹)	1,18,985	4,13,181	7,42,497	11,25,786	18,31,077	95,38,755
Returns (CAGR) (%)	-1.85	9.68	8.73	8.42	8.31	9.26
First Tier Benchmark Returns (CAGR) (%) #	3.17	15.09	13.02	12.61	12.47	NA
Additional Benchmark Returns (CAGR) (%) ##	2.94	19.66	15.49	12.76	13.74	14.02

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # Crisil Hybrid 35 + 65 -Aggressive Index, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. NA: Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index. * Scheme data & TRI value of the Index are not available for since inception, hence performance for such period is not available.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Regular	May 27, 2022	10.0000	13.5267	0.1000
	June 24, 2022	10.0000	13.1137	0.1000
	July 26, 2022	10.0000	13.5482	0.1000
Direct	May 27, 2022	10.0000	15.3293	0.1000
	June 24, 2022	10.0000	14.8871	0.1000
	July 26, 2022	10.0000	15.4088	0.1000

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

LIC MF CHILDRENS GIFT FUND

An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

LIC MUTUAL FUND

SCHEME FEATURES

Scheme Type: An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

Inception/Allotment Date: November 12, 2001

Fund Size:
AUM as on 31/01/2022: ₹ 13.48 Cr
Average AUM for July 2022: ₹ 13.01 Cr

Load Structure:
Entry Load: Nil
Exit Load: Nil

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

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

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Karan Doshi (Equity) & Mr. Sanjay Pawar (Debt)
Total Experience: 8+ years & 14+ years respectively

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 23.3000	₹ 25.4590

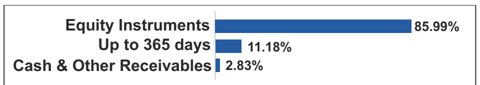
Expense Ratio:
Regular: 2.51%; **Direct:** 1.89%
(for detailed bifurcation on TER, please see page no 36)

Annual Portfolio Turnover Ratio: 0.19 times

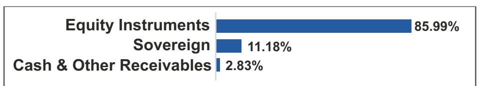
Risk Measures (Equity portion):

Standard Deviation	16.91%
Portfolio Beta	1.11
Sharpe Ratio	0.42

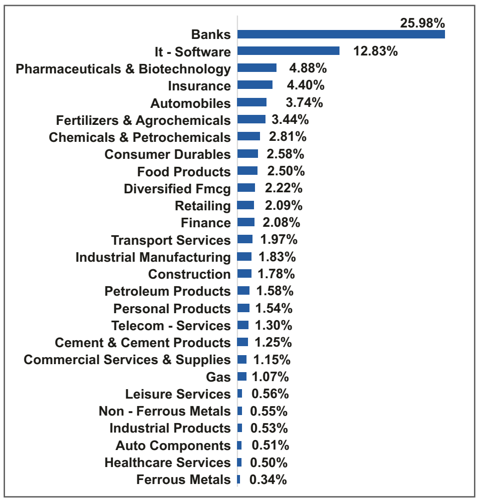
MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities. However there can be no assurance that the investment objective of the scheme will be achieved.

PORTFOLIO AS ON 31.07.2022

Company	% of NAV
Equity Holdings	
Auto Components	**0.51%**
Samvardhana Motherson International Ltd.	0.32%
Motherson Sumi Wiring India Ltd.	0.19%
Automobiles	**3.74%**
Eicher Motors Ltd.	1.39%
Maruti Suzuki India Ltd.	1.25%
Tata Motors Ltd.	1.10%
Banks	**25.98%**
● ICICI Bank Ltd.	9.41%
● HDFC Bank Ltd.	5.98%
● State Bank of India	3.57%
● Axis Bank Ltd.	3.08%
● City Union Bank Ltd.	2.07%
Kotak Mahindra Bank Ltd.	1.87%
Cement & Cement Products	**1.25%**
Ultratech Cement Ltd.	1.25%
Chemicals & Petrochemicals	**2.81%**
SRF Ltd.	1.79%
NOCIL Ltd.	1.01%
Commercial Services & Supplies	**1.15%**
Quess Corp Ltd.	1.15%
Construction	**1.78%**
Larsen & Toubro Ltd.	1.78%
Consumer Durables	**2.58%**
Kansai Nerolac Paints Ltd.	1.04%
Asian Paints Ltd.	0.99%
Century Plyboards (India) Ltd.	0.55%
Diversified FMCG	**2.22%**
● Hindustan Unilever Ltd.	2.22%
Ferrous Metals	**0.34%**
Tata Steel Ltd.	0.34%
Fertilizers & Agrochemicals	**3.44%**
● Coromandel International Ltd.	2.12%
P I Industries Limited	1.31%
Finance	**2.08%**
● Housing Development Finance Corp Ltd.	2.08%
Food Products	**2.50%**
Nestle India Ltd.	1.36%
Britannia Industries Ltd.	1.13%
Gas	**1.07%**
GAIL (India) Ltd.	1.07%
Healthcare Services	**0.50%**
Apollo Hospitals Enterprise Ltd.	0.50%
Industrial Manufacturing	**1.83%**
Elecon Engineering Company Ltd.	1.03%
Honda India Power Products Ltd.	0.80%
Industrial Products	**0.53%**
Carborundum Universal Ltd.	0.53%
Insurance	**4.40%**
SBI Life Insurance Company Ltd.	2.00%
ICICI Lombard General Insurance Co. Ltd.	1.26%
ICICI Prudential Life Insurance Co Ltd.	1.14%
IT - Software	**12.83%**
● Infosys Ltd.	7.26%
● Tata Consultancy Services Ltd.	4.05%
Birlasoft Ltd.	0.88%
HCL Technologies Ltd.	0.65%
Leisure Services	**0.56%**
Devyani International Ltd.	0.56%
Non - Ferrous Metals	**0.55%**
Hindalco Industries Ltd.	0.55%
Personal Products	**1.54%**
Dabur India Ltd.	1.54%
Petroleum Products	**1.58%**
Reliance Industries Ltd.	1.58%
Pharmaceuticals & Biotechnology	**4.88%**
Dr. Reddy's Laboratories Ltd.	1.31%
Biocon Ltd.	1.16%
Alkem Laboratories Ltd.	1.15%
Gland Pharma Ltd.	0.76%
Torrent Pharmaceuticals Ltd.	0.49%
Retailing	**2.09%**
Aditya Birla Fashion and Retail Ltd.	1.19%
Trent Ltd.	0.90%
Telecom - Services	**1.30%**
Bharti Airtel Ltd.	1.26%
Bharti Airtel Ltd. PARTLY PAID UP FV 1.25	0.04%
Transport Services	**1.97%**
Container Corporation Of India Ltd.	1.97%
Equity Holdings Total	**85.99%**
Government Bond And Treasury Bill	
Government Bond	
6.84% GOVT OF INDIA RED 19-12-2022	7.50%
Government Bond Total	**7.50%**
Treasury Bill	
91 DAYS TBILL RED 22-09-2022	3.68%
Treasury Bill Total	**3.68%**
Government Bond & Treasury Bill Total	**11.18%**
Cash & Other Receivables Total	**2.83%**
Grand Total	**100.00%**

● Top 10 holdings

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**	Scheme	CRISIL Hybrid 35+65 - Aggressive Index*	Nifty 50 TRI**
1 Year	3.95	7.33	10.26	10,394	10,731	11,024
3 Years	11.54	14.90	16.98	13,871	15,163	16,000
5 Years	5.79	10.97	12.63	13,249	16,826	18,116
Since Inception	4.17	NA	16.25	23,300	NA	2,26,442

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Karan Doshi (equity portfolio) is managing the above scheme from 7th January 2021 & Mr. Sanjay Pawar (debt portfolio) is managing the above scheme from 1st January 2022. Total no. of schemes managed by Mr. Karan Doshi is 3 & by Mr. Sanjay Pawar is 10. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.

SIP PERFORMANCE

SIP Investments	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	24,90,000
Market Value as on July 31, 2022 (₹)	1,20,076	4,23,713	7,56,960	11,20,789	18,40,289	45,11,612
Returns (CAGR) (%)	0.14	11.50	9.53	8.29	8.41	5.40
First Tier Benchmark Returns (CAGR) (%) #	3.17	15.09	13.02	12.61	12.47	NA
Additional Benchmark Returns (CAGR) (%) ##	2.94	19.66	15.49	14.76	13.74	14.02

Above returns are as on 31st July, 2022. Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 Aggressive Index, ## NIFTY 50 TRI. Assuming ₹ 10,000/- invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. The performance of the scheme is benchmarked to the Total Return variant of the index.

LIC MF
DEBT HYBRID FUND

An open-ended hybrid scheme investing predominantly in debt instruments

LIC MUTUAL FUND

SCHEME FEATURES

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

Inception/Allotment Date: June 01, 1998

Fund Size:
AUM as on 31/07/2022: ₹ 64.58 Cr
Average AUM for July 2022: ₹ 64.21 Cr

Load Structure:
Entry Load - NIL
Exit Load

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

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

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Sanjay Pawar (Debt) & Mr. Karan Doshi (Equity);
Total Experience: 14+ years & 8+ years respectively

NAV as on July 31, 2022:

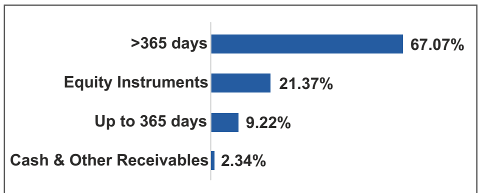
NAV	Regular Plan	Direct Plan
Growth	₹67.4766	₹72.7311
Monthly IDCW	₹11.5632	₹11.6775
Quarterly IDCW	₹11.8527	₹14.6668
Yearly IDCW	₹12.1069	₹13.0560

Expense Ratio:
Regular: 2.25%; **Direct:** 1.34%
(for detailed bifurcation on TER, please see page no 36)

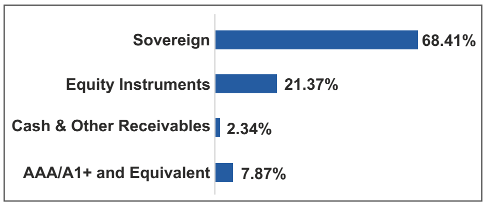
Portfolio Metrics:

Average Maturity	3.64 years
Macaulay Duration	3.19 years
Modified Duration	3.07 years
YTM	6.74%

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate regular income by investing mainly in a portfolio of quality debt securities and money market instruments. It also seeks to generate capital appreciation by investing some percentage in a mix of equity instruments. However, there is no assurance that the investment objective of the Schemes will be realized.
The Dhanvarsha - 12 Scheme has been converted into an open-ended monthly income plan w.e.f. 1/6/03.

PORTFOLIO AS ON 31.072022

Company	% of NAV
Equity Holdings	
Automobiles	**1.52%**
• Mahindra & Mahindra Ltd.	1.52%
Banks	**6.88%**
• ICICI Bank Ltd.	5.03%
• HDFC Bank Ltd.	1.84%
Diversified FMCG	**1.93%**
• Hindustan Unilever Ltd.	1.93%
Food Products	**1.71%**
• Nestle India Ltd.	1.71%
IT - Software	**6.60%**
• Infosys Ltd.	4.64%
• Larsen & Toubro Infotech Ltd.	1.17%
• Tech Mahindra Ltd.	0.78%
Petroleum Products	**1.73%**
• Reliance Industries Ltd.	1.73%
Pharmaceuticals & Biotechnology	**0.21%**
Abbott India Ltd.	0.21%
Telecom - Services	**0.79%**
• Bharti Airtel Ltd.	0.76%
• Bharti Airtel Ltd. Partly Paid Up Fv 1.25	0.03%

• Top 10 holdings

Company	% of NAV
Equity Holdings Total	**21.37%**
Corporate Debt	
Non-convertible Debentures	
Housing Development Finance Corp Ltd.	7.77%
NTPC Ltd.	0.10%
Non-convertible Debentures Total	**7.87%**
Corporate Debt Total	**7.87%**
Government Bond And Treasury Bill	
Government Bond	
5.74% Govt Of India Red 15-11-2026	29.98%
7.38% Govt Of India Red 20-06-2027	15.84%
7.32% Govt Of India Red 28-01-2024	7.84%
5.63% Govt Of India Red 12-04-2026	4.54%
8.30% Govt Of India Red 02-07-2040	1.00%
Government Bond Total	**59.19%**
Treasury Bill	
91 Days Tbill Red 22-09-2022	9.22%
Treasury Bill Total	**9.22%**
Government Bond & Treasury Bill Total	**68.41%**
Cash & Other Receivables Total	**2.34%**
Grand Total	**100.00%**

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Hybrid 85+15 -Conservative Index*	CRISIL 10 year Gilt Index**	Scheme	CRISIL Hybrid 85+15 -Conservative Index*	CRISIL 10 year Gilt Index**
1 Year	3.28	3.07	-1.30	10,327	10,306	9,871
3 Years	6.59	8.11	2.83	12,110	12,633	10,871
5 Years	5.88	7.53	4.25	13,305	14,373	12,313
Since Inception	8.22	NA	NA	67,477	NA	NA

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Karan Doshi (equity portfolio) is managing the scheme from 7th January 2021 & Mr. Sanjay Pawar (debt portfolio) is managing the scheme from 1st January 2022. Total no. of schemes managed by Mr. Karan Doshi is 3 & by Mr. Sanjay Pawar is 10. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available. The performance of the scheme is benchmarked to the Total Return variant of the index.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Yearly	March 26, 2019	10.0000	10.8612	0.8400
	March 26, 2021	10.0000	11.9994	0.7200
	March 29, 2022	10.0000	12.0757	0.7200
Yearly Direct	March 26, 2019	10.0000	11.3539	0.8400
	March 26, 2021	10.0000	12.7622	0.7200
	March 29, 2022	10.0000	12.9901	0.7200
Monthly	May 25, 2022	10.0000	11.3224	0.0600
	June 27, 2022	10.0000	11.3522	0.0600
	July 25, 2022	10.0000	11.4781	0.0600
Monthly Direct	Feb 25, 2022	10.0000	11.6522	0.0600
	Mar 25, 2022	10.0000	11.6534	0.0600
	Apr 25, 2022	10.0000	11.4860	0.0600
Quarterly	Dec 28, 2021	10.0000	12.2724	0.1800
	Mar 29, 2022	10.0000	12.0064	0.1800
	June 24, 2022	10.0000	11.5428	0.1800
Quarterly Direct	Dec 28, 2017	10.0000	11.2582	0.1500
	March 27, 2018	10.0000	11.0687	0.1500
	June 28, 2018	10.0000	10.8458	0.1500

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

LIC MF
OVERNIGHT FUND

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

LIC MUTUAL FUND

SCHEME FEATURES

Scheme Type: An open-ended debt scheme investing in overnight securities. (A Relatively Low

Inception/Allotment Date: July 18, 2019

Fund Size:
AUM as on 31/07/2022: ₹ 616.45 Cr
Average AUM for July 2022: ₹ 549.84 Cr

Load Structure:
Entry Load: Nil **Exit Load:** Nil

First Tier Benchmark: NIFTY 1D Rate Index

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Rahul Singh
Total Experience: 15+ years

NAV as on July 31, 2022:

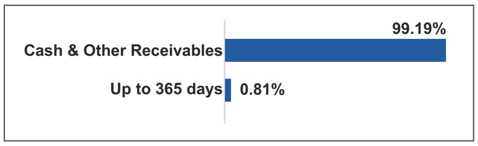
NAV	Regular Plan	Direct Plan
Growth	₹ 1113.1980	₹ 1117.6088
Daily IDCW	-	₹ 1034.0735
Weekly IDCW	₹ 1030.6557	₹ 1001.2569
IDCW	₹ 1113.7697	₹ 1117.3468

Expense Ratio:
Regular: 0.20%; **Direct:** 0.07%
(for detailed bifurcation on TER, please see page no 36)

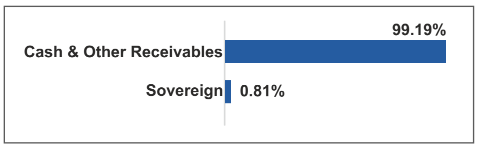
Portfolio Metrics:

Average Maturity	1 day
Macaulay Duration	1 day
Modified Duration	1 day
YTM	4.92%

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity/residual maturity of 1 business day. However, there can be no assurance that the investment objective of the scheme will be achieved.

PORTFOLIO AS ON 31.072022

Company	Rating	% of NAV
Government Bond And Treasury Bill		
Treasury Bill		
182 days TBill RED 04-08-2022	SOVEREIGN	0.81%
Treasury Bill Total		**0.81%**
Government Bond And Treasury Bill Total		**0.81%**
Cash & Other Receivables Total		**99.19%**
Grand Total		**100.00%**

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	NIFTY 1D Rate Index*	CRISIL 1 Year T-Bill Index**	Scheme	NIFTY 1D Rate Index*	CRISIL 1 Year T-Bill Index**
7 Days	4.84	5.08	3.52	10,009	10,010	10,007
15 Days	4.89	5.02	3.40	10,020	10,021	10,014
1 Month	4.84	4.88	6.53	10,041	10,041	10,055
3 Months	4.37	4.51	1.57	10,110	10,114	10,040
6 Months	3.85	4.02	3.21	10,191	10,199	10,159
1 Year	3.54	3.72	3.03	10,354	10,372	10,303
3 Years	3.55	3.72	4.67	11,105	11,159	11,470
5 Years	NA	NA	NA	NA	NA	NA
Since Inception	3.59	3.74	4.70	11,132	11,182	11,497

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Rahul Singh is managing the above scheme from 18th July, 2019 and total no. of schemes managed by him is 5. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. Since respective schemes have not completed relevant period (3 years or 5 years) after allotment or units were not available throughout the respective period, no returns are available. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark. NA: Not Available.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Daily *	June, 2021			1.5200
	July, 2021			4.3968
	August, 2021			2.1850
Daily Direct *	July, 2021			1.0409
	August, 2021			4.0627
	July, 2022			0.8490
Weekly Direct *	May, 2022			3.8517
	June, 2022			3.3873
	July, 2022			3.7900

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

LIC MF
LIQUID FUND
An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.

LIC MUTUAL FUND

SCHEME FEATURES

Scheme Type: An open-ended liquid scheme (A Relatively Low interest rate risk and moderate Credit Risk)

Inception/Allotment Date: March 18, 2002

Fund Size:
AUM as on 31/07/2022: ₹ 5,293.33 Cr
Average AUM for July 2022: ₹ 6,313.83 Cr

Load Structure:
Entry Load: Nil
Exit Load:

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

First Tier Benchmark: CRISIL Liquid Fund BI Index

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Rahul Singh
Total Experience: 15+ years

NAV as on July 31, 2022:

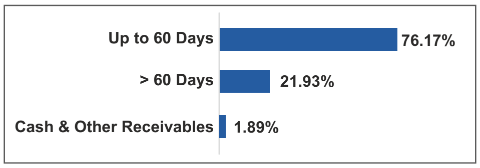
NAV	Regular Plan	Direct Plan
Growth	₹ 3877.6200	₹ 3920.5576
IDCW	₹ 1000.1000	₹ 1013.6000

Expense Ratio:
Regular: 0.31%; **Direct:** 0.17%
(for detailed bifurcation on TER, please see page no 36)

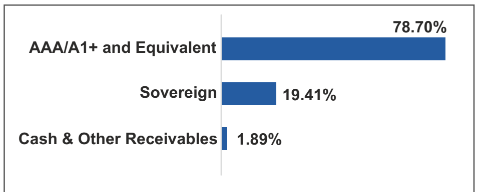
Portfolio Metrics:

Average Maturity	40 days
Macaulay Duration	40 days
Modified Duration	40 days
YTM	5.65%

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

An open ended scheme which seeks to generate reasonable returns with low risk and high liquidity through judicious mix of investment in money market instruments and quality debt instruments. However, there is no assurance that the investment objective of the Schemes will be realized.

PORTFOLIO AS ON 31.072022

Company	Rating	% of NAV
Money Market Instruments		
Certificate of Deposit		
Indian Bank	FITCH A1+	9.92%
Axis Bank Ltd.	CRISIL A1+	8.47%
Canara Bank	CRISIL A1+	8.46%
HDFC Bank Ltd.	CARE A1+	7.51%
IDFC First Bank Ltd.	ICRA A1+	1.89%
Export Import Bank of India	CARE A1+	1.88%
Certificate of Deposit Total		**38.12%**
Commercial Paper		
Reliance Retail Ventures Ltd.	CRISIL A1+	9.34%
Indian Oil Corporation Ltd.	CRISIL A1+	5.65%
National Bk for Agriculture & Rural Dev.	CRISIL A1+	5.63%
Tata Capital Housing Finance Ltd.	CRISIL A1+	4.66%
Cholamandalam Investment & Fin Co Ltd.	CRISIL A1+	3.56%
Godrej Industries Ltd.	ICRA A1+	2.81%
Redington (India) Ltd.	CRISIL A1+	1.88%
NTPC Ltd.	FITCH A1+	1.88%
Hindustan Petroleum Corporation Ltd.	CRISIL A1+	1.88%
HDFC Securities Ltd.	CRISIL A1+	1.87%
Can Fin Homes Ltd.	CRISIL A1+	0.94%
Bajaj Finance Ltd.	CRISIL A1+	0.47%
Commercial Paper Total		**40.57%**
Money Market Instruments Total		**78.70%**
Government Bond And Treasury Bill		
Treasury Bill		
91 DAYS TBILL RED 04-08-2022	SOVEREIGN	3.78%
91 DAYS TBILL RED 29-09-2022	SOVEREIGN	3.75%
91 DAYS TBILL RED 06-10-2022	SOVEREIGN	3.74%
91 DAYS TBILL RED 22-09-2022	SOVEREIGN	3.47%
91 DAYS TBILL RED 13-10-2022	SOVEREIGN	1.87%
91 DAYS TBILL RED 20-10-2022	SOVEREIGN	1.87%
91 DAYS TBILL RED 18-08-2022	SOVEREIGN	0.94%
Treasury Bill Total		**19.41%**
Government Bond And Treasury Bill Total		**19.41%**
Cash & Other Receivables Total		**1.89%**
Grand Total		**100.00%**

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Liquid Fund BI Index*	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Liquid Fund BI Index*	CRISIL 1 Year T-Bill Index**
7 Days	3.96	4.58	3.52	10,008	10,009	10,007
15 Days	3.96	4.45	3.40	10,016	10,018	10,014
1 Month	4.43	4.87	6.53	10,038	10,041	10,055
3 Months	4.19	4.55	1.57	10,106	10,115	10,040
6 Months	3.88	4.30	3.21	10,192	10,213	10,159
1 Year	3.61	4.00	3.03	10,361	10,400	10,303
3 Years	4.03	4.36	4.67	11,260	11,366	11,470
5 Years	5.25	5.41	5.58	12,916	13,018	13,121
Since Inception	6.87	NA	5.87	38,776	NA	31,996

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Rahul Singh is managing the above scheme from 5th October, 2015 and total no. of schemes managed by him is 5. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Daily *	May, 2022			3.0440
	June, 2022			3.6989
	July, 2022			3.6145
Daily Direct *	May, 2022			3.2057
	June, 2022			3.8525
	July, 2022			3.7828

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

SCHEME FEATURES

Scheme Type: An Open Ended Ultra Short Term Debt scheme investing in instruments with Macaulay duration between 3 months - 6 months (Please refer Page No. 43). (A Relatively Low interest rate risk and moderate Credit Risk)

Inception/Allotment Date: November 27, 2019

Fund Size:
AUM as on 31/07/2022: ₹ 43.94 Cr
Average AUM for July 2022: ₹ 56.87 Cr

Load Structure:
Entry Load: Nil **Exit Load:** Nil

First Tier Benchmark: CRISIL Ultra Short Duration Fund BI Index

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Rahul Singh
Total Experience: 15+ years

NAV as on July 31, 2022:

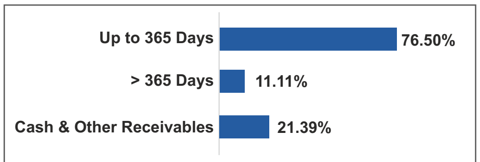
NAV	Regular Plan	Direct Plan
Growth	₹ 1102.4601	₹ 1109.0004
Daily IDCW	₹ 1034.6514	-
Weekly IDCW	₹ 1030.1833	₹ 1038.9353
Monthly IDCW	₹ 1102.4953	₹ 1109.0637

Expense Ratio:
Regular: 0.40%; **Direct:** 0.20%
(for detailed bifurcation on TER, please see page no 36)

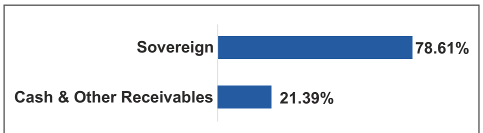
Portfolio Metrics:

Average Maturity	197 days
Macaulay Duration	187 days
Modified Duration	182 days
YTM	5.57%

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate returns through investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months. 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.

PORTFOLIO AS ON 31.072022

Company	Rating	% of NAV
Government Bond		
5.63% GOVT OF INDIA RED 12-04-2026	SOVEREIGN	11.11%
Government Bond Total		**11.11%**
Treasury Bill		
182 DAYS TBILL RED 29-09-2022	SOVEREIGN	45.12%
91 DAYS TBILL RED 29-09-2022	SOVEREIGN	11.28%
182 DAYS TBILL RED 05-01-2023	SOVEREIGN	11.10%
Treasury Bill Total		**67.50%**
Government Bond And Treasury Bill Total		**78.61%**
Cash & Other Receivables Total		**21.39%**
Grand Total		**100.00%**

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Ultra Short Duration Fund BI Index*	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Ultra Short Duration Fund BI Index*	CRISIL 1 Year T-Bill Index**
7 Days	5.01	4.62	3.50	10,005	10,009	10,007
15 Days	4.78	4.28	2.59	10,020	10,018	10,011
1 Month	4.72	5.78	6.58	10,038	10,046	10,052
3 Months	3.43	4.27	1.51	10,085	10,106	10,038
6 Months	3.45	4.43	3.18	10,169	10,217	10,156
1 Year	3.29	4.26	3.02	10,328	10,425	10,301
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception	3.72	4.99	4.30	11,025	11,389	11,190

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Rahul Singh is managing the above scheme from 27th November, 2019 and total no. of schemes managed by him is 5. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since respective schemes have not completed relevant period (3 years or 5 years) after allotment or units were not available throughout the respective period, no returns are available. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Daily *	June, 2021			4.6234
	July, 2021			3.7076
	August, 2021			3.7039
Daily Direct *	February, 2021			3.8764
	April, 2021			6.9087
	May, 2021			1.8320
Weekly *	August, 2021			4.6722
	June, 2022			3.2378
	July, 2022			3.4841
Weekly Direct *	June, 2020			5.8688
	August, 2020			5.4748
	October, 2020			5.7760

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

LIC MF SAVINGS FUND

An open-ended low duration debt scheme investing in instruments with macaulay duration of the portfolio is between 6 months and 12 months (Please refer Page No. 29 of SID) A Relatively Low Interest Rate Risk and Moderate Credit Risk.

LIC MUTUAL FUND

SCHEME FEATURES

Scheme Type: An open ended low duration debt scheme investing in instruments with Macaulay Duration of the portfolio is between 6 months and 12 months (please refer page no 29 of SID). (A Relatively Low interest rate risk and moderate Credit Risk)

Inception/Allotment Date: June 09, 2003

Fund Size:
AUM as on 31/07/2022: ₹ 1,009.25 Cr
Average AUM for July 2022: ₹ 1,237.86 Cr

Load Structure:
Entry Load: Nil
Exit Load: Nil

First Tier Benchmark: CRISIL Low Duration Fund BI Index

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Rahul Singh
Total Experience: 15+ years

NAV as on July 31, 2022:

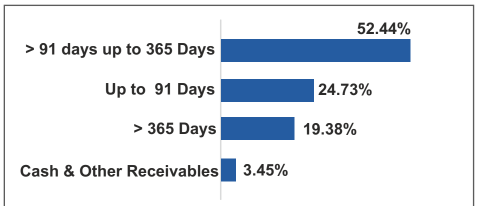
NAV	Regular Plan	Direct Plan
Growth	₹32.6921	₹34.7814
Daily IDCW	₹10.5367	₹10.0500
Weekly IDCW	₹11.2246	₹12.1208
Monthly IDCW	₹11.2727	₹18.1720

Expense Ratio:
Regular: 0.83%; **Direct:** 0.29%
(for detailed bifurcation on TER, please see page no 36)

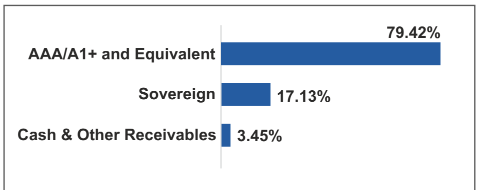
Portfolio Metrics:

Average Maturity	232 days
Macaulay Duration	226 days
Modified Duration	219 days
YTM	6.06%

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate income by investing in a portfolio of quality short term debt securities. However, there is no assurance that the investment objective of the Schemes will be realized.

PORTFOLIO AS ON 31.072022

Company	Rating	% of NAV
Corporate Debt		
Non-convertible Debentures		
REC Ltd.	CRISIL AAA	9.32%
National Housing Bank	CRISIL AAA	5.02%
Oil & Natural Gas Corporation Ltd.	ICRA AAA	5.01%
Indian Oil Corporation Ltd.	CRISIL AAA	4.98%
Bajaj Finance Ltd.	CRISIL AAA	2.58%
Bajaj Housing Finance Ltd.	CRISIL AAA	2.49%
HDB Financial Services Ltd.	CRISIL AAA	1.59%
Non-convertible Debentures Total		**31.00%**
Corporate Debt Total		**31.00%**
Money Market Instruments		
Certificate Of Deposit		
Axis Bank Ltd.	CRISIL A1+	9.73%
Hdfc Bank Ltd.	CARE A1+	9.63%
Canara Bank	CRISIL A1+	4.90%
National Bk For Agriculture & Rural Dev.	CRISIL A1+	2.40%
Export Import Bank Of India	CARE A1+	2.34%
Certificate Of Deposit Total		**29.00%**
Commercial Paper		
HDFC Securities Ltd.	CRISIL A1+	4.92%
Reliance Jio Infocomm Ltd.	CRISIL A1+	4.92%
Export Import Bank Of India	CARE A1+	4.91%
L & T Finance Ltd.	CRISIL A1+	4.67%
Commercial Paper Total		**19.42%**
Money Market Instruments Total		**48.42%**
Government Bond And Treasury Bill		
Treasury Bill		
182 Days Tbill Red 08-12-2022	SOVEREIGN	4.86%
182 Days Tbill Red 05-01-2023	SOVEREIGN	4.83%
182 Days Tbill Red 20-10-2022	SOVEREIGN	2.45%
182 Days Tbill Red 15-12-2022	SOVEREIGN	2.42%
Treasury Bill Total		**14.56%**
State Government Bond		
7.59% Karnataka Sdl Red 29-03-2027	SOVEREIGN	**2.57%**
State Government Bond Total		**2.57%**
Government Bond & Treasury Bill Total		**17.13%**
Cash & Other Receivables Total		**3.45%**
Grand Total		**100.00%**

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Low Duration Fund BI Index*	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Low Duration Fund BI Index*	CRISIL 1 Year T-Bill Index**
7 Days	3.73	4.97	3.50	10,007	10,010	10,007
15 Days	3.23	4.45	2.59	10,013	10,018	10,011
1 Month	4.68	6.56	6.58	10,037	10,052	10,052
3 Months	2.66	3.50	1.51	10,066	10,087	10,038
6 Months	2.95	4.04	3.18	10,145	10,198	10,156
1 Year	2.98	4.01	3.02	10,298	10,400	10,301
3 Years	5.15	5.47	4.67	11,623	11,730	11,467
5 Years	5.12	6.25	5.58	12,833	13,539	13,117
Since Inception	6.38	7.03	5.84	32,692	36,732	29,628

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Rahul Singh is managing the above scheme from 7th September, 2015 and total no. of schemes managed by him is 5. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, **Additional Benchmark.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Daily *	May, 2022			0.0035
	June, 2022			0.0268
	July, 2022			0.0391
Daily Direct *	May, 2022			0.0038
	June, 2022			0.0342
	July, 2022			0.0415
Weekly *	February, 2021			0.0125
	March, 2021			0.0394
	April, 2021			0.0442
Weekly Direct *	May, 2019			0.0641
	February, 2020			0.0287
	March, 2020			0.0056
Monthly	August 27, 2020	10.0000	10.6351	0.0600
	September 29, 2020	10.0000	10.6050	0.0600
	March 25, 2022	10.0000	0.0600	11.1694
Monthly Direct	July 24, 2013	10.0000	10.0500	0.0025
	August 27, 2013	10.0000	10.1434	0.0913
	September 1, 2013	10.0000	10.0631	0.1319

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

SCHEME FEATURES

Scheme Type: An Open Ended Short Term Debt scheme investing in instruments with Macaulay duration between 1 year and 3 years. (please refer page no 37 of SID). (A Moderate interest rate risk and moderate Credit Risk)

Inception/Allotment Date: February 1, 2019

Fund Size:
AUM as on 31/07/2022: ₹ 158.05 Cr
Average AUM for July 2022: ₹ 161.49 Cr

Load Structure:
Entry Load: Nil **Exit Load:** Nil

First Tier Benchmark: CRISIL Short Duration Fund BII Index

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Marzban Irani
Total Experience: 21+ years

Co-Fund Manager:
Name: Mr. Sanjay Pawar
Total Experience: 14+ years

NAV as on July 31, 2022:

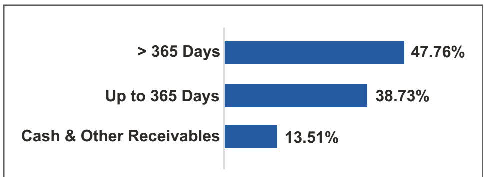
NAV	Regular Plan	Direct Plan
Growth	₹ 12.0416	₹ 12.4922
IDCW	₹ 12.0416	₹ 12.4922

Expense Ratio:
Regular: 1.44%; **Direct:** 0.39%
(for detailed bifurcation on TER, please see page no 36)

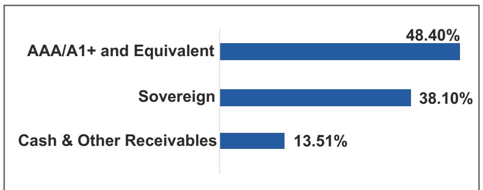
Portfolio Metrics:

Average Maturity	1.55 years
Macaulay Duration	1.44 years
Modified Duration	1.37 years
YTM	6.3%

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

The primary investment objective of the scheme is to generate returns commensurate with risk from a portfolio constituted of Debt securities and/or Money Market instruments. However, there can be no assurance that the investment objective of the scheme will be achieved.

PORTFOLIO AS ON 31.072022

Company	Rating	% of NAV
Non-convertible Debentures		
Small Industries Development Bk of India	ICRA AAA	9.62%
National Bk for Agriculture & Rural Dev.	ICRA AAA	9.47%
Export Import Bank of India	CRISIL AAA	6.72%
Power Grid Corporation of India Ltd.	CRISIL AAA	6.63%
NTPC Ltd.	CRISIL AAA	6.45%
Housing Development Finance Corp Ltd.	ICRA AAA	6.35%
National Housing Bank	CRISIL AAA	3.15%
Non-convertible Debentures Total		**48.40%**
Corporate Debt Total		**48.40%**
Government Bond And Treasury Bill		
Government Bond		
7.32% GOVT OF INDIA RED 28-01-2024	SOVEREIGN	12.82%
7.35% GOVT OF INDIA RED 22-06-2024	SOVEREIGN	6.46%
5.74% GOVT OF INDIA RED 15-11-2026	SOVEREIGN	6.12%
7.38% GOVT OF INDIA RED 20-06-2027	SOVEREIGN	3.24%
Government Bond Total		**28.64%**
Treasury Bill		
182 DAYS TBILL RED 25-08-2022	SOVEREIGN	9.46%
Treasury Bill Total		**9.46%**
Government Bond And Treasury Bill Total		**38.10%**
Cash & Other Receivables Total		**13.51%**
Grand Total		**100.00%**

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Short Duration Fund BII Index*	CRISIL 10 Year Gilt Index**	Scheme	CRISIL Short Duration Fund BII Index*	CRISIL 10 Year Gilt Index**
1 Year	1.35	3.42	-1.30	10,135	10,341	9,871
3 Years	4.53	6.58	2.83	11,420	12,105	10,871
5 Years	NA	NA	NA	NA	NA	NA
Since Inception	5.47	7.08	5.58	12,042	12,696	12,086

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Marzban Irani is managing the above scheme from 1st February, 2019 and total no. of schemes managed by him is 5. Also, Mr. Sanjay Pawar is co managing the above scheme from 1st September, 2020 and total no. of schemes managed by him is 10. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. Since respective schemes have not completed relevant period (3 years or 5 years) after allotment or units were not available throughout the respective period, no returns are available. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark.

SCHEME FEATURES

Scheme Type: An open ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds.
(A Relatively High interest rate risk and Relatively

Inception/Allotment Date: May 31, 2007

Fund Size:
AUM as on 31/072022: ₹ 1,296.63 Cr
Average AUM for July 2022: ₹ 1,302.96 Cr

Load Structure:
Entry Load: Nil **Exit Load:** Nil

First Tier Benchmark: Nifty Banking and PSU Debt Index

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Marzban Irani & Mr. Sanjay Pawar
Total Experience: 21+ years & 14+ years respectively

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan
Growth	₹ 28.4574	₹ 30.2311
Daily IDCW	₹ 10.8239	₹ 12.2321
Weekly IDCW	₹ 10.0570	₹ 10.0595
Monthly IDCW	₹ 10.6505	₹ 11.3855

Expense Ratio:
Regular: 0.83%; **Direct:** 0.28%
(for detailed bifurcation on TER, please see page no 36)

Portfolio Metrics:

Average Maturity	1.15 years
Macaulay Duration	1.08 years
Modified Duration	1.03 years
YTM	6.24%

INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to seek to generate income and capital appreciation by primarily investing in a portfolio of high quality debt and money market securities that are issued by banks, public sector undertakings, public financial institutions and Municipal Bonds. There is no assurance that the investment objective of the Scheme will be realized.

PORTFOLIO AS ON 31.072022

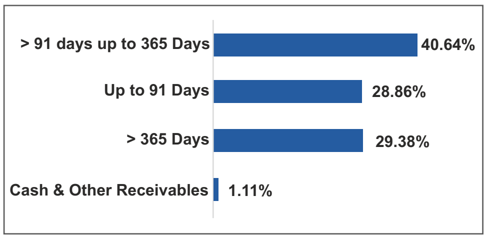
Company	Rating	% of NAV
Corporate Debt		
Non-convertible Debentures		
Indian Railway Finance Corporation Ltd.	CRISIL AAA	7.91%
National Housing Bank	CRISIL AAA	7.34%
Oil & Natural Gas Corporation Ltd.	ICRA AAA	5.78%
Power Grid Corporation Of India Ltd.	CRISIL AAA	5.22%
Housing & Urban Development Corp Ltd.	FITCH AAA	4.06%
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	4.03%
National Bk For Agriculture & Rural Dev.	CRISIL AAA	3.96%
Power Finance Corporation Ltd.	CRISIL AAA	3.95%
Small Industries Development Bk Of India	CARE AAA	3.31%
NTPC Ltd.	CRISIL AAA	3.14%
Small Industries Development Bk Of India	ICRA AAA	2.74%
National Bk For Agriculture & Rural Dev.	ICRA AAA	2.69%
Housing & Urban Development Corp Ltd.	CARE AAA	2.05%
Housing & Urban Development Corp Ltd.	ICRA AAA	1.93%
Export Import Bank Of India	CRISIL AAA	1.23%
Indian Oil Corporation Ltd.	CRISIL AAA	1.20%
Non-convertible Debentures Total		**60.55%**
Corporate Debt Total		**60.55%**
Money Market Instruments		
Certificate Of Deposit		
State Bank Of India	ICRA A1+	3.82%
HDFC Bank Ltd.	CARE A1+	3.73%
Axis Bank Ltd.	CRISIL A1+	1.91%
Certificate Of Deposit Total		9.46%
Commercial Paper		
Export Import Bank Of India	CARE A1+	5.73%
Indian Oil Corporation Ltd.	CRISIL A1+	1.92%
Commercial Paper Total		7.65%
Money Market Instruments Total		17.12%
Government Bond And Treasury Bill		
Government Bond		
7.38% Govt Of India Red 20-06-2027	SOVEREIGN	7.10%
5.63% Govt Of India Red 12-04-2026	SOVEREIGN	4.56%
5.74% Govt Of India Red 15-11-2026	SOVEREIGN	1.87%
Government Bond Total		13.52%
Treasury Bill		
91 Days Tbill Red 04-08-2022	SOVEREIGN	5.40%
91 Days Tbill Red 11-08-2022	SOVEREIGN	1.93%
91 Days Tbill Red 08-09-2022	SOVEREIGN	0.38%
Treasury Bill Total		7.70%
Government Bond And Treasury Bill Total		21.23%
Cash & Other Receivables Total		1.11%
Grand Total		100.00%

SCHEME PERFORMANCE

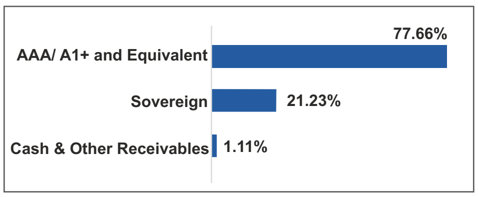
Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	Nifty Banking & PSU Debt Index*	CRISIL 10 year Gilt Index**	Scheme	Nifty Banking & PSU Debt Index*	CRISIL 10 year Gilt Index**
1 Year	2.36	2.52	-1.30	10,235	10,251	9,871
3 Years	5.08	6.31	2.83	11,602	12,012	10,871
5 Years	6.27	6.30	4.25	13,548	13,572	12,313
Since Inception	7.14	8.04	6.38	28,457	32,328	25,557

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Marzban Irani is managing the above scheme from 10th August, 2016 and total no. of schemes managed by him is 5. Also, Mr. Sanjay Pawar is co managing the above scheme from 1st January, 2022 and total no. of schemes managed by him is 10. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, ** Additional Benchmark.

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Daily *	April, 2022			0.0066
	May, 2022			0.0002
	July, 2022			0.0443
Daily Direct *	October, 2020			0.0977
	November, 2020			0.0707
	December, 2020			0.0062
Weekly *	March, 2022			0.0260
	April, 2022			0.0115
	July, 2022			0.0350
Weekly Direct *	March, 2022			0.0310
	April, 2022			0.0125
	July, 2022			0.0491
Monthly	Sept 27, 2021	10.0000	10.5650	0.0600
	Oct 25, 2021	10.0000	10.5138	0.0600
	Nov 25, 2021	10.0000	10.4968	0.0400
Monthly Direct	Oct 28, 2020	10.0000	10.8833	0.0600
	Nov 25, 2020	10.0000	10.8985	0.0600
	Dec 29, 2020	10.0000	10.8637	0.0600

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

LIC MF BOND FUND

An open-ended medium-term debt scheme investing in instruments with macaulay duration of the portfolio is between 4 years and 7 years (Please refer page no. 36 of SID) A Relatively High Interest Rate Risk and Moderate Credit Risk.

LIC MUTUAL FUND

SCHEME FEATURES

Scheme Type: An open ended medium term debt scheme investing in instruments with Macaulay Duration of the portfolio is between 4 years and 7 years (please refer page no 36 of SID) (A Relatively High interest rate risk and moderate Credit Risk)

Inception/Allotment Date: June 23,1999

Fund Size:
AUM as on 31/07/2022: ₹ 128.55 Cr
Average AUM for July 2022: ₹ 116.83 Cr

Load Structure:
Entry Load: 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.

First Tier Benchmark: CRISIL Medium to Long Duration Fund BIII Index

Minimum Investment (lumpsum): ₹ 5,000/-

Fund Manager:
Name: Mr. Marzban Irani & Mr. Sanjay Pawar
Total Experience: 21+ years & 14+ years respectively

NAV as on July 31, 2022:

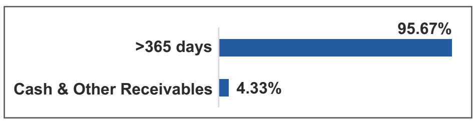
NAV	Regular Plan	Direct Plan
Growth	₹57.8365	₹60.8172
IDCW	₹12.6774	₹14.6943

Expense Ratio:
Regular: 0.71%; **Direct:** 0.21%
(for detailed bifurcation on TER, please see page no 36)

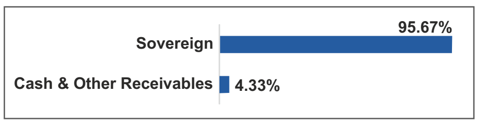
Portfolio Metrics:

Average Maturity	9.09 years
Macaulay Duration	6.76 years
Modified Duration	6.52 years
YTM	7.39%

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

LIC MF Bond fund is an open-ended debt scheme which will endeavor to generate an attractive return for its investors by investing in a portfolio is between 4 years and 7 years. However, there is no assurance that the investment objective of the Schemes will be realized.

PORTFOLIO AS ON 31.072022

Company	Rating	% of NAV
Corporate Debt		
Government Bond		
6.54% Govt Of India Red 17-01-2032	SOVEREIGN	48.77%
Government Bond Total		**48.77%**
State Government Bond		
7.86% Haryana Sdl Red 29-06-2032	SOVEREIGN	22.88%
7.8% Gujarat Sdl Red 20-07-2032	SOVEREIGN	19.64%
7.82% Gujarat Sdl Red 29-06-2032	SOVEREIGN	3.95%
7.98% Gujarat Sd Red 11-05-2026	SOVEREIGN	0.44%
State Government Bond Total		**46.91%**
Government Bond And Treasury Bill Total		**95.67%**
Cash & Other Receivables Total		**4.33%**
Grand Total		**100.00%**

SCHEME PERFORMANCE

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Medium to Long Duration Fund BIII Index*	CRISIL 10 year Gilt Index**	Scheme	CRISIL Medium to Long Duration Fund BIII Index*	CRISIL 10 year Gilt Index**
1 Year	0.64	3.32	-1.30	10,064	10,331	9,871
3 Years	3.93	7.99	2.83	11,225	12,592	10,871
5 Years	4.72	7.13	4.25	12,594	14,107	12,313
Since Inception	7.89	9.75	NA	57,837	85,919	NA

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Marzban Irani is managing the above scheme from 10th August, 2016 and total no. of schemes managed by him is 5. Also, Mr. Sanjay Pawar is co managing the above scheme from 1st January, 2022 and total no. of schemes managed by him is 10. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Daily *	September 29, 2017	10.0000	10.4690	0.2000
	December 28, 2017	10.0000	10.1514	0.2000
	March 27, 2018	10.0000	10.1018	0.1700
Daily Direct *	June 29, 2016	10.0000	10.5374	0.2000
	September 28, 2016	10.0000	10.9559	0.2000
	January 3, 2017	10.0000	11.0619	0.2000

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

LIC MF
GOVERNMENT SECURITIES FUND

An Open Ended Debt Scheme investing in government securities across maturity.
A Relatively High Interest Rate Risk and Relatively Low Credit Risk.

LIC MUTUAL FUND

SCHEME FEATURES

Scheme Type: An open ended debt scheme investing in government securities across maturity. (A Relatively High interest rate risk and Relatively Low Credit Risk)

Inception/Allotment Date: December 10, 1999

Fund Size:
AUM as on 31/07/2022: ₹ 52.20 Cr
Average AUM for July 2022: ₹ 55.08 Cr

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

First Tier Benchmark: NIFTY All Duration G-Sec Index

Minimum Investment (lumpsum): ₹ 10,000/-

Fund Manager:
Name: Mr. Marzban Irani & Mr. Sanjay Pawar
Total Experience: 21+ years & 14+ years respectively

NAV as on July 31, 2022:

NAV	Regular Plan	Direct Plan	PF
Growth	₹ 49.2532	₹ 53.1311	₹ 28.4468
IDCW	₹ 14.1972	₹ 15.3175	₹ 18.4080

Expense Ratio:
Regular: 1.48; **Direct:** 0.76%
(for detailed bifurcation on TER, please see page no 36)

Portfolio Metrics:

Average Maturity	5.77 years
Macaulay Duration	3.60 years
Modified Duration	3.47 years
YTM	6.31%

INVESTMENT OBJECTIVE

The primary objective of the scheme is to generate credit risk free and reasonable returns for its investors through investments in sovereign securities issued by the central and /or state Government and/or any security unconditionally guaranteed by the central/ state government for repayment of Principal and interest and/or reverse repos in such securities as and when permitted by RBI. However, there is no assurance that the investment objective of the Schemes will be realized.

PORTFOLIO AS ON 31.072022

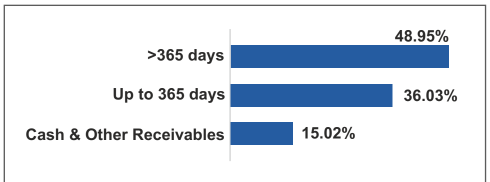
Company	Rating	% of NAV
Government Bond And Treasury Bill		
Government Bond		
6.54% Govt Of India Red 17-01-2032	SOVEREIGN	20.65%
5.63% Govt Of India Red 12-04-2026	SOVEREIGN	8.85%
6.99% Govt Of India Red 15-12-2051	SOVEREIGN	8.43%
Government Bond Total		**37.93%**
Treasury Bill		
91 Days Tbill Red 08-09-2022	SOVEREIGN	36.03%
Treasury Bill Total		**36.03%**
State Government Bond		
7.86% Haryana Sdl Red 29-06-2032	SOVEREIGN	11.03%
State Government Bond Total		**11.03%**
Government Bond And Treasury Bill Total		**84.98%**
Cash & Other Receivables Total		**15.02%**
Grand Total		**100.00%**

SCHEME PERFORMANCE

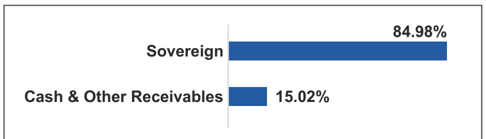
Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	NIFTY All Duration G-Sec Index*	Crisil 10 yr Gilt Index**	Scheme	NIFTY All Duration G-Sec Index*	Crisil 10 yr Gilt Index**
1 Year	1.16	1.39	-1.30	10,116	10,138	9,871
3 Years	4.70	4.91	2.83	11,475	11,544	10,871
5 Years	5.83	6.14	4.25	13,273	13,468	12,313
Since Inception	7.29	NA	NA	49,253	NA	NA

Above returns are as on 31st July, 2022. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth option. Mr. Marzban Irani is managing the above scheme from 10th August, 2016 and total no. of schemes managed by him is 5. Also, Mr. Sanjay Pawar is co managing the above scheme from 1st January, 2022 and total no. of schemes managed by him is 10. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. *First Tier Benchmark, ** Additional Benchmark. NA : Not Available.

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Quarterly (Regular)	June 29, 2017	10.0000	10.9665	0.1500
	September 29, 2017	10.0000	10.8006	0.1500
	December 28, 2017	10.0000	10.4179	0.1500
Quarterly (Direct)	September 29, 2017	10.0000	11.2701	0.1500
	December 28, 2017	10.0000	10.9013	0.1500
	March 27, 2018	10.0000	10.9575	0.1500
Quarterly (PF)	December 27, 2012	10.0000	11.1882	0.2500
	March 28, 2013	10.0000	10.1606	1.0000
	June 26, 2013	10.0000	10.0868	0.3000

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

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
Funds managed by Mr. Yogesh Patil									
LIC MF Large & Mid Cap Fund - Regular Plan	9.16	18.83	11.44	14.49	10,914	16,772	17,180	23,968	February 25, 2015
Nifty LargeMidcap 250 TRI #	8.86	21.55	12.95	13.00	10,883	17,948	18,380	24,781	
NIFTY 50 TRI ##	10.26	16.98	12.63	10.88	11,024	16,000	18,116	21,534	
LIC MF Large & Mid Cap Fund - Direct Plan	10.85	20.68	13.18	14.03	11,082	17,568	18,562	26,519	
Nifty LargeMidcap 250 TRI #	8.86	21.55	12.95	13.00	10,883	17,948	18,380	24,781	
NIFTY 50 TRI ##	10.26	16.98	12.63	10.88	11,024	16,000	18,116	21,534	
LIC MF Large Cap Fund - Regular Plan	5.60	14.83	9.86	5.01	10,558	15,134	16,000	39,201	September 1, 1994
Nifty 100 TRI #	9.87	17.12	12.16	NA	10,985	16,061	17,747	NA	
NIFTY 50 TRI ##	10.26	16.98	12.63	10.72	11,024	16,000	18,116	1,72,021	
LIC MF Large Cap Fund - Direct Plan	7.01	16.22	11.17	12.96	10,699	15,690	16,974	32,143	
Nifty 100 TRI #	9.87	17.12	12.16	13.40	10,985	16,061	17,747	33,363	
NIFTY 50 TRI ##	10.26	16.98	12.63	13.09	11,024	16,000	18,116	32,497	
LIC MF Infrastructure Fund - Regular Plan	15.24	18.47	10.09	5.94	11,519	16,621	16,164	22,882	March 24, 2008
Nifty Infrastructure TRI #	12.11	18.53	9.47	2.69	11,207	16,647	15,719	14,635	
NIFTY 50 TRI ##	10.26	16.98	12.63	10.93	11,024	16,000	18,116	44,309	
LIC MF Infrastructure Fund - Direct Plan	16.67	19.70	11.34	12.13	11,662	17,143	17,102	29,952	
Nifty Infrastructure TRI #	12.11	18.53	9.47	8.42	11,207	16,647	15,719	21,686	
NIFTY 50 TRI ##	10.26	16.98	12.63	13.09	11,024	16,000	18,116	32,497	
LIC MF Balanced Advantage Fund - Regular Plan	NA	NA	NA	1.52	NA	NA	NA	10,108	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	NA	NA	NA	-2.56	NA	NA	NA	9,819	
NIFTY 50 TRI ##	NA	NA	NA	-6.00	NA	NA	NA	9,574	
LIC MF Balanced Advantage Fund - Direct Plan	NA	NA	NA	3.40	NA	NA	NA	10,242	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	NA	NA	NA	-2.56	NA	NA	NA	9,819	
NIFTY 50 TRI ##	NA	NA	NA	-6.00	NA	NA	NA	9,574	
Funds managed by Mr. Marzban Irani									
LIC MF Nifty 8-13 yr G-Sec ETF	-0.18	3.66	5.12	6.76	9,982	11,139	12,832	16,445	December 24, 2014
Nifty 8-13 yr G-Sec Index #	0.14	4.05	5.50	7.13	10,014	11,265	13,068	16,874	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	6.20	9,871	10,871	12,313	15,796	
LIC MF Government Securities Fund - Regular Plan	1.16	4.70	5.83	7.29	10,116	11,475	13,273	49,253	December 10, 1999
NIFTY All Duration G-Sec Index #	1.39	4.91	6.14	NA	10,138	11,544	13,468	NA	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	NA	9,871	10,871	12,313	NA	
LIC MF Government Securities Fund - Direct Plan	1.89	5.44	6.67	7.68	10,189	11,720	13,809	20,319	
NIFTY All Duration G-Sec Index #	1.39	4.91	6.14	7.13	10,138	11,544	13,468	19,346	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	6.14	9,871	10,871	12,313	17,698	
LIC MF Bond Fund - Regular Plan	0.64	3.93	4.72	7.89	10,064	11,225	12,594	57,837	June 23, 1999
CRISIL Medium to Long Duration Fund BIII Index #	3.32	7.99	7.13	9.75	10,331	12,592	14,107	85,919	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	NA	9,871	10,871	12,313	NA	
LIC MF Bond Fund - Direct Plan	1.02	4.46	5.29	6.85	10,101	11,397	12,936	18,858	
CRISIL Medium to Long Duration Fund BIII Index #	3.32	7.99	7.13	8.66	10,331	12,592	14,107	22,162	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	6.14	9,871	10,871	12,313	17,698	
LIC MF Banking & PSU Debt Fund - Regular Plan	2.36	5.08	6.27	7.14	10,235	11,602	13,548	28,457	May 31, 2007
Nifty Banking and PSU Debt Index #	2.52	6.31	6.30	8.04	10,252	12,012	13,572	32,328	
CRISIL 10 Year Gilt Index ##	-1.30	2.83	4.25	6.38	9,871	10,871	12,313	25,557	
LIC MF Banking & PSU Debt Fund - Direct Plan	2.92	5.65	6.87	7.47	10,292	11,792	13,939	19,930	
Nifty Banking and PSU Debt Index #	2.52	6.31	6.30	7.59	10,251	12,012	13,572	20,155	
CRISIL 10 Year Gilt Index ##	-1.30	2.83	4.25	6.14	9,871	10,871	12,313	17,698	
LIC MF Short Term Debt Fund - Regular Plan	1.35	4.53	NA	5.47	10,135	11,420	NA	12,042	February 1, 2019
CRISIL Short Duration Fund BII Index #	3.42	6.58	NA	7.08	10,341	12,105	NA	12,696	
CRISIL 10 Year Gilt Index ##	-1.30	2.83	NA	5.58	9,871	10,871	NA	12,086	
LIC MF Short Term Debt Fund - Direct Plan	2.43	5.64	NA	6.58	10,242	11,786	NA	12,492	
CRISIL Short Duration Fund BII Index #	3.42	6.58	NA	7.08	10,341	12,105	NA	12,696	
CRISIL 10 Year Gilt Index ##	-1.30	2.83	NA	5.58	9,871	10,871	NA	12,086	
Funds managed by Mr. Jaiprakash Toshniwal									
LIC MF S & P BSE Sensex Index Fund - Regular Plan	9.62	15.54	12.09	13.38	10,959	15,417	17,687	1,18,143	December 5, 2002
S&P BSE Sensex TRI #	10.78	16.72	13.42	17.49	11,075	15,893	18,763	2,37,715	
NIFTY 50 TRI ##	10.26	16.98	12.63	16.88	11,024	16,000	18,116	2,14,656	
LIC MF S & P BSE Sensex Index Fund - Direct Plan	10.39	16.13	12.67	12.37	11,036	15,655	18,147	30,568	
S&P BSE Sensex TRI #	10.78	16.72	13.42	13.42	11,075	15,893	18,763	33,402	
NIFTY 50 TRI ##	10.26	16.98	12.63	13.09	11,024	16,000	18,116	32,497	
LIC MF Nifty 50 Index Fund - Regular Plan	9.04	15.63	11.14	12.67	10,901	15,452	16,955	1,04,296	December 5, 2002
NIFTY 50 TRI #	10.26	16.98	12.63	16.88	11,024	16,000	18,116	2,14,656	
S&P BSE Sensex TRI ##	10.78	16.72	13.42	17.49	11,075	15,893	18,763	2,37,715	
LIC MF Nifty 50 Index Fund - Direct Plan	9.91	16.29	11.77	12.17	10,989	15,772	17,438	30,044	
NIFTY 50 TRI #	10.26	16.98	12.63	13.09	11,024	16,000	18,116	32,497	
S&P BSE Sensex TRI ##	10.78	16.72	13.42	13.42	11,075	15,893	18,763	33,402	
LIC MF Banking & Financial Services Fund - Regular Plan	7.03	8.62	2.63	4.68	10,701	12,813	11,387	13,997	March 27,2015
Nifty Financial Services TRI #	6.73	11.73	11.80	13.21	10,671	13,944	17,462	24,875	
NIFTY 50 TRI ##	10.26	16.98	12.63	11.74	11,024	16,000	18,116	22,593	
LIC MF Banking & Financial Services Fund - Direct Plan	8.36	9.89	3.90	5.82	10,834	13,265	12,105	15,153	
Nifty Financial Services TRI #	6.73	11.73	11.80	13.21	10,671	13,944	17,462	24,875	
NIFTY 50 TRI ##	10.26	16.98	12.63	11.74	11,024	16,000	18,116	22,593	
LIC MF Arbitrage Fund - Regular Plan	3.03	3.53	NA	3.94	10,302	11,097	NA	11,453	January 25, 2019
NIFTY 50 Arbitrage Index #	3.24	3.54	NA	4.17	10,323	11,100	NA	11,541	
CRISIL 1 Year T-Bill Index ##	3.02	6.67	NA	5.13	10,301	11,467	NA	11,920	
LIC MF Arbitrage Fund - Direct Plan	3.92	4.26	NA	4.66	10,390	11,332	NA	11,734	
NIFTY 50 Arbitrage Index #	3.24	3.54	NA	4.17	10,323	11,100	NA	11,541	
CRISIL 1 Year T-Bill Index ##	3.02	4.67	NA	5.13	10,301	11,467	NA	11,920	
LIC MF Nifty 50 ETF	10.16	16.83	12.48	13.61	11,013	15,940	18,001	23,496	November 20, 2015
NIFTY 50 TRI #	10.26	16.98	12.63	13.82	11,024	16,000	18,116	23,778	
S&P BSE Sensex TRI ##	10.78	16.72	13.42	14.10	11,075	15,893	18,763	24,174	
LIC MF S & P BSE Sensex ETF	10.60	16.55	13.33	13.89	11,057	15,825	18,691	23,795	November 30, 2015
S&P BSE Sensex TRI #	10.78	16.72	13.42	13.98	11,075	15,893	18,763	23,918	
NIFTY 50 TRI ##	10.26	16.98	12.63	13.71	11,024	16,000	18,116	23,542	

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Nifty 100 ETF	9.62	16.75	11.82	14.97	10,959	15,905	17,479	24,315	March 17, 2016
NIFTY 100 TRI #	9.87	17.12	12.16	15.36	10,985	16,061	17,747	24,854	
S&P BSE 100 TRI ##	10.37	17.60	12.39	15.56	11,034	16,257	17,924	25,120	
LIC MF Balanced Advantage Fund - Regular Plan	NA	NA	NA	1.52	NA	NA	NA	10,108	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	NA	NA	NA	-2.56	NA	NA	NA	9,819	
NIFTY 50 TRI ##	NA	NA	NA	-6.00	NA	NA	NA	9,574	
LIC MF Balanced Advantage Fund - Direct Plan	NA	NA	NA	3.40	NA	NA	NA	10,242	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	NA	NA	NA	-2.56	NA	NA	NA	9,819	
NIFTY 50 TRI ##	NA	NA	NA	-6.00	NA	NA	NA	9,574	
Funds managed by Mr. Karan Doshi									
LIC MF Debt Hybrid Fund - Regular Plan	3.28	6.59	5.88	8.22	10,327	12,110	13,305	67,477	June 1, 1998
CRISIL Hybrid 85+15 - Conservative Index #	3.07	8.11	7.53	NA	10,306	12,633	14,373	NA	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	NA	9,871	10,871	12,313	NA	
LIC MF Debt Hybrid Fund - Direct Plan	4.21	7.52	6.81	7.83	10,420	12,427	13,896	20,551	
CRISIL Hybrid 85+15 - Conservative Index #	3.07	8.11	7.53	8.92	10,306	12,633	14,373	22,630	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	6.07	9,871	10,871	12,313	17,556	
LIC MF Children's Gift Fund - Regular Plan	3.95	11.54	5.79	4.17	10,394	13,871	13,249	23,300	November 12, 2001
CRISIL Hybrid 35+65 - Aggressive Index #	7.33	14.90	10.97	NA	10,731	15,163	16,826	NA	
NIFTY 50 TRI ##	10.26	16.98	12.63	16.25	11,024	16,000	18,116	2,26,442	
LIC MF Children's Gift Fund - Direct Plan	4.88	12.50	6.77	9.79	10,487	14,234	13,874	24,363	
CRISIL Hybrid 35+65 - Aggressive Index #	7.33	14.90	10.97	12.15	10,731	15,163	16,826	29,839	
NIFTY 50 TRI ##	10.26	16.98	12.63	13.05	11,024	16,000	18,116	32,320	
LIC MF Equity Hybrid Fund - Regular Plan	1.91	9.62	7.20	8.55	10,190	13,168	14,154	1,33,512	January 1, 1991
CRISIL Hybrid 35+65 - Aggressive Index #	7.33	14.90	10.97	NA	10,731	15,163	16,826	NA	
NIFTY 50 TRI ##	10.26	16.98	12.63	14.44	11,024	16,000	18,116	7,10,378	
LIC MF Equity Hybrid Fund - Direct Plan	3.13	10.89	8.53	9.76	10,312	13,630	15,054	24,387	
CRISIL Hybrid 35+65 - Aggressive Index #	7.33	14.90	10.97	12.09	10,731	15,163	16,826	29,811	
NIFTY 50 TRI ##	10.26	16.98	12.63	12.99	11,024	16,000	18,116	32,180	
Funds managed by Mr. Rahul Singh									
LIC MF Savings Fund - Regular Plan	2.98	5.15	5.12	6.38	10,298	11,623	12,833	32,692	June 9, 2003
CRISIL Low Duration Fund BI Index #	4.01	5.47	6.25	7.03	10,400	11,730	13,539	36,732	
CRISIL 1 Year T-Bill Index ##	3.02	4.67	5.58	5.84	10,301	11,467	13,117	29,628	
LIC MF Savings Fund - Direct Plan	3.54	5.70	5.68	7.19	10,353	11,809	13,180	19,447	
CRISIL Low Duration Fund BI Index #	4.01	5.47	6.25	7.55	10,400	11,730	13,539	20,088	
CRISIL 1 Year T-Bill Index ##	3.02	4.67	5.58	6.39	10,301	11,467	13,117	18,093	
LIC MF Liquid Fund - Regular Plan	3.61	4.03	5.25	6.87	10,361	11,260	12,916	38,776	March 18, 2002
CRISIL Liquid Fund BI Index #	4.00	4.36	5.41	NA	10,400	11,366	13,018	NA	
CRISIL 1 Year T-Bill Index ##	3.03	4.67	5.58	5.87	10,303	11,470	13,121	31,996	
LIC MF Liquid Fund - Direct Plan	3.76	4.18	5.39	6.81	10,376	11,307	13,005	18,805	
CRISIL Liquid Fund BI Index #	4.00	4.36	5.41	6.74	10,400	11,366	13,018	18,728	
CRISIL 1 Year T-Bill Index ##	3.03	4.67	5.58	6.39	10,303	11,470	13,121	18,099	
LIC MF Overnight Fund - Regular Plan	3.54	3.55	NA	3.59	10,354	11,105	NA	11,132	July 18, 2019
NIFTY 1D Rate Index #	3.72	3.72	NA	3.74	10,372	11,159	NA	11,182	
CRISIL 1 Year T-Bill Index ##	3.03	6.67	NA	4.70	10,303	11,470	NA	11,497	
LIC MF Overnight Fund - Direct Plan	3.68	3.69	NA	3.73	10,368	11,148	NA	11,176	
NIFTY 1D Rate Index #	3.72	3.72	NA	3.74	10,372	11,159	NA	11,182	
CRISIL 1 Year T-Bill Index ##	3.03	6.67	NA	4.70	10,303	11,470	NA	11,497	
LIC MF Ultra Short Term Fund - Regular Plan	3.29	NA	NA	3.72	10,328	NA	NA	11,025	November 27, 2019
CRISIL Ultra Short Duration Fund BI Index #	4.26	NA	NA	4.99	10,425	NA	NA	11,389	
CRISIL 1 Year T-Bill Index ##	3.02	NA	NA	4.30	10,301	NA	NA	11,190	
LIC MF Ultra Short Term Fund - Direct Plan	3.50	NA	NA	3.95	10,349	NA	NA	11,090	
CRISIL Ultra Short Duration Fund BI Index #	4.26	NA	NA	4.99	10,425	NA	NA	11,389	
CRISIL 1 Year T-Bill Index ##	3.02	NA	NA	4.30	10,301	NA	NA	11,190	
LIC MF Balanced Advantage Fund - Regular Plan	NA	NA	NA	1.52	NA	NA	NA	10,108	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	NA	NA	NA	-2.56	NA	NA	NA	9,819	
NIFTY 50 TRI ##	NA	NA	NA	-6.00	NA	NA	NA	9,574	
LIC MF Balanced Advantage Fund - Direct Plan	NA	NA	NA	3.40	NA	NA	NA	10,242	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	NA	NA	NA	-2.56	NA	NA	NA	9,819	
NIFTY 50 TRI ##	NA	NA	NA	-6.00	NA	NA	NA	9,574	
Funds managed by Mr. Dikshit Mittal									
LIC MF Unit Linked Insurance Scheme - Regular Plan	7.74	14.00	9.58	9.72	10,772	14,812	15,795	2,16,340	June 19, 1989
Crisil Hybrid 35 + 65 - Aggressive Index #	7.33	14.90	10.97	NA	10,731	15,163	16,826	NA	
NIFTY 50 TRI ##	10.26	16.98	12.63	NA	11,024	16,000	18,116	NA	
LIC MF Unit Linked Insurance Scheme - Direct Plan	8.73	14.97	10.64	11.91	10,871	15,190	16,576	28,850	
Crisil Hybrid 35 + 65 - Aggressive Index #	7.33	14.90	10.97	12.75	10,731	15,163	16,826	30,949	
NIFTY 50 TRI ##	10.26	16.98	12.63	13.80	11,024	16,000	18,116	33,788	
Funds managed by Mr. Sanjay Pawar									
LIC MF Nifty 8-13 yr G-Sec ETF	-0.18	3.66	5.12	6.76	9,982	11,139	12,832	16,445	December 24, 2014
Nifty 8-13 yr G-Sec Index #	0.14	4.05	5.50	7.13	10,014	11,265	13,068	16,874	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	6.20	9,871	10,871	12,313	15,796	
LIC MF Short Term Debt Fund - Regular Plan	1.35	4.53	NA	5.47	10,135	11,420	NA	12,042	February 1, 2019
CRISIL Short Duration Fund BII Index #	3.42	6.58	NA	7.08	10,341	12,105	NA	12,696	
CRISIL 10 Year Gilt Index ##	-1.30	2.83	NA	5.58	9,871	10,871	NA	12,086	
LIC MF Short Term Debt Fund - Direct Plan	2.43	5.64	NA	6.58	10,242	11,786	NA	12,492	
CRISIL Short Duration Fund BII Index #	3.42	6.58	NA	7.08	10,341	12,105	NA	12,696	
CRISIL 10 Year Gilt Index ##	-1.30	2.83	NA	5.58	9,871	10,871	NA	12,086	
LIC MF Arbitrage Fund - Regular Plan	3.03	3.53	NA	3.94	10,302	11,097	NA	11,453	January 25, 2019
NIFTY 50 Arbitrage Index #	3.24	3.54	NA	4.17	10,323	11,100	NA	11,541	
CRISIL 1 Year T-Bill Index ##	3.02	6.67	NA	5.13	10,301	11,467	NA	11,920	
LIC MF Arbitrage Fund - Direct Plan	3.92	4.26	NA	4.66	10,390	11,332	NA	11,734	
NIFTY 50 Arbitrage Index #	3.24	3.54	NA	4.17	10,323	11,100	NA	11,541	
CRISIL 1 Year T-Bill Index ##	3.02	4.67	NA	5.13	10,301	11,467	NA	11,920	
LIC MF Equity Hybrid Fund - Regular Plan	1.91	9.62	7.20	8.55	10,190	13,168	14,154	1,33,512	January 1, 1991
CRISIL Hybrid 35+65 - Aggressive Index #	7.33	14.90	10.97	NA	10,731	15,163	16,826	NA	
NIFTY 50 TRI ##	10.26	16.98	12.63	14.44	11,024	16,000	18,116	7,10,378	
LIC MF Equity Hybrid Fund - Direct Plan	3.13	10.89	8.53	9.76	10,312	13,630	15,054	24,387	
CRISIL Hybrid 35+65 - Aggressive Index #	7.33	14.90	10.97	12.09	10,731	15,163	16,826	29,811	
NIFTY 50 TRI ##	10.26	16.98	12.63	12.99	11,024	16,000	18,116	32,180	

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Unit Linked Insurance Scheme - Regular Plan	7.74	14.00	9.58	9.72	10,772	14,812	15,795	2,16,340	June 19, 1989
Crisil Hybrid 35 + 65 - Aggressive Index #	7.33	14.90	10.97	NA	10,731	15,163	16,826	NA	
NIFTY 50 TRI ##	10.26	16.98	12.63	NA	11,024	16,000	18,116	NA	
LIC MF Unit Linked Insurance Scheme - Direct Plan	8.73	14.97	10.64	11.91	10,871	15,190	16,576	28,850	
Crisil Hybrid 35 + 65 - Aggressive Index #	7.33	14.90	10.97	12.75	10,731	15,163	16,826	30,949	
NIFTY 50 TRI ##	10.26	16.98	12.63	13.80	11,024	16,000	18,116	33,788	
LIC MF Debt Hybrid Fund - Regular Plan	3.28	6.59	5.88	8.22	10,327	12,110	13,305	67,477	June 1, 1998
CRISIL Hybrid 85+15 - Conservative Index #	3.07	8.11	7.53	NA	10,306	12,633	14,373	NA	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	NA	9,871	10,871	12,313	NA	
LIC MF Debt Hybrid Fund - Direct Plan	4.21	7.52	6.81	7.83	10,420	12,427	13,896	20,551	
CRISIL Hybrid 85+15 - Conservative Index #	3.07	8.11	7.53	8.92	10,306	12,633	14,373	22,630	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	6.07	9,871	10,871	12,313	17,556	
LIC MF Children's Gift Fund - Regular Plan	3.95	11.54	5.79	4.17	10,394	13,871	13,249	23,300	November 12, 2001
CRISIL Hybrid 35+65 - Aggressive Index #	7.33	14.90	10.97	NA	10,731	15,163	16,826	NA	
NIFTY 50 TRI ##	10.26	16.98	12.63	16.25	11,024	16,000	18,116	2,26,442	
LIC MF Children's Gift Fund - Direct Plan	4.88	12.50	6.77	9.79	10,487	14,234	13,874	24,363	
CRISIL Hybrid 35+65 - Aggressive Index #	7.33	14.90	10.97	12.15	10,731	15,163	16,826	29,839	
NIFTY 50 TRI ##	10.26	16.98	12.63	13.05	11,024	16,000	18,116	32,320	
LIC MF Government Securities Fund - Regular Plan	1.16	4.70	5.83	7.29	10,116	11,475	13,273	49,253	December 10, 1999
NIFTY All Duration G-Sec Index #	1.39	4.91	6.14	NA	10,138	11,544	13,468	NA	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	NA	9,871	10,871	12,313	NA	
LIC MF Government Securities Fund - Direct Plan	1.89	5.44	6.67	7.68	10,189	11,720	13,809	20,319	
NIFTY All Duration G-Sec Index #	1.39	4.91	6.14	7.13	10,138	11,544	13,468	19,346	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	6.14	9,871	10,871	12,313	17,698	
LIC MF Bond Fund - Regular Plan	0.64	3.93	4.72	7.89	10,064	11,225	12,594	57,837	June 23, 1999
CRISIL Medium to Long Duration Fund BIII Index #	3.32	7.99	7.13	9.75	10,331	12,592	14,107	85,919	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	NA	9,871	10,871	12,313	NA	
LLIC MF Bond Fund - Direct Plan	1.02	4.46	5.29	6.85	10,101	11,397	12,936	18,858	
CRISIL Medium to Long Duration Fund BIII Index #	3.32	7.99	7.13	8.66	10,331	12,592	14,107	22,162	
CRISIL 10 year Gilt Index ##	-1.30	2.83	4.25	6.14	9,871	10,871	12,313	17,698	
LIC MF Banking & PSU Debt Fund - Regular Plan	2.36	5.08	6.27	7.14	10,235	11,602	13,548	28,457	May 31, 2007
Nifty Banking and PSU Debt Index #	2.52	6.31	6.30	8.04	10,252	12,012	13,572	32,328	
CRISIL 10 Year Gilt Index ##	-1.30	2.83	4.25	6.38	9,871	10,871	12,313	25,557	
LIC MF Banking & PSU Debt Fund - Direct Plan	2.92	5.65	6.87	7.47	10,292	11,792	13,939	19,930	
Nifty Banking and PSU Debt Index #	2.52	6.31	6.30	7.59	10,251	12,012	13,572	20,155	
CRISIL 10 Year Gilt Index ##	-1.30	2.83	4.25	6.14	9,871	10,871	12,313	17,698	
Funds managed by Mr. Amit Nadekar									
LIC MF Flexi Cap Fund - Regular Plan	2.13	12.07	7.81	6.54	10,213	14,071	14,562	64,097	April 15, 1993
Nifty 500 TRI #	8.65	18.83	12.06	NA	10,863	16,771	17,666	NA	
NIFTY 50 TRI ##	10.26	16.98	12.63	12.93	11,024	16,000	18,116	352,557	
LIC MF Flexi Cap Fund - Direct Plan	3.09	13.01	8.74	10.06	10,308	14,428	15,202	25,045	
Nifty 500 TRI #	8.65	18.83	12.06	12.72	10,863	16,771	17,666	34,252	
NIFTY 50 TRI ##	10.26	16.98	12.63	13.09	11,024	16,000	18,116	32,497	
LIC MF Tax Plan - Regular Plan	6.49	14.69	10.08	9.38	10,648	15,081	16,163	96,963	March 31, 1997
Nifty 500 TRI #	8.65	18.83	12.06	14.99	10,863	16,771	17,666	3,45,080	
NIFTY 50 TRI ##	10.26	16.98	12.63	13.41	11,024	16,000	18,116	2,42,730	
LIC MF Tax Plan - Direct Plan	7.79	16.07	11.41	14.20	10,777	15,631	17,156	32,676	
Nifty 500 TRI #	8.65	18.83	12.06	13.72	10,863	16,771	17,666	34,252	
NIFTY 50 TRI ##	10.26	16.98	12.63	13.09	11,024	16,000	18,116	32,497	

Above returns are as on 29th July, 2022. LICMF Liquid Fund & LICMF Overnight Fund returns are as on 31st July 2022. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Different plans shall have a different expense structure. The performance details provided herein are of Reinvestment Income Distribution cum Capital Withdrawal option for LIC MF ULIS & Growth option for others schemes. In case, the start/end date of the concerned period is a nonbusiness date, the NAV of the previous date is considered for computation of returns. The performance of the scheme is benchmarked to the Total Return variant of the index. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. NA : Not Available. # First Tier Benchmark. ##Additional Benchmark.

Total Expense Ratios (as on 31st July, 2022)

Scheme Name	Regular Plan					Direct Plan				
	Base TER (%)1	Additional expense as per Regulation 52(6A)(b) (%)2	Additional expense as per Regulation 52(6A)(c) (%)3	GST (%)4	Total TER (%)	Base TER (%)1	Additional expense as per Regulation 52(6A)(b) (%)2	Additional expense as per Regulation 52(6A)(c) (%)3	GST (%)4	Total TER (%)
LIC MF Balanced Advantage Fund	2.01	0.08	0.05	0.06	2.20	0.40	-	0.05	0.05	0.50
LIC MF Banking & Financial Services Fund	2.25	0.30	0.05	0.21	2.81	1.29	-	0.05	0.19	1.53
LIC MF Equity Hybrid Fund	2.25	0.05	0.05	0.19	2.54	1.19	-	0.05	0.19	1.43
LIC MF Infrastructure Fund	2.25	0.09	0.05	0.22	2.61	1.23	-	0.05	0.19	1.47
LIC MF Large & Mid Cap Fund	1.92	0.30	0.05	0.10	2.37	0.71	-	0.05	0.09	0.85
LIC MF Large Cap Fund	2.18	0.24	0.05	0.17	2.64	1.18	-	0.05	0.17	1.40
LIC MF Flexi Cap Fund	2.25	0.07	0.05	0.24	2.61	1.46	-	0.05	0.23	1.74
LIC MF Tax Plan	2.25	0.10	-	0.20	2.55	1.28	-	-	0.19	1.47
LIC MF S & P BSE Sensex Index Fund	1.00	-	0.05	0.03	1.08	0.30	-	0.05	0.03	0.38
LIC MF Nifty 50 Index Fund	1.00	-	-	0.01	1.01	0.19	-	-	0.01	0.20
LIC MF Children's Gift Fund	2.25	0.03	-	0.23	2.51	1.68	-	-	0.21	1.89
LIC MF Unit Linked Insurance Scheme	2.25	0.09	-	0.26	2.60	1.44	-	-	0.24	1.68
LIC MF Nifty 100 ETF	0.25	-	-	0.03	0.28	-	-	-	-	-
LIC MF Nifty 50 ETF	0.10	-	-	-	0.10	-	-	-	-	-
LIC MF S & P BSE Sensex ETF	0.10	-	-	-	0.10	-	-	-	-	-
LIC MF Nifty 8-13 yr G-Sec ETF	0.15	-	-	0.01	0.16	-	-	-	-	-
LIC MF Banking & PSU Debt Fund	0.80	-	-	0.03	0.83	0.25	-	-	0.03	0.28
LIC MF Bond Fund	0.70	-	-	0.01	0.71	0.20	-	-	0.01	0.21
LIC MF Debt Hybrid Fund	2.00	-	0.05	0.20	2.25	1.12	-	0.05	0.17	1.34
LIC MF Govt. Securities Fund	1.35	-	0.05	0.08	1.48	0.63	-	0.05	0.08	0.76
LIC MF Liquid Fund	0.29	-	-	0.02	0.31	0.15	-	-	0.02	0.17
LIC MF Savings Fund	0.80	-	-	0.03	0.83	0.26	-	-	0.03	0.29
LIC MF Arbitrage Fund	1.16	-	-	0.02	1.18	0.30	-	-	0.02	0.32
LIC MF Short Term Debt Fund	1.40	-	-	0.04	1.44	0.35	-	-	0.04	0.39
LIC MF Overnight Fund	0.20	-	-	-	0.20	0.07	-	-	-	0.07
LIC MF Ultra Short Term Fund	0.40	-	-	-	0.40	0.20	-	-	-	0.20

1. Base TER excludes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax (GST) on investment and advisory fees as per applicable rate. 2. Additional Expenses not exceeding 0.30% in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996. 3. Additional Expenses not exceeding 0.05% in terms of Regulation 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996. 4. Present GST rate is 18%. 5. Percentages mentioned above are annualized. 6. Base TER of direct plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

Summary : Key Features of the Schemes (as on 31st July, 2022)

Scheme Name	LIC MF Flexi Cap Fund	LIC MF Large Cap Fund	LIC MF Large & Mid Cap Fund	LIC MF Banking & Financial Services Fund
Scheme Type	An open ended dynamic equity scheme investing across large cap, mid cap and small	An Open Ended Equity Scheme Predominantly Investing In Large Cap Stocks	An Open Ended Equity Scheme Investing In Both Large Cap And Mid Cap Stocks	An Open Ended Equity Scheme Investing In Banking & Financial Companies
Allotment Date	April 15, 1993	September 1, 1994	February 25, 2015	March 27, 2015
Ideal Investment Horizon	3 Years Plus	3 Years Plus	3 Years Plus	3 Years Plus
Plan Available	RP/DP	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	Nifty 500 TRI	Nifty 100 TRI	Nifty LargeMidcap 250 TRI	Nifty Financial Services TRI
Min Investment Amt (lumpsum)	₹ 5000	₹ 5000	₹ 5000	₹ 5000
Min Additional Amt (lumpsum)	₹ 500	₹ 500	₹ 500	₹ 500
Min Redemption Amt	₹ 500	₹ 500	₹ 500	₹ 500
SIP dates	Any day#	Any day#	Any day#	Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly
Min SIP Amount	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter.	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter.	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter.	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter.
Fund Manager	Mr. Amit Nadekar	Mr. Yogesh Patil	Mr. Yogesh Patil	Mr. Jaiprakash Toshniwal
Entry Load	NIL	NIL	NIL	NIL
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.	• 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.	• 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.	• 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.
Riskometer	Risk - Very High	Risk - Very High	Risk - Very High	Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

Scheme Name	LIC MF Infrastructure Fund	LIC MF Tax Plan	LIC MF Nifty 50 Index Fund	LIC MF S & P BSE Sensex Index Fund
Scheme Type	An Open Ended Equity Scheme Investing In Infrastructure Companies	An Open Ended Equity Linked Saving Scheme With A Statutory Lock In Of 3 Years And Tax Benefit	An Open Ended Scheme Replicating/Tracking Nifty 50 Index	An Open Ended Scheme Replicating/ Tracking S & P Bse Sensex Index
Allotment Date	March 24, 2008	March 31, 1997	December 5, 2002	December 5, 2002
Ideal Investment Horizon	3 Years Plus	3 Years Plus	3 Years Plus	3 Years Plus
Plan Available	RP/DP	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	Nifty Infrastructure TRI	Nifty 500 TRI	Nifty 50 TRI	S&P BSE Sensex TRI
Min Investment Amt	₹ 5000	₹ 500	₹ 5000	₹ 5000
Min Additional Amt (lumpsum)	₹ 500	₹ 500	₹ 500	₹ 500
Min Redemption Amt (lumpsum)	₹ 500	₹ 500	₹ 500	₹ 500
SIP dates	Any day#	Any day#	Any day#	Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly
Min SIP Amount	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter.	1) Daily - ₹ 500/- & in multiples of ₹ 500/- thereafter, 2) Monthly - ₹ 500/- & in multiples of ₹ 500/- thereafter, 3) Quarterly - ₹ 1500/- & in multiples of ₹ 500/- thereafter.	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter.	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter.
Fund Manager	Mr. Yogesh Patil	Mr. Amit Nadekar	Mr. Jaiprakash Toshniwal	Mr. Jaiprakash Toshniwal
Entry Load	NIL	NIL	NIL	NIL
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.	NIL (subject to lock-in period of 3 years)	• 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	• 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
Riskometer	Risk - Very High	Risk - Very High	Risk - Very High	Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

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

Summary : Key Features of the Schemes (as on 31st July, 2022)

Scheme Name	LIC MF Nifty 100 ETF	LIC MF Nifty 50 ETF	LIC MF S & P BSE Sensex ETF	LIC MF Government Securities Fund	LIC MF Nifty 8-13 yr G-Sec ETF
Scheme Type	An Open Ended Scheme Replicating/Tracking Nifty 100 Index	An Open Ended Scheme Replicating/Tracking Nifty 50 Index	An Open Ended Scheme Replicating/Tracking Sensex Index	An Open Ended Debt Scheme Investing in Government Securities Across Maturity. (A Relatively High interest rate risk and Relatively Low Credit Risk)	An Open Ended Scheme Replicating / Tracking Nifty 8-13 Yr G-Sec Index. (A Relatively High interest rate risk and Relatively Low Credit Risk)
Allotment Date	March 17, 2016	November 20, 2015	November 30, 2015	December 10, 1999	December 24, 2014
Ideal Investment Horizon	3 Years Plus	3 Years Plus	3 Years Plus	3 Years Plus	3 Years Plus
Plan Available	RP	RP	RP	RP/DP	RP
Option Available	Growth	Growth	Growth	Growth/IDCW/PF	Growth
Benchmark	Nifty 100 TRI	Nifty 50 TRI	S&P BSE Sensex TRI	NIFTY All Duration G-Sec Index*	Nifty 8-13 yr G-Sec Index
Min Investment Amt (lumpsum)	For Subscription / Redemption of units directly with MF : 2,00,000 units. For purchase through Stock Exchange : 1 unit	For Subscription / Redemption of units directly with MF : 50,000 units. For purchase through Stock Exchange : 1 unit	For Subscription/ Redemption of units directly with MF : 2,000 units. For purchase through Stock Exchange : 1 unit	₹ 10000	For Subscription / Redemption of units directly with MF : 1,00,000 units. For purchase through Stock Exchange : 1 unit
Min Additional Amt (lumpsum)	-	-	-	₹ 500	-
Min Redemption Amt (lumpsum)	-	-	-	₹ 500	-
SIP dates	-	-	-	Any day#	-
SIP Frequency	-	-	-	Monthly / Quarterly	-
Min SIP Amount	-	-	-	1) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 2) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter	-
Fund Manager	Mr. Jaiprakash Toshniwal	Mr. Jaiprakash Toshniwal	Mr. Jaiprakash Toshniwal	Mr. Marzban Irani & Mr. Sanjay Pawar (Co-Fund Manager)	Mr. Marzban Irani Mr. Sanjay Pawar (Co-Fund Manager)
Entry Load	NIL	NIL	NIL	NIL	NIL
Exit Load	NIL	NIL	NIL	0.25% if exit within 30 days from the date of allotment of units	NIL
Riskometer	Risk - Very High	Risk - Very High	Risk - Very High	Risk - Moderate	Risk - Moderate
Facility Available	-	-	-	SIP/STP	-

Scheme Name	LIC MF Equity Hybrid Fund	LIC MF Debt Hybrid Fund	LIC MF Unit Linked Insurance Scheme	LIC MF Children's Gift Fund
Scheme Type	An Open Ended Hybrid Scheme Investing Predominantly In Equity And Equity Related Instruments	An Open Ended Hybrid Scheme Investing Predominantly In Debt Instruments	An Open-Ended Insurance Linked Tax Saving Scheme	An Open Ended Fund For Investment For Children Having A Lock-In for at least 5 Years Or Till The Child Attains Age Of Majority (Whichever Is Earlier)
Allotment Date	January 01, 1991	June 01, 1998	June 19, 1989	November 12, 2001
Ideal Investment Horizon	3 Years Plus	1 Year Plus	3 Years Plus	5 Years Plus
Plan Available	RP/DP	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Reinvestment IDCW	Growth
Benchmark	Crisil Hybrid 35 + 65 - Aggressive Index	Crisil Hybrid 85 + 15 - Conservative Index	Crisil Hybrid 35 + 65 - Aggressive Index	Crisil Hybrid 35 + 65 - Aggressive Index
Min Investment Amt (lumpsum)	₹ 5000	₹ 5000	₹ 10,000/- under Single Premium Option, ₹ 10,000/- under Regular Premium - Yearly option, ₹ 1,000/- under Regular Premium - Monthly Option	₹ 5000
Min Additional Amt (lumpsum)	₹ 500	₹ 500		₹ 500
Min Redemption Amt (lumpsum)	₹ 500	₹ 500	₹ 1000	₹ 500
SIP dates	Any day#	Any day#	15th	Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly	Monthly / Quarterly	Daily / Monthly / Quarterly
Min SIP Amount	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter.	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter.	1) Monthly - ₹ 1000/- 2) Quarterly - ₹ 3000/-	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter.
Fund Manager	Mr. Karan Doshi (Equity), Mr. Sanjay Pawar (Debt)	Mr. Sanjay Pawar (Debt), Mr. Karan Doshi (Equity)	Mr. Dikshit Mittal (Equity) Mr. Sanjay Pawar (Debt)	Mr. Karan Doshi (Equity) Mr. Sanjay Pawar (Debt)
Entry Load	NIL	NIL	NIL	NIL
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.	• 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.	NIL (subject to lock-in period of 3 years)	NIL Lock-in Period:- at least 5 years or till the child attains age of majority whichever is earlier on every Business Day).
Riskometer	Risk - Very High	Risk - Moderately High	Risk - Very High	Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP	SIP/STP/SWP

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

Summary : Key Features of the Schemes (as on 31st July, 2022)

Scheme Name	LIC MF Liquid Fund	LIC MF Savings Fund	LIC MF Banking & PSU Debt Fund
Scheme Type	An Open-Ended Liquid Scheme. (A Relatively Low interest rate risk and moderate Credit Risk)	An Open Ended Low Duration Debt Scheme Investing In Instruments With Macaulay Duration Of The Portfolio Is Between 6 Months And 12 Months (Please refer Page No.29) (A Relatively Low interest rate risk and moderate Credit Risk)	An Open Ended Debt Scheme Predominantly Investing In Debt Instruments Of Banks, Public Sector Undertakings, Public Financial Institutions And Municipal Bonds. (A Relatively High interest rate risk and Relatively Low Credit Risk)
Allotment Date	March 18, 2002	June 09, 2003	May 31, 2007
Ideal Investment Horizon	1 Day Plus	6 Months Plus	3 Years Plus
Plan Available	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	CRISIL Liquid Fund BI Index	CRISIL Low Duration Fund BI Index	Nifty Banking and PSU Debt Index
Min Investment Amt (lumpsum)	₹ 5000	₹ 5000	₹ 5000
Min Additional Amt (lumpsum)	₹ 500	₹ 500	₹ 500
Min Redemption Amt (lumpsum)	₹ 500	₹ 500	₹ 500
SIP dates	Any day#	Any day#	Any day#
SIP Frequency	Monthly / Quarterly	Monthly / Quarterly	Monthly / Quarterly
Min SIP Amount	1) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 2) Quarterly - & 3000/- & in multiples of ₹ 1/- thereafter	1) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 2) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter	1) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 2) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter
Fund Manager	Mr. Rahul Singh	Mr. Rahul Singh	Mr. Marzban Irani Mr. Sanjay Pawar (Co-Fund Manager)
Entry Load	NIL	NIL	NIL
Exit Load	See below note*	NIL	NIL
Riskometer	Risk - Low to Moderate	Risk - Low to Moderate	Risk - Low to Moderate
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

***LIC MF Liquid Fund Exit Load :**

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

Scheme Name	LIC MF Arbitrage Fund	LIC MF Short Term Debt Fund	LIC MF Overnight Fund
Scheme Type	An open ended scheme investing in arbitrage opportunities	An Open Ended Short Term Debt scheme investing in instruments with Macaulay duration between 1 year and 3 years (Please refer Page No 37 of SID) (A Moderate interest rate risk and moderate Credit Risk)	An open-ended debt scheme investing in overnight securities. (A Relatively Low Interest Rate Risk and Relatively Low Credit Risk)
Allotment Date	January 25, 2019	February 01, 2019	July 18, 2019
Ideal Investment Horizon	1 Year Plus	3 Years Plus	1 Day Plus
Plan Available	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	Nifty 50 Arbitrage Index	CRISIL Short Duration Fund BII Index	NIFTY 1D Rate Index
Min Investment Amt (lumpsum)	₹ 5000	₹ 5000	₹ 5000
Min Additional Amt (lumpsum)	₹ 500	₹ 500	₹ 500
Min Redemption Amt (lumpsum)	₹ 500	₹ 500	₹ 500
SIP dates	Any day#	Any day#	Any day#
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly
Min SIP Amount	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & 3000/- & in multiples of ₹ 1/- thereafter	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & 3000/- & in multiples of ₹ 1/- thereafter	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - &
Fund Manager	Mr. Jaiprakash Toshniwal (Equity), Mr. Sanjay Pawar (Debt)	Mr. Marzban Irani Mr. Sanjay Pawar (Co-Fund Manager)	Mr. Rahul Singh
Entry Load	NIL	NIL	NIL
Exit Load	• For redemption/switch out of units on or before 1 month from the date of allotment: 0.25% of applicable NAV. • For redemption/switch out of units after 1 month from the date of allotment: Nil	NIL	NIL
Riskometer	Risk - Low	Risk - Low to Moderate	Risk - Low
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

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

Summary : Key Features of the Schemes (as on 31st July, 2022)

Scheme Name	LIC MF Ultra Short Term Fund	LIC MF Bond Fund	LIC MF Balanced Advantage Fund
Scheme Type	An Open Ended Ultra Short Term Debt scheme investing in instruments with Macaulay duration between 3 months - 6 months (Please refer Page No. 42 of SID) (A Relatively Low interest rate risk and moderate Credit Risk)	An open ended medium term debt scheme investing in instruments with Macaulay duration of the portfolio is between 4 years and 7 years (Please refer Page No.38 of SID). (A Relatively High interest rate risk and moderate Credit Risk)	An open ended Dynamic Asset Allocation Fund
Allotment Date	November 27, 2019	June 23, 1999	November 12, 2021
Ideal Investment Horizon	Upto 6 months	3 Years Plus	3 Years Plus
Plan Available	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	CRISIL Ultra Short Duration Fund BI Index	CRISIL Medium to Long Duration Fund BIII Index	NIFTY 50 Hybrid Composite Debt 50:50 Index
Min Investment Amt (lumpsum)	₹ 5000	₹ 5000	₹ 5000
Min Additional Amt (lumpsum)	₹ 500	₹ 500	₹ 500
Min Redemption Amt (lumpsum)	₹ 500	₹ 500	₹ 500
SIP dates	Any day#	Any day#	Any day#
SIP Frequency	Daily / Monthly / Quarterly	Monthly / Quarterly	Daily/ Monthly / Quarterly
Min SIP Amount	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - & 3000/- & in multiples of ₹ 1/- thereafter	1) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 2) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter	1) Daily - ₹ 300/- & in multiples of ₹ 1/- thereafter, 2) Monthly - ₹ 1000/- & in multiples of ₹ 1/- thereafter, 3) Quarterly - ₹ 3000/- & in multiples of ₹ 1/- thereafter
Fund Manager	Mr. Rahul Singh	Mr. Marzban Irani Mr. Sanjay Pawar (Co-Fund Manager)	Mr. Yogesh Patil (Equity) & Mr. Rahul Singh (Debt) Mr. Jaiprakash Toshniwal (Co-Fund Manager - Equity)
Entry Load	NIL	NIL	Not Applicable
Exit Load	NIL	• 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	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.
Riskometer	Risk - Low to Moderate	Risk - Moderate	Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

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

Disclaimer for Index TRI

(1) LIC MF Equity Hybrid Fund

As TRI data is not available since inception of LIC MF Equity Hybrid Fund, benchmark performance is calculated using composite CAGR of Nifty 50 PRI values from date 1-Jan-1991 to date 30-Jun-1999 and TRI values since date 30-Jun-1999

(2) LIC MF Flexi Cap Fund

As TRI data is not available since inception of LIC MF Flexi Cap Fund, benchmark performance is calculated using composite CAGR of Nifty 50 PRI values from date 15-Apr-1993 to date 30-Jun-1999 and TRI values since date 30-Jun-1999

(3) LIC MF Large Cap Fund

As TRI data is not available since inception of LIC MF Large Cap Fund, benchmark performance is calculated using composite CAGR of Nifty 50 PRI values from date 01-Sep-1994 to date 30-Jun-1999 and TRI values since date 30-Jun-1999

(4) LIC MF Tax Plan

As TRI data is not available since inception of LIC MF Tax Plan, benchmark performance is calculated using composite CAGR of Nifty 50 PRI values from date 31-Mar-1997 to date 30-Jun-1999 and TRI values since date 30-Jun-1999

Fund Managers Experiences

- **Mr. Marzban Irani** has over 22 years of experience including 16 years of experience in Fund Management.
- **Mr. Yogesh Patil** has over 19 years of experience including 11 years of experience in Fund Management.
- **Mr. Rahul Singh** has over 16 years of experience including 7 years of experience in Fund Management.
- **Mr. Amit Nadekar** has over 20 years of experience including 17 years of experience in Fund Management.
- **Mr. Sanjay Pawar** has over 15 years of experience including 1.8 years of experience in Fund Management.
- **Mr. Jaiprakash Toshniwal** has over 12 years of experience including 7 months of experience in Fund Management.
- **Mr. Karan Doshi** has over 8 years of experience including 1.4 years of experience in Fund Management.
- **Mr. Dikshit Mittal** has over 16 years of experience including 7 months of experience in Fund Management.

GLOSSARY OF TERMS

Application Amount for Fresh Subscription: This is the minimum investment amount for a new investor in a mutual fund scheme

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

Asset allocation for Equity: The allocation is based on industry classification and not any separate sector classification.

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

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

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

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

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

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

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

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

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

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

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

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

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

Portfolio turnover ratio: Portfolio turnover is a measure of how frequently assets within a fund are bought and sold by the managers. This ratio measures the fund's trading activity, which is computed by taking the lesser of purchases or sales and dividing by average monthly net assets.

Portfolio Yield: Disclosure only required for Debt Funds.

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

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

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

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

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

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

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

Tracking error: Tracking error is the difference between a portfolio's returns and the benchmark or index it was meant to mimic or beat. Tracking error is sometimes called active risk.

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

BRANCH OFFICES

Ahmedabad: Jeevan Sadan, 3rd Flr, LIC Bldg, Opp. Capital Commercial Center, Ahmedabad 380006. Tel.: 079-26588301/40380568. Bangalore: No.4, Canara Mutual Building (Opp. Cash Pharmacy), 2nd Floor, Residency Rd, Bangalore 560025. Tel.: 080-22118478/22295598. Bhubaneswar: Plot no-2B&2C, Ground floor, Behind Ram Mandir, Unit-3, Kharavel Nagar, Bhubaneswar 751001, Odisha. Tel.: 9439455522. Borivali: Shop No.3, Raghuviir Tower, SVP Road, Chamunda Circle, Borivali West, Mumbai-400092. Chandigarh: S.C.O.-20-30, Jeevan Prakash Building, Ground Floor, LIC Divisional Office, Sector-17B, Chandigarh 160017. Tel.: 0172-4622030. Chennai: 15, Anna Salai, Next to V.G.P. Bldg., Chennai 600002. Tel.: 044-28411984/28555883. Coimbatore: 'India Life Building', LIC Divisional Office, No:1543/44,Trichy Road, Coimbatore-641018. Tel.: 0422-4393014 Ernakulam: 11th Floor, Jeevan Prakash, M.G. Road, Ernakulam, Kochi 682011. Tel.: 0484-2367643. Goa: Jeevan Vishwas Building, Edc Complex, Plot No. 2, Patto, Panaji, Goa - 403001. Tel.: 0832-2988100 Gurugram: Unit No - 208, 2nd floor, Building Vipul agora, Near Sahara Mall, MG Road, Gurugram, Haryana -122002. Guwahati: LIC Mutual Fund Asset Management Limited, Jeevan Prakash Building, Ground Floor, S. S. Road, Fancy Bazar, Guwahati - 781 001. Hyderabad: House No. 5-9-57, 4th Floor, Jeevan Jyoti Building, Basheerbagh, Hyderabad 500029. Tel.: 040-23244445/23210572. Indore: U.V. House, 1st Floor, Snehil 9/1-A South Tukoganj, Indore 452001. Tel.: 0731-2520262. Jaipur: LIC Divisional Office-1 Campus, Ground Floor, Jeevan Nidhi-II (Investment Building), Bhawani Singh Road, Ambedkar Circle, Jaipur 302005. Tel.: 0141-2743620. Kanpur: Jeevan Vikas, Ground Floor, 16/98, M.G. Road, Kanpur 208001. Tel.: 0512-2360240/3244949. Kolkata: Ground Floor, Hindustan Building Annexe, 4, Chittaranjan Avenue, Kolkata 700072. Tel.: 033-22129455. Lucknow: Jeevan Prakash, Ground Floor, Main & Annexe Building, 30, Hazratganj, Lucknow 226001. Tel.: 0522-2231186. Mangalore: LIC Mutual Fund Asset Management Limited, No. 6, Ground Floor, Popular Building, K S Rao Road, Mangalore - 575 001. Tel. No.: 0824-2411482. Mumbai: Gr. Floor, Industrial Assurance Bldg., Opp. Churchgate Station, Mumbai 400020. Tel.: 022-22885971/22817163. Thane: 2nd Floor, Jeevan Chintamani, Near R.T.O., Eastern Express Highway, Thane - 400 604. Tel.: 022-25804738. Nagpur: Jeevan Seva Bldg., Mount Road, Sadar, Nagpur 440001. Tel.: 0712-2542497. Nashik: Shop No.2, Ground Floor, Rajvee Enclave, New Pandit Colony, Nashik 422002. Tel.: 0253-2579507. New Delhi: 7th Floor, Jeevan Prakash, 25 K.G. Marg, New Delhi 110001. Tel.: 011-23359190/23314396. Patna: LIC Mutual Fund Asset Management Limited, Office No. 212, Adison Arcade, Fraser Rod, Near Maurya Hotel, Dist. Patna - 800001. Pune: LIC of India, Pune D.O.-I, 6/7, Shivaji Nagar, University Road, Pune 411005. Tel.: 020-25537301. Raipur: 1st Floor, Phase 1, Investment Building, LIC of India, Jeevan Bima Marg, Pandri, Raipur, Chhattisgarh - 492004. Phone No.: 0771 - 2236780. Rajkot: LIC of India Bldg., Jeevan Prakash, Tagore Marg, Rajkot 360002. Tel.: 0281- 2461522. Ranchi: 2nd Floor, Narasaria Tower, Opposite Lalpur Police Station, Ranchi-834001. Tel.: 0651-2206372 Surat: Office No. 122/B, International Trade Centre (ITC), Majuragate Crossing, Ring Road, Surat – 395002. Tel.: 0261-4862626. Varanasi: CBO 4, LIC of India Divisional Office, Bhelupur Gauriganj, Varanasi U.P.: 221 001Landline No.: 0542 - 2450 015

KFin Technologies Limited Offices

Agartala: Ols Rms Chowmuhani, Mantri Bari Road,1St Floor, Near Traffic Point, Tripura West, Agartala, Tripura, 799001 / 0381-2317519; **Agra:** House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, In The City Of Agra, Agra, Uttar Pradesh, 282002 / 7518801801; **Ahmedabad:** 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad, Gujarat, 380006 / 9081903021; **Ajmer:** 302, 3Rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer, Rajasthan, 305001 / 0145-5120725; **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Murtizapur Road, Opp Radhakrishna Talkies, Akola, Maharashthra, 444004 / 0724-2451874; **Aligarh:** Sebti Complex Centre Point, In The City Of Aligarh, Aligarh, Uttar Pradesh, 202001 / 7518801802; **Allahabad:** Meena Bazar" 2Nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City Of Allahabad, Allahabad, Uttar Pradesh, 211001 / 7518801803; **Alleppy:** 1St Floor, Jp Towers, Mullackal, Ksrtc Bus Stand, Alleppy, Kerala, 688011 / 0477 2263055; **Alwar:** Office Number 137, First Floor, Jai Complex Road No – 2, Alwar, Rajasthan, 301001 / 0144-2335550 / 0144-2335551; **Amaravathi:** Shop No. 21, 2Nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi, Maharashthra, 444601 / 0721 2569198; **Ambala:** 6349,2Nd Floor, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala, Haryana, 133001 / 7518801804; **Amritsar:** 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar, Punjab, 143001 / 0183-5053802; **Anand:** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand, Gujarat, 380001 / 9081903038; **Ananthapur:** Plot No: 12-313, Balaji Towers, Srinagar, Ananthapur Village, Anantapur, Andhra Pradesh, 515001 / 8554244449; **Asansol:** 114/71 G T Road, Bhanga Panchil Near Nokia Care, Asansol, West Bengal, 713303 / 0341-2220077; **Aurangabad:** Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad, Maharashthra, 431005 / 0240-2343414; **Azamgarh**: House No. 290, Ground Floor, Civil Lines, Near Sahara Office, In The City Of Azamgarh, Azamgarh, Uttar Pradesh, 276001 / 7518801805; **Balasore:** 1-B. 1St Floor, Kalinga Hotel Lane, Baleshwa, Baleshwar Sadar, Balasore, Orissa, 756001 / 06782-260503; **Bangalore:** 59, Skanda Puttanna Road, Basavanagudi, Bangalore, Karnataka, 560004 / 080-26602852; **Bankura:** Plot Nos- 80/1/A,Natunchati Mahalla, 3Rd Floor,, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura, West Bengal, 722101 / 9434480586; **Bareilly:** 54-Civil Lines, Ayub Khan Chauraha, Civil Lines Road, In The City Of Deoria, , Bareilly, Uttar Pradesh, 243001 / 7518801806; **Barhampore (Wb):** Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb), West Bengal, 742101 / 0348- 2274494; **Baroda:** 203, Corner Point, Jetalpur Road, Baroda, Gujarat, Baroda, Gujarat, 390007 / 0265-2353506; **Begusarai:** C/O Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai, Bihar, 851117 / 7518801807; **Belgaum:** Cts No 3939/ A2 A1, Above Raymonds Show Room |Beside Harsha Appliances, Club Road, Belgaum, Karnataka, 590001 / 0831 2402544; **Bellary:** Shree Gayathri Towers, #4, 1St Floor, K.H.B.Colony, Gopalaswamy Mudaliar Road,, Gandhi Nagar-Bellary, Karnataka, 583103 / 08392 – 254750; **Berhampur (Or):** Opp Divya Nandan Kalyan Mandap, 3Rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or), Orissa, 760001 / 0680-2228106; **Betul:** 107,1St Floor, Hotel Utkarsh, J. H. College Road, Betul, Madhya Pradesh, 460001 / 07141 - 231301; **Bhagalpur:** 2Nd Floor, Chandralok Complex, Near Ghanta Ghar, In The City Of Bhagalpur, Bihar, Bhagalpur, Bihar, 812001 / 7518801808; **Bharuch:** 123 Nexus Business Hub, Near Gangotri Hotel, B/S Rajeshwari Petroleum, Makampur Road, Bharuch, Gujarat, 392001 / 9081903042; **Bhatinda:** Second Floor, Mcb -2-3-01043 Goniana Road, Opp: Nippon India Mf Gt Rode, Near Hanuman Chowk Bhatinda, Bhatinda, Punjab, 161001 / 0164- 5006725; **Bhavnagar:** 303, Sterling Point, Waghawadi Road, Bhavnagar, Gujarat, 364001 / 278-3003149; **Bhilai:** Shop No -1, First Floor Plot No -1, Commercial Complex Nehru Nagar - East, Bhilai, Chatisgarh, 490020 / 0788-2289499 / 2295332; **Bhilwara:** Shop No. 27-28, 1St Floor, Heera Panna Market, Pur Road, Bhilwara, Rajasthan, 311001 / 01482-246362 / 246364; **Bhopal:** Gurukripa Plaza, Plot No. 48A, Opposite City, Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh, Bhopal, Madhya Pradesh, 462011 / 0755-4092712,0755-4092715; **Bhubaneswar:** A/181, Saheed Nagar, Janardan House, Room #: 07; 3Rd Floor, Bhubaneswar, Orissa, 751007 / 0674-2548981; **Bikaner:** 70-71, 2Nd Floor | Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner, Rajasthan, 334003 / 0151-2200014; **Bilaspur:** Shop No -225,226 & 227,2Nd Floor, Narayan Plaza, Link Road, Bilaspur, Chatisgarh, 495001 / 07752-470070; **Bokaro:** City Centre, Plot No. He-07, Sector-Iv; Bokaro Steel City, Bokaro, Jharkhand, 827004 / 7542979444; **Borivali:** Gomati Smuti,Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai, Maharashtra, 400 092 / 022- 28916319; **Burdwan:** Anima Bhavan, 1St Floor, Holding No.-42, Sreepally, G. T. Road, West Bengal, Burdwan, West Bengal, 713103 / 0342-2665140; **Calicut:** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Kerala, 673001 / 0495-4022480; **Chandigarh:** Sco- 2423-2424, Above Mirchi Restaurent, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh, Union Territory, 160022 / 0172-5101342; **Chandrapur:** Shop No-6 Office No-2, 1St Floor Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur, Maharashthra, 442402 / 07172-270262; **Chembur:** Shop No 4, Ground Floor, Shram Saflya Bldg, N G Acharya Marg, Chembur, Mumbai, Maharashtra, , 022-662215536; **Chennai:** F-11, Akshaya Plaza, 1St Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai, Tamil Nadu, 600002 / 044-42028512; **Chinsura:** 96, Doctors Lane; Po: Chinsurah; Dt: Hooghly, , Chinsurah, West Bengal, 712101 / 033-26810164; **Cochin:** Ali Arcade, 1St Floor,Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm, Kerala, 682036 / 0484 - 4025059; **Coimbatore:** 3Rd Floor, Jaya Enclave, 1057 Avinashi Road, , Coimbatore, Tamil Nadu, 641018 / 0422 - 4388011; **Cuttack:** Shop No-45,2Nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent To Reliance Trends, Dargha Bazar, Cuttack, Orissa, 753001 / 8658691094; **Darbhanga:** Jaya Complex,2Nd Floor, Above Furniture Planet,Donar, Chowk, Darbhanga, Bihar, 846003 / 7518801809; **Davangere:** D.No 162/6 , 1St Floor, 3Rd Main, P J Extension, Davangere Taluk,, Davangere Mandal,Davangere, Davangere, Karnataka, 577002 / 0819-2258714; **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun, Uttaranchal, 248001 / 7518801810; **Deoria:** K. K. Plaza, Above Apurwa Sweets, Deoria, Uttar pradesh, 274001 / 7518801811; **Dewas:** 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas, Madhya Pradesh, 455001 / 07272-426010; **Dhanbad:** 208 New Market 2Nd Floor, Bank More, Dhanbad, Jharkhand, 826001 / 9264445981; **Dharwad:** 307/9-A 1St Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony,P B Road, Dharwad, Karnataka, 580001 / 0836- 2744207; **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule, Maharashthra, 424001 / 02562-282823; **Dindigul:** No 59B New Pensioner Street, Opp Gomathi Lodge, Palani Road, Dindigul, Dindigul, Tamil Nadu, 624001 / 0451- 2436177; **Durgapur:** Mwav-16 Bengal Ambuja, 2Nd Floor City Centre, Distt. Burdwan, Durgapur-16, Durgapur, West Bengal, 713216 / 0343-6512111; **Eluru:** House No 22B-12-1/1, Ground Floor, Gade Vari Street, Power Peta, Eluru 2, Eluru-West Godavari, Eluru, Andhra Pradesh, 534002 / 08812-227851 / 52 / 53 / 54; **Erode:** No: 4, Veerappan Traders Complex, Address No 38/1, Sathy Road, (Vctv Main Road),, Sorna Krishna Complex,Ground Floor, Erode, Tamil Nadu, 638003 / 0424-4021212; **Faridabad:** A-2B 2Nd Floor, Neelam Bata Road Peerki Mazar, Nehru Ground Nit, Faridabad, Haryana, 121001 / 7518801812; **Ferozpur:** The Mall Road, Chawla Bulding, Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab, 152002 / 01632-241814; **Gandhidham:** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12. Opp. Cg High School, Near Hdfc Bank, Gandhidham, Gujarat, 370201 / 9081903027; **Gandhinagar:** 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar, Gujarat, 382011 / 079 23244955; **Gaya:** 54 Lal Kothi Compound, Shree Krishna Road, 2Nd Floor, North Side, Near Royal Surya Hotel, Gaya, Bihar, 823001 / 0631-2220065; **Ghaziabad:** Ff - 31, Konark Building, Rajnagar, Lohia Nagar, Ghaziabad, Uttar Pradesh, 201003 / 7518801813; **Ghazipur:** House No. 148/19, Mahua Bagh, In The City Of Ghazipur, Ghazipur, Uttar Pradesh, 233001 / 7518801814; **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda, Uttar Pradesh, 271001 / 7518801815; **Gorakhpur:** Above V.I.P. House Ajdacent, A.D. Girls College, Bank Road, Gorakpur, Uttar Pradesh, 273001 / 7518801816; **Gulbarga:** H No 2-231, Krishna Complex, 2Nd Floor Opp. Municipal Corporation Office, Jagat, Station Main Road, Kalaburagi, Gulbarga, Karnataka, 585105 / 8088934338; **Guntur:** 2Nd Shatter, 1St Floor. Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur, Andhra Pradesh, 522002 / 0863-2339094; **Gurgaon:** 2Nd Floor, Vipul Agora, M. G. Road, In The City Of Gurgaon, Gurgaon, Haryana, 122001 / 7518801817; **Guwahati:** 1St Floor, Bajrangbali Building, Near Bora Service Station, Gs Road, Guwahati, Assam, 781007 / 8811036746; **Gwalior:** City Centre, Near Axis Bank, In The City Of Gwalior, Madhya Pradesh, Gwalior, Madhya Pradesh, 474009 / 7518801818; **Haldwani:** Above Kapilaz, Sweet House, Opp Lic Building, Pilikothi, Kaladhungi Road, Haldwani, Uttaranchal, 263139 / 7518801819; **Haridwar:** Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar (Uttarakhand.), Haridwar, Uttaranchal, 249410 / 7518801820; **Hassan:** Sas No-212, Ground Floor, Sampige Road 1St Cross, Near Hotel Souther Star, K R Puram, Hassan, Karnataka, 573201 / 08172 262065; **Hissar:** Shop No. 20, Ground Floor, R D City Centre, Railway Road, In The City Of Hissar, Hissar, Haryana, 125001 / 7518801821; **Hoshiarpur:** 1St Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab, 146001 / 01882-500143; **Hubli:** Ctc No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli, Karnataka, 580029 / 0836-2252444; **Hyderabad:** 303, Vamsee Estates, Opp Bigbazaar, Ameerpet, Hyderabad-16, Telangana-, Hyderabad, Telangana, 500034 / 040-44857874 / 75 / 76; **Indore:** 101, Diamond Trade Centre, Indore, Madhya Pradesh - Indore, Nearcurewell Hospital, Janjeerwala Square Indore, Indore, Madhya Pradesh, 452001 / 0731-4266828/4218902; **Jabalpur:** 3Rd Floor, R.R. Tower.5, Lajpatkunj, Near Tayabali Petrol Pump, Jabalpur, Madhya Pradesh, 482001 / 0761-4923301; **Jaipur:** Office Number 101, 1St Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur, Rajasthan, 302001 / 01414167715/17; **Jalandhar:** 1St Floor,Shanti Towers, Sco No. 37, Puda Complex,, Opposite Tehsil Complex, Jalandhar, Punjab, 144001 / 0181-5094410; **Jalgaon:** 3Rd Floor, 22 Yashodhan Ring Road, Jalgaon, Jalgaon, Maharashthra, 425001 / 9421521406; **Jalpaiguri:** D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri, West Bengal, 735101 / 03561-222136; **Jammu:** Gupta'S Tower, 2Nd Floor, Cb-12, Rail Head Complex, Jammu, Jammu & Kashmir, 180012 / 0191-2458820 / 2458818; **Jamnagar:** 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar, Gujarat, 361001 / 0288 3065810; **Jamshedpur:** 2Nd Floor, R R Square, Sb Shop Area,Near Reliance Foot Print & Hotel- Bs Park Plaza, Main Road, Bistupur, Jamshedpur, Jharkhand, 831001 / 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007; **Jaunpur**: R. N. Complex, Opposite Pathak Honda, Above Oriental Bank Of Commerce, In The City Of Jaunpur, Jaunpur, Uttar Pradesh, 222002 / 7518801822; **Jhansi:** 1St Floor, Puja Tower, Near 48 Chambers, In The City Of Jhansi, Jhansi, Uttar Pradesh, 284001 / 7518801823; **Jodhpur:** Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur, Jodhpur, Rajasthan, 342001 / 7737014590; **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh, Gujarat, 362001 / 0285-2652220; **Kannur:** 2 Nd Floor, Prabhath Complex, Fort Road, Nr.Icici Bank, Kannur, Kerala, 670001 / 0497-2764190; **Kanpur**: 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur, Uttar Pradesh, 208001 / 7518801824; **Karimnagar:** D.No: 2-10-1298,2Nd Floor, Rathnam Arcade, Jyothi Nagar, Karimnagar, Telangana, 505001 / 0878-2244773; **Karnal:** 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal, Haryana, 132001 / 0184-2252524; **Karur**: No 88/11 B B Plaza, Nrmp Street, K S Mess Back Side, Karur, Tamil Nadu, 639002 / 04324-241755; **Khammam:** 11-4-3/3, Shop No. S-9, Srivenkata Sairam Arcade, Old Cpi Office, Near Priyadarshini College,Nehru Nagar,, Khammam, Telangana, 507002 / 8008865802; **Kharagpur:** Sbi Building, Malancha Road, Po: Kharagpur, Ps: Kharagpur, Holding No 254/220, Ward No.16, Dist: Paschim Medinipur, Kharagpur, West Bengal, 721304 / 03222-253380; **Kolhapur:** 605/1/4 E Ward, Shahupuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur, Maharashthra, 416001 / 0231 2653656; **Kolkata:** Apeejay House (Beside Park Hotell), C Block,3Rd Floor, 15 Park Street, Kolkata, West Bengal, 700016 / 033 66285900; **Kollam:** Ground Floor,A Narayanan Shopping Complex, Kausthubhsree Block, Kadapakada, Kollam, Kerala, 691008 / 474-2747055; **Korba:** Nidhi Biz Complex, Plot No 5, Near Patidar Bhawan, T. P. Nagar, In The City Of Korba, Korba, Chatisgarh, 495677 / 7518801826; **Kota:** D-8, Shri Ram Complex, Opposite Multi, Purpose School, Gumanpura, Kota, Kota, Rajasthan, 324007 / 0744-5100964; **Kottayam:** 1St Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam, Kerala, 686002 / 0481-2300868/2302420; **Kurnool:** Shop No:47, 2Nd Floor, S Komda Shoping Mall, Kurnool, Andhra Pradesh, 518004 / 08518-228550; **Lucknow:** Ist Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow, Uttar Pradesh, 226001 / 7518801830; **Ludhiana**: Sco - 136, 1St Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana, Punjab, 141001 / 0161-4648747; **Madurai:** Rakesh Towers, 30-C, Ist Floor, Bye Pass Road, Opp Nagappa Motors, Madurai, Tamil Nadu, 625010 / 0452-2605856; **Malappuram:** First Floor, Peekays Arcade, Down Hill, Malappuram, Kerala, 676505 / 0483-2731480; **Malda**: Ram Krishna Pally, No.1 Govt Colony, Ground Floor, English Bazar; Malda, West Bengal, 732101 / 03512-223763; **Mandi:** House No. 99/11, 3Rd Floor, Opposite Gss Boy School, School Bazar, In The City Of Mandi, Mandi, Uttar Pradesh, 175001 / 7518801833; **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi, , Mangalore, Karnataka, 575003 / 0824-2496289; **Margao**: 2Nd Floor, Dalal Commercial Complex, Pajifond, Margao, Goa, 403601 / 0832-2731823; **Mathura:** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, In The City Of Mathura, Mathura, Uttar Pradesh, 281001 / 7518801834; **Meerut**: H No 5, Purva Eran, Opp Syndicate Bank, Hapur Road, Meerut, Meerut, Uttar Pradesh, 250002 / 7518801835; **Mehsana:** Ff-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana, Gujarat, 384002 / 02762-242950; **Mirzapur:** House No. 404, Ward No. 8, Dankeenganj, Mirzapur, , Mirzapur, Uttar Pradesh, 231001 / 7518801836;**Moga:** 1St Floor,Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab, 142001 / 01636 - 230792; **Moradabad:** Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, In The City Of Moradabad, Moradabad, Uttar Pradesh, 244001 / 7518801837; **Morena**: House No. Hig 959, Near Court, Front Of Dr. Lal Lab, Old Housing Board Colony, Morena, Madhya Pradesh, 476001 / 7518801838; **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort, Maharashthra, 400001 / 022-66235353; **Muzaffarpur:** First Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur, Muzaffarpur, Bihar, 842001 / 7518801839; **Mysore**: L-350, Silver Tower, Ashoka Road, Opp.Clock Tower, Mysore, Karnataka, 570001 / 0821-2438006; **Nadiad**: 311-3Rd Floor City Center, Near Paras Circle, Nadiad, Gujarat, 387001 / 0268-2563245; **Nagerkoil**: Hno 45,1St Floor, East Car Street, Nagercoil, Tamil Nadu, 629001 / 04652 - 233552; **Nagpur:** Plot No. 2, Survey No. 1032 And 1033 Of Gagdakhare Town, Dharampeth,, , Nagpur, Maharashthra, 440010 / 0712-2533040; **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp.Bank Of India, Nanded, Maharashthra, 431601 / 02462-237885; **Nashik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik, Maharashthra, 422002 / 0253-6608999; **Navsari:** 103, 1St Floore Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari, Gujarat, 396445 / 9081903040; **Nellore**: D No:16-5-66 Ramarao Complex No:2Shop No:305, 3Rd Floor Nagula Mitta Rode, Opp Bank Of Baroda. Nellore, Nellore, Andhra Pradesh, 524001 / 0861 2349940; **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi, New Delhi, 110001 / 011- 43681700; **Nizamabad**: H No:5-6-430, Above Bank Of Baroda First Floor, Beside Hdfc Bank,Hyderabad Road, Nizamabad, Telangana, 503003 / 08462-224366; **Noida**: F - 21, Sector - 18, In The City Of Noida, , Noida, Uttar Pradesh, 201301 / 7518801840; **Palghat:** No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad, Kerala, 678001 / 9895968533; **Panipat:** 3Rd Floor Preet Tower, Behind Akash Institute, Gt Road-Panipat, Panipat, Haryana, 132103 / 7518801841; **Panjim:** Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next To Navhind Bhavan (Market Area), Panjim, Goa, 403001 / 0832-2426874; **Pathankot**: 2Nd Floor, Sahni Arcade Complex, Adj.Indra Colony Gate Railway Road, Pathankot, Pathankot, Punjab, 145001 / 0186-5080188; **Patiala:** Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala, Punjab, 147001 / 0175-5004349; **Patna:** 3A, 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna, Bihar, 800001 / 0612-4323066; **Pollachi:** 1St Floor, Mkg Complex, Opp To Gowri Shankar Hotel, Pollachi, Tamil Nadu, 642002 / 04259- 235111; **Pondicherry:** Building No:7, 1St Floor, Thiayagaraja Street, Pondicherry, Pondicherry, 605001 / 0413-45490253; **Proddatur:** D.No: 4/625, Bhairavi Complex, Bhairavi Complex, Upstairs Karur Vysya Bank, Gandhi Road, Proddatur, Andhra Pradesh, 516360 / 08564 - 242898; **Pune:** Office No 207-210, 2Nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune, Maharashthra, 411005 / 020 -66210449; **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur, Chatisgarh, 492001 / 0771-4912611; **Rajahmundry**: D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry, Andhra Pradesh, 533101 / 0883-2434468/70; **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot, Gujarat, 360001 / 9081903025; Ranchi: Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi, Jharkhand, 834001 / 0651-2331320; **Ratlam:** 1 Nagpal Bhawan Free Ganj Road, Do Batti, Near Nokia Care, Ratlam, Madhya Pradesh, 457001 / 07412-320398; **Renukoot:** C/O Mallick Medical Store, Bangali Katra, Main Road, Renukoot, (Dist. Sonebhadra), Renukoot, Uttar Pradesh, 231217 / 7518801842; **Rewa**: In Front Of Teerth Memorial Hospital, In The City Of Reewa, , Rewa, Madhya Pradesh, 486001 / 7518801843; **Rohtak**: Shop No 14, Ground Floor, Ashoka Plaza,Delhi Road, , Rohtak, Haryana, 124001 / 7518801844; **Roorkee**: Shree Ashadeep Complex 16, Tyagi Dairy Road, Civil Lines,Near Income Tax Office, , Roorkee, Uttaranchal, 247667 / 7518801845; **Rourkela**: 2Nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh, Rourekla, Orissa, 769012 / 0661-2500005; **Sagar:** Ii Floor, Above Shiva Kanch Mandir., 5 Civil Lines, Sagar, Sagar, Madhya Pradesh, 470002 / 07582-402404; **Saharanpur**: 18 Mission Market, Court Road, Saharanpur, Uttar Pradesh, 247001 / 7518801846; **Salem:** No 3/250, Brindavan Road, 6Th Cross,Perumal Kovil Back Side, Fairland'S, Salem, Tamil Nadu, 636016 / 0427-4020300; **Sambalpur**: Sahej Plaza; First Floor, Shop No. 219; Golebazar, Sambalpur, Sambalpur, Orissa, 768001 / 0663-2533437; **Satna:** Jainam Market, Purana Power House Chauraha, Panni Lal Chowk, In The City Of Satna, Rewa Road, Satna, Madhya Pradesh, 485001 / 7518801847; **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong, Meghalaya, 793001 / 0364 - 2506106; **Shimla**: Triveni Building, By Pas Chowkkhallini, Shimla, Himachal Pradesh, 171002 / 7518801849; **Shimoga:** Sri Matra Naika Complex, 1St Floor, Above Shimoga Diagnostic Centre, Llr Road, Durgigudi, Shimoga, Karnataka, 577201 / 08182-228799; **Shivpuri**: Near Hotel Vanasthali, In Front Of Sawarkar Park, A. B. Road, In The City Of Shivpuri, Shivpuri, Madhya Pradesh, 473551 / 7518801850; **Sikar:** First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar, Rajasthan, 332001 / 01572-250398; **Silchar**: N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar, Assam, 788001 / 3842261714; **Siliguri**: Nanak Complex, Sevoke Road, Siliguri, West Bengal, 734001 / 0353-2522579; **Sitapur**: 12/12, Surya Complex, Station Road, Sitapur, Sitapur, Uttar Pradesh, 261001 / 7518801851; **Solan**: Disha Complex, 1St Floor, Above Axis Bank, Rajgarh Road, In The City Of Solan, Solan, Himachal Pradesh, 173212 / 7518801852; **Solapur:** Block No 06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur, Maharashthra, 413004 / 0217-2300021 / 2300318; **Sonepat**: 2Nd Floor, Dp Tower, Model Town, Near Subhash Chowk, Sonepat, Haryana, 131001 / 7518801853; **Sri Ganganagar**: Address Shop No. 5, Opposite Bihani Petrol Pump, Near Baba Ramdev Mandir Nh - 15, Sri Ganganagar, Rajasthan, 335001 / 0154-2470177; **Srikakulam**: D No 4-4-97, First Floor, Behind Sri Vijayaganapathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam, Andhra Pradesh, 532001 / 8942229925; **Sultanpur**: 1077/3, Civil Lines Opp Bus Stand, Civil Lines, Sultanpur, Uttar Pradesh, 228001 / 7518801854; **Surat:** Office No: -516, 5Th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat, Gujarat, 395002 / 9081903041; **T Nagar**: No 23, Cathedral Garden Road Nungambakkam, Chennai, Tamilnadu, 600 017 / 044 - 28151034; **Thanjavur:** No 1, Underground,Nallaiyah Complex,, Srinivasam Pillai Road,, , Tanjore, Tamil Nadu, 613001 / 04362-275415; **Tirunelveli**: 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli, Tamil Nadu, 627001 / 0462-4001416; **Tirupathi:** H.No:10-13-425, 1St Floor , Tilak Road,, Opp: Sridevi Complex ,, Tirupathi, Andhra Pradesh, 517501 / 9885995544 / 0877-2255797; **Tirupur:** No 669A,Kamaraj Road, Near Old Collector Office, , Tirupur, Tamil Nadu, 641604 / 0421-4202780; **Tiruvalla:** 2Nd Floor,Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla, Kerala, 689107 / 04862-211209; **Trichur:** 2Nd Floor,Brothers Complex, Naikkanal Junction,Shornur Road, Near Dhanalakshmi Bank H O, Thrissur, Kerala, 680001 / 0487- 6999987; **Trichy**: No 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam, Putthur, Trichy, Tamil Nadu, 620017 / 0431-4020227; **Trivandrum:** 2Nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum, Kerala, 695010 / 0471 - 2725728; **Tuticorin**: 4B/A-10Mani Nagar, Mangal Mall,, Palayamkottai Road, Tuticorin, Tamil Nadu, 628003 / 0461-2334603; **Udaipur:** Shop No. 202, 2Nd Floor Business Centre, 1C Madhuvan, Udaipur, Udaipur, Rajasthan, 313001 / 0294 2429370; **Ujjain**: Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near Icici Bank Above Vishal Megha Mart, Ujjain, Madhya Pradesh, 456010 / 0734-4250007 / 08; **Valsad**: 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Tithal Road, Valsad, Gujarat, 396001 / 02632-258481; **Vapi**: A-8, First Floor, Solitaire Business Centre, Opp Dcb Bank, Gidc Char Rasta, Silvassa Road, Vapi, Gujarat, 396191 / 9081903028; **Varanasi**: D-64/132, 2Nd Floor, Ka, Mauza, Shivpurwa, Settlement Plot No 478, Pargana : Dehat Amanat, Mohalla Sigra, Varanasi, Uttar Pradesh, 221010 / 7518801855; **Vashi**: C, Wing Flat NO. 324, 1st Floor, Vashi Plaza, Sector 17 Vashi, Navi Mumbai, Maharashtra, 400 703 / 22-27802684; **Vellore**: No. 6, Nexus Towers, 2Nd Floor, Officer'S Line, Above Peter England & Bata Showroom Opp. To Voorhees School, Vellore, Tamil Nadu, 632001 / 0416-41603806; **Vijayanagaram**: D No : 20-20-29, 1St Floor, Surya Nagar, Kalavapuvvu Meda, Near Ayodhya Stadium, Dharmapuri Road, Vizianagaram, Vizianagaram, Andhra Pradesh, 535002 / 08922-236965; **Vijayawada:** Address-1Stfloor, Hno26-23-, Sundarammastreet,Gandhinagar,Vijayawada,Krishna Ap, Labbipet, Vijayawada, Andhra Pradesh, 520010 / 0866-6604032/39/40; **Vile Parle**: Shop No.1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL office P M Road, Vile Parle East, Mumbai, Maharashtra / 022 26100967; **Visakhapatnam:** Ground Floor, 48-10-40, Sri Nagar Colony, Visakhapatnam, Andhra Pradesh, 530016 / 0891-2714125; **Warangal**: Shop No22, Ground Floor Warangal, City Center,15-1-237, Mulugu Road Junction, Warangal, Telangana, 506001 / 0870-2441513; **Yamuna Nagar:** B-V, 185/A, 2Nd Floor, Jagadri Road, Near Dav Girls College, (Uco Bank Building) Pyara Chowk, Yamuna Nagar, Haryana, 135001 / 7518801857;

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

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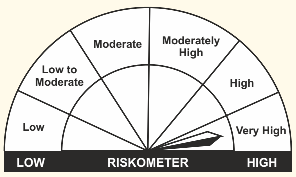

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