

FACT SHEET

30th April 2023



MUTUAL
FUNDS
Sahi Hai



Investment Ki Unique Pehchaan

Teeno Flavours Ka Rakhe Dhyaan

Invest In

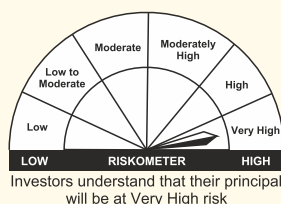
LIC MF MULTI CAP FUND

An open-ended equity scheme investing across large cap, mid cap and small cap stocks

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This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity and equity related instruments across Large, Mid and Small Cap stocks
- **Risk – Very High**

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. Risk-o-meter is based on evaluation of risk level of Scheme's portfolio as on 30th April 2023 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

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

HOW TO READ A MUTUAL FUND FACTSHEET?



Khushiyaan, Zindagi Ki...

Do you know your Mutual Fund investment portfolio?

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

Do you know your fund manager and his past performance?

Do you keep up with changes happening with your investments?

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

The Securities and Exchange Board of India (SEBI) stipulates the fund houses to disclose certain information about the fund. Fact sheets are released every month and contain details about the fund's performance over the period.

IMPORTANCE OF A MUTUAL FUNDS FACTSHEET

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

COMPONENTS OF A MUTUAL FUNDS FACT SHEET



BASIC FUND INFORMATION

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

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



PORTFOLIO ALLOCATION

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

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



PERFORMANCE ANALYSIS

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



DETAILS ABOUT THE FUND MANAGER

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

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



CONCLUSION

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

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

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Mr. Yogesh Patil
CIO - Equity

EQUITY

Market Review

- April 2023 Monthly Wrap. The Nifty Index gained 4.1% in April. Mid-cap and small-cap indices outperformed large-cap indices and were up 6.0% and 7.5%, respectively. Sector-wise, all sectors ended positive, except IT.
- Globally, India was the best performing market in April, followed by Russia (+4%), UK (+3%) and Japan (+3%). Thailand (-5%), Hong Kong (-2.5%) and Taiwan (-2%) lost the most.
- **Federal reserve has raised rates by 25bps (as expected) on 3rd May'23, but has guided for pause going ahead.** It believes that they have already hiked by 500bps in just over a year and would likely to cumulatively evaluate the impact of the actions.
- Other key developments in the month: (1) OPEC+ announced surprise cuts in oil production, (2) the RBI, in a surprise move, kept the key policy rate unchanged, (3) Skymet expects the upcoming monsoon to be 'below normal', whereas IMD expects normal monsoon, (4) IMF lowered India's FY2024 GDP growth projection to 5.9% from 6.1%, (5) China's GDP rose 4.5% in 1QCY23 compared with 2.9% in 4QCY22, (6) so far, 20 Nifty-50 companies have reported results and net profits came in 3.3% ahead of our expectations.
- On the economy front, March CPI inflation moderated to 5.66% from 6.44% in February, led by a favorable base effect and broad easing across food and beverages and core inflation. WPI inflation declined to 1.34% in March from 3.85% in February. February IIP grew 5.5%.
- On the sectoral indices front, Realty (+14.8%), Auto (+7.4%), Capital Goods (+6.9%), Bankex (+6.4%), Healthcare (+5.3%), Oil&Gas (+5.1%), Metal (+5.0%), FMCG (+4.6%) outperformed the indices while, Power (+3.8%), Consumer Durable (+2.0%), IT (-3.4%) underperformed the key indices during the month.

Capital Flows: FII turn more aggressive than DII in Apr'23

FII's continued to BUY aggressively in April'23, with net buying of INR 9,792 cr (net BUYing of INR 7,110 cr in Mar'23). Over the last 12 months, FII's have net sold to the tune of INR 0.3tn (USD 4bn).

In Apr'23, DII's continued to be net BUYers to the tune of INR 2,217 cr (USD 271 mn) while over the last 12 months, they have net bought INR 2.28tn (USD 28.5bn). (As on Apr'23 Source: SEBI) (Apr'23 Avg. 1 USD = INR 81.88)

Outlook

- While geopolitical issues still persist (Russia-Ukraine conflict, US -China trade war, Taiwan Political status etc.) the global supply chains have seen tremendous improvement in the recent months. During March'23, commodity prices have been slightly volatile (at lower levels) and most of the base metal prices have seen some moderation in recent months. **Brent currently stands at \$72/barrel and has fallen by 25% over the past 6 months (down 15% over past one month)**. Lower commodity prices should give some room for inflation control and may give respite to concerns on global inflationary trends.
- Regarding the ongoing 4QFY23 earnings season, results for most sectors/companies have been better than expected (except IT sector). We expect the easing commodity basket to benefit companies in Auto, Cement and Staples sector, in the form margin expansion.
- While things are evolving on the global front, for Indian economy on a relative term there are more positives than negatives. We take cognizance of the positive factors of sustainable growth focused FY24 budget, decent performance in 3QFY23 and ongoing 4QFY23 earnings season, strong tax collections by Indian government, continuous healthy capex spending by the government, encouraging consumer discretionary spending, healthy rabi season, strong new home sales growth etc.
- **Companies have started deploying the excess profit, as evidenced by the increase in ordering activity – a precursor to increase in private Capex.** We should see an investment driven economic growth starting FY24E. Even the consumer discretionary companies stand to benefit as the investment cycle drives employment and consumption.
- We expect that strong demand scenario (domestic and international businesses), softening raw material inflation, easing global supply chains, eventual pick up in rural income as rural economy responds to increasing government infrastructure spends and benefits from improved crop prices and sharp surge in consumption spending due to wedding season should help achieve broad based domestic growth in coming quarters..
- Overall, despite the near-term recessionary concerns, over the medium to long term, Indian equity market looks to be on a strong footing.. 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.
- On the domestic front, the key indicators continue to remain encouraging. Strong CV sales growth, stable GST and income tax collections, robust commentary from the manufacturing sectors, steady pickup in the credit growth to pre covid levels, stable exports growth and strong consumer spending in the ongoing festive and wedding season are the key positive indicators. We are experiencing increased talks on capacity expansion from few of the capex heavy industries. Key tailwind for India's growth will be expected further improvement in consumption, focus on domestic manufacturing, decline in global crude oil prices, high capital buffer with banks, deleveraged large corporate balance sheet.
- Overall, despite the near-term global recessionary concerns, over the medium to long term, Indian equity market looks to be on a strong footing. The current ongoing global 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 sustainable growth.



Mr. Marzban Irani
CIO - Fixed Income

DEBT

Market Review

The MPC kept the repo rate on April 6, 2023 unchanged to 6.50% in a unanimous decision surprising the market which were expecting a further 25bp hike. RBI has attributed this pause to increased volatility in global financial markets caused by weakened outlook and concerns on financial stability. Furthermore, with the monetary policy actions taken since May-22 still working through the system, the MPC decided to keep the policy rate unchanged to assess the progress made so far, while remaining vigilant on the evolving economic outlook. Governor stressed that MPC will not hesitate to take further action as may be required in its future meetings. 10-year benchmark traded in a range of 7.10%-7.31% during the month. 5-year OIS softened by 28 bps to close at 6.06% level before touching a low of 6%, 1-year OIS also softened by 26 bps to close at 6.60% levels

System liquidity remained in surplus with average monthly liquidity rising to Rs.1,53,205 crores surplus vs a deficit of Rs. 1,271 crores in the month of March. Government cash balance remained broadly near neutral. Currency in Circulation (CIC) rose to Rs. 34.55 lakh crore as on April end vs Rs. 33.80 lakh crore in previous month. Banks investment to deposit ratio stands at 29.74% and Credit to deposit ratio at 75.68% with a year-on-year deposit growth of 10.2% and Credit growth of 15.9%.

Market Indicators			
	31-Mar-23	01-Mar-23	Change
USD/INR	82.18	82.51	-0.39%
Brent Crude Oil (\$/bbl)	79.77	84.31	-5.38%
Gold (\$/oz)	1,969.28	1,836.72	7.22%
T-Repo	6.77%	6.27%	0.50%
10-year G-Sec	7.29%	7.39%	-0.11%
10-year AAA PSU	7.70%	7.70%	0.00%
US 10-year Gilt	3.56%	3.99%	-0.43%

Source: Bloomberg

Foreign portfolio investors bought Rs. 2,041 crores (Net) in debt market in April 2023 as against a sell of Rs. 3,232 crores (Net) in the preceding month.

Among major Central Banks BOJ rate setting body met during the month and kept interest rate targets unchanged.

Outlook

Inflation is again showing signs of reversal along with core cooling below 6%. Global central banks are continuing the rate hiking spree although in smaller size, however RBI opted to pause in order to see the impact of past rate hikes. Though Governor highlighted that pause should not be read as a pivot and further action will depend on incoming data points, but looking at inflation trajectory market will tend to expect terminal rate peaking at current level. In May markets will take cues from FED policy, domestic inflation prints and weekly auction demand. 10 yr G-sec is expected to trade in a range of 7.00-7.20.

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 30/04/2023: ₹ 666.51 Cr

Average AUM for April 2023: ₹ 656.81 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 39.7773	₹ 44.1024
IDCW	₹ 24.0231	₹ 27.7780

Expense Ratio:

Regular: 2.39% **Direct:** 1.39%

(for detailed bifurcation on TER, please see page no 43)

Annual Portfolio Turnover Ratio:

0.37 times

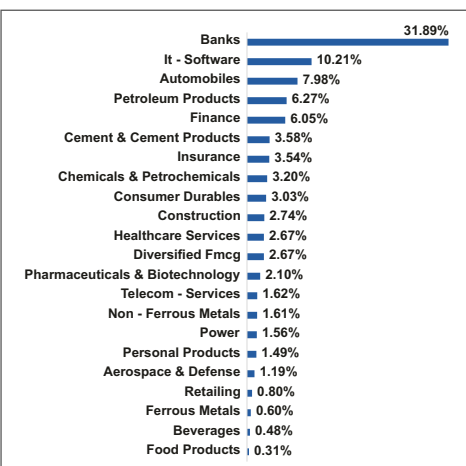
Risk Measures:

Standard Deviation 14.90%

Portfolio Beta 0.93

Sharpe Ratio 0.71

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 30/04/2023

Company	% of NAV
Equity Holdings	
Aerospace & Defense 1.19%	
Bharat Electronics Ltd.	1.19%
Automobiles 7.98%	
• Mahindra & Mahindra Ltd.	3.33%
Maruti Suzuki India Ltd.	2.62%
Eicher Motors Ltd.	2.03%
Banks 31.89%	
• HDFC Bank Ltd.	9.57%
• ICICI Bank Ltd.	9.41%
• Kotak Mahindra Bank Ltd.	4.52%
• Axis Bank Ltd.	4.36%
• State Bank of India	4.03%
Beverages 0.48%	
United Spirits Ltd.	0.48%
Cement & Cement Products 3.58%	
Ultratech Cement Ltd.	2.44%
Grasim Industries Ltd.	1.14%
Chemicals & Petrochemicals 3.20%	
SRF Ltd.	2.71%
Pidilite Industries Ltd.	0.49%
Construction 2.74%	
Larsen & Toubro Ltd.	2.74%
Consumer Durables 3.03%	
• Titan Company Ltd.	3.03%
Diversified Fmcg 2.67%	
Hindustan Unilever Ltd.	2.67%
Ferrous Metals 0.60%	
Tata Steel Ltd.	0.60%
Finance 6.05%	
Bajaj Finance Ltd.	2.03%
Bajaj Finserv Ltd.	2.03%
Bajaj Holdings & Investment Ltd.	0.89%

• Top 10 holdings *Partly Paid Up Fv 1.25

Company	% of NAV
SBI Cards & Payment Services Ltd.	0.59%
Housing Development Finance Corp Ltd.	0.50%
Food Products 0.31%	
Britannia Industries Ltd.	0.31%
Healthcare Services 2.67%	
Apollo Hospitals Enterprise Ltd.	2.67%
Insurance 3.54%	
SBI Life Insurance Company Ltd.	1.52%
ICICI Lombard General Insurance Co. Ltd.	1.51%
ICICI Prudential Life Insurance Co Ltd.	0.51%
IT - Software 10.21%	
• Infosys Ltd.	5.37%
• Tata Consultancy Services Ltd.	3.48%
HCL Technologies Ltd.	1.06%
Tata Elxsi Ltd.	0.30%
Non - Ferrous Metals 1.61%	
Hindalco Industries Ltd.	1.61%
Personal Products 1.49%	
Dabur India Ltd.	1.49%
Petroleum Products 6.27%	
• Reliance Industries Ltd.	6.27%
Pharmaceuticals & Biotechnology 2.10%	
Dr. Reddy's Laboratories Ltd.	1.14%
Torrent Pharmaceuticals Ltd.	0.96%
Power 1.56%	
NTPC Ltd.	1.56%
Retailing 0.80%	
Avenue Supermarts Ltd.	0.80%
Telecom - Services 1.62%	
Bharti Airtel Ltd.	1.51%
Bharti Airtel Ltd. PARTLY PAID UP FV 1.25	0.10%
Equity Holdings Total 95.57%	
Cash & Other Receivables Total 4.43%	
Grand Total 100.00%	

SCHEME PERFORMANCE (Regular plan - Growth option)

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	1.50	3.72	6.91	10,150	10,371	10,689
3 Years	17.72	22.75	23.78	16,300	18,476	18,945
5 Years	9.49	11.32	12.39	15,746	17,109	17,943
Since Inception	4.93	NA	10.65	39,777	NA	1,81,986

Above returns are as on 28th April, 2023. 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 43.

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	29,00,000
Market Value as on April 30, 2023 (₹)	1,17,325	4,12,227	7,78,264	12,02,959	20,53,615	1,51,36,578
Returns (CAGR) (%)	2.51	9.06	10.38	10.11	10.38	11.89
First Tier Benchmark Returns (CAGR) (%) #	5.07	12.93	13.21	12.72	12.65	13.86
Additional Benchmark Returns (CAGR) (%) ##	8.49	14.40	14.18	13.56	13.00	13.72

Above returns are as on 30th April, 2023. 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.

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 30/04/2023: ₹ 1,956.35 Cr
Average AUM for April 2023: ₹ 1,931.26 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 23.3159	₹ 26.0630
IDCW	₹ 18.8778	₹ 20.6819

Expense Ratio:

Regular: 2.04% **Direct:** 0.84%
(for detailed bifurcation on TER, please see page no 43)

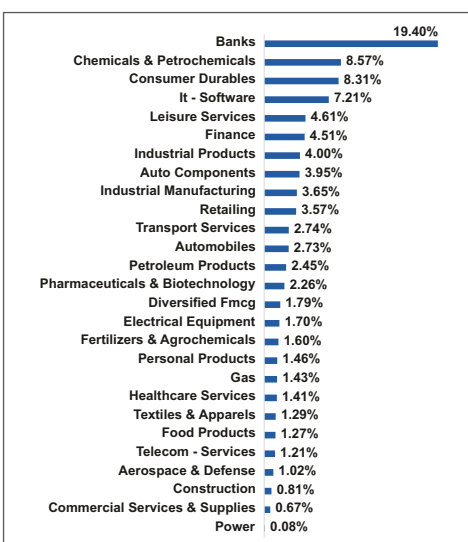
Annual Portfolio Turnover Ratio:

0.53 times

Risk Measures:

Standard Deviation 14.09%
Portfolio Beta 0.84
Sharpe Ratio 0.92

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 30/04/2023

Company	% of NAV	Company	% of NAV
Equity Holdings		Creditaccess Grameen Ltd.	0.56%
Aerospace & Defense	1.02%	Food Products	1.27%
Bharat Electronics Ltd.	1.02%	Zydus Wellness Ltd.	1.27%
Auto Components	3.95%	Gas	1.43%
UNO Minda Ltd.	1.58%	Gujarat Gas Ltd.	1.43%
Schaeffler India Ltd.	1.45%	Healthcare Services	1.41%
Motherson Sumi Wiring India Ltd.	0.92%	Apollo Hospitals Enterprise Ltd.	1.41%
Automobiles	2.73%	Industrial Manufacturing	3.65%
Mahindra & Mahindra Ltd.	1.39%	Kennametal India Ltd.	1.62%
Eicher Motors Ltd.	1.35%	Lakshmi Machine Works Ltd.	1.13%
Banks	19.40%	Pitti Engineering Ltd.	0.90%
• ICICI Bank Ltd.	6.09%	Industrial Products	4.00%
• HDFC Bank Ltd.	5.74%	Cummins India Ltd.	1.84%
• Axis Bank Ltd.	2.23%	Bharat Forge Ltd.	1.16%
• State Bank of India	2.02%	Timken India Ltd.	1.00%
Kotak Mahindra Bank Ltd.	1.47%	IT - Software	7.21%
DCB Bank Ltd.	0.95%	• Infosys Ltd.	3.71%
The Federal Bank Ltd.	0.90%	Tata Consultancy Services Ltd.	1.85%
Chemicals & Petrochemicals	8.57%	HCL Technologies Ltd.	1.16%
• SRF Ltd.	2.04%	Tech Mahindra Ltd.	0.25%
Vinati Organics Ltd.	1.85%	Tata Elxsi Ltd.	0.24%
Navin Fluorine International Ltd.	1.72%	Leisure Services	4.61%
Atul Ltd.	1.18%	• Devyani International Ltd.	1.93%
NOCIL Ltd.	0.96%	The Indian Hotels Company Ltd.	1.53%
Tata Chemicals Ltd.	0.82%	Jubilant Foodworks Ltd.	1.15%
Commercial Services & Supplies	0.67%	Personal Products	1.46%
Quess Corp Ltd.	0.67%	Emami Ltd.	0.78%
Construction	0.81%	Dabur India Ltd.	0.69%
Ashoka Buildcon Ltd.	0.81%	Petroleum Products	2.45%
Consumer Durables	8.31%	• Reliance Industries Ltd.	2.45%
• Kajaria Ceramics Ltd.	1.93%	Pharmaceuticals & Biotechnology	2.26%
Kansai Nerolac Paints Ltd.	1.85%	IPCA Laboratories Ltd.	1.42%
Crompton Greaves Cons Electrical Ltd.	1.59%	Dr. Reddy's Laboratories Ltd.	0.83%
Bajaj Electricals Ltd.	1.54%	Power	0.08%
Whirlpool of India Ltd.	0.73%	NTPC Ltd.	0.08%
Volta Ltd.	0.68%	Retailing	3.57%
Diversified Fmcg	1.79%	• Aditya Birla Fashion and Retail Ltd.	2.31%
Hindustan Unilever Ltd.	1.79%	Trent Ltd.	1.26%
Electrical Equipment	1.70%	Telecom - Services	1.21%
Hitachi Energy India Ltd.	1.18%	Bharti Airtel Ltd.	1.15%
TD Power Systems Ltd.	0.53%	Bharti Airtel Ltd. PARTLY PAID UP FV 1.25	0.06%
Fertilizers & Agrochemicals	1.60%	Textiles & Apparels	1.29%
Coromandel International Ltd.	1.60%	Page Industries Ltd.	1.29%
Finance	4.51%	Transport Services	2.74%
Bajaj Finance Ltd.	1.52%	Transport Corporation Of India Ltd.	1.67%
Sundaram Finance Ltd.	1.32%	Blue Dart Express Ltd.	1.07%
Cholamandalam Financial Holdings Ltd.	1.12%	Equity Holdings Total	93.71%
• Top 10 holdings *Partly Paid Up Fv 1.25		Cash & Other Receivables Total	6.29%
		Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

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	-2.39	5.63	6.91	9,762	10,561	10,689
3 Years	20.77	28.12	23.78	17,595	21,002	18,945
5 Years	8.74	11.83	12.39	15,213	17,502	17,943
Since Inception	10.91	12.44	10.60	23,316	26,088	22,781

Above returns are as on 28th April, 2023. 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 43. *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	-	9,80,000
Market Value as on April 30, 2023 (₹)	1,13,846	4,16,658	7,97,696	12,46,402	-	15,82,360
Returns (CAGR) (%)	-3.44	9.79	11.38	11.11	-	11.46
First Tier Benchmark Returns (CAGR) (%) #	7.35	16.45	16.15	14.59	-	14.34
Additional Benchmark Returns (CAGR) (%) ##	8.49	14.40	14.18	13.56	13.00	13.72

Above returns are as on 30th April, 2023. 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 30/04/2023: ₹ 399.06 Cr

Average AUM for April 2023: ₹ 390.76 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 66.4084	₹ 71.6981
IDCW	₹ 20.9560	₹ 24.1454

Expense Ratio:

Regular: 2.54% **Direct:** 1.74%

(for detailed bifurcation on TER, please see page no 43)

Annual Portfolio Turnover Ratio:

1.12 times

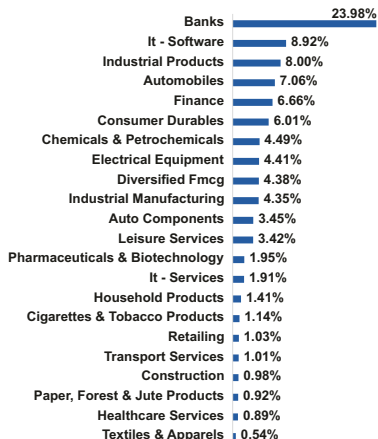
Risk Measures:

Standard Deviation 13.32%

Portfolio Beta 0.80

Sharpe Ratio 0.63

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 30/04/2023

Company	% of NAV
Equity Holdings	
Auto Components	3.45%
Schaeffler India Ltd.	1.55%
Gabriel India Ltd.	1.47%
Bosch Ltd.	0.43%
Automobiles	7.06%
• Mahindra & Mahindra Ltd.	3.00%
• Maruti Suzuki India Ltd.	2.98%
Eicher Motors Ltd.	1.08%
Banks	23.98%
• ICICI Bank Ltd.	7.93%
• HDFC Bank Ltd.	7.04%
• Axis Bank Ltd.	4.61%
CSB Bank Ltd.	1.82%
The Federal Bank Ltd.	1.53%
DCB Bank Ltd.	1.05%
Chemicals & Petrochemicals	4.49%
SRF Ltd.	2.55%
Navin Fluorine International Ltd.	1.94%
Cigarettes & Tobacco Products	1.14%
Godfrey Phillips India Ltd.	1.14%
Construction	0.98%
ION Exchange India Ltd.	0.98%
Consumer Durables	6.01%
• Titan Company Ltd.	2.63%
Akzo Nobel India Ltd.	1.73%
VIP Industries Ltd.	1.65%
Diversified Fmcg	4.38%
• ITC Ltd.	3.03%
Hindustan Unilever Ltd.	1.35%
Electrical Equipment	4.41%
Apar Industries Ltd.	1.76%
CG Power and Industrial Solutions Ltd.	1.11%
Triveni Turbine Ltd.	0.85%
Siemens Ltd.	0.69%
Finance	6.66%
Cholamandalam Investment & Fin Co Ltd.	2.03%
Bajaj Finserv Ltd.	1.88%
L&T Finance Holdings Ltd.	1.72%
Bajaj Finance Ltd.	1.04%

• Top 10 holdings

Company	% of NAV
Healthcare Services	0.89%
Global Health Ltd.	0.89%
Household Products	1.41%
Jyothy Labs Ltd.	1.41%
Industrial Manufacturing	4.35%
Praj Industries Ltd.	2.11%
Elecon Engineering Company Ltd.	1.99%
Disa India Ltd.	0.25%
Industrial Products	8.00%
KSB Ltd.	2.06%
Cummins India Ltd.	1.78%
Timken India Ltd.	1.29%
Carborundum Universal Ltd.	1.26%
Wendt India Ltd.	1.15%
KEI Industries Ltd.	0.46%
IT - Services	1.91%
L&T Technology Services Ltd.	0.97%
Cyient Ltd.	0.94%
IT - Software	8.92%
• Infosys Ltd.	3.50%
• KPIT Technologies Ltd.	2.56%
Persistent Systems Ltd.	1.49%
Tata Consultancy Services Ltd.	1.38%
Leisure Services	3.42%
• The Indian Hotels Company Ltd.	2.86%
Devyani International Ltd.	0.56%
Paper, Forest & Jute Products	0.92%
JK Paper Ltd.	0.92%
Pharmaceuticals & Biotechnology	1.95%
Procter & Gamble Health Ltd.	0.99%
Dr. Reddy's Laboratories Ltd.	0.96%
Retailing	1.03%
Aditya Birla Fashion and Retail Ltd.	0.99%
Avenue Supermarts Ltd.	0.05%
Textiles & Apparels	0.54%
Page Industries Ltd.	0.54%
Transport Services	1.01%
InterGlobe Aviation Ltd.	1.01%
Equity Holdings Total	96.91%
Cash & Other Receivables Total	3.09%
Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

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	4.39	4.05	6.91	10,438	10,404	10,689
3 Years	15.55	25.17	23.78	15,414	19,585	18,945
5 Years	7.95	11.24	12.39	14,667	17,043	17,943
Since Inception	6.50	NA	12.80	66,408	NA	3,72,980

Above returns are as on 28th April, 2023. 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 43.

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	28,90,000
Market Value as on April 30, 2023 (₹)	1,18,608	4,10,842	7,58,566	11,38,882	18,53,055	1,11,25,626
Returns (CAGR) (%)	5.63	8.83	9.35	8.58	8.43	9.91
First Tier Benchmark Returns (CAGR) (%) #	5.94	14.38	14.35	13.29	13.24	14.86
Additional Benchmark Returns (CAGR) (%) ##	8.49	14.40	14.18	13.56	13.00	13.72

Above returns are as on 30th April, 2023. 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 MULTICAP FUND

An open-ended equity scheme investing across large cap, mid cap and small cap stocks



SCHEME FEATURES

Scheme Type: An open-ended equity scheme investing across large cap, mi cap and small cap stocks

Inception/Allotment Date: October 31, 2022

Fund Size:

AUM as on 30/04/2023: ₹ 512.14 Cr

Average AUM for April 2023: ₹ 501.91 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 500 Multicap 50:25:25 TRI

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

Fund Manager:

Name: Mr. Yogesh Patil

Total Experience: 18+ years

Co-Fund Manager:

Name: Mr. Dikshit Mittal

Total Experience: 15+ years

NAV as on April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 9.9314	₹ 10.0230
IDCW	₹ 9.9314	₹ 10.0230

Expense Ratio:

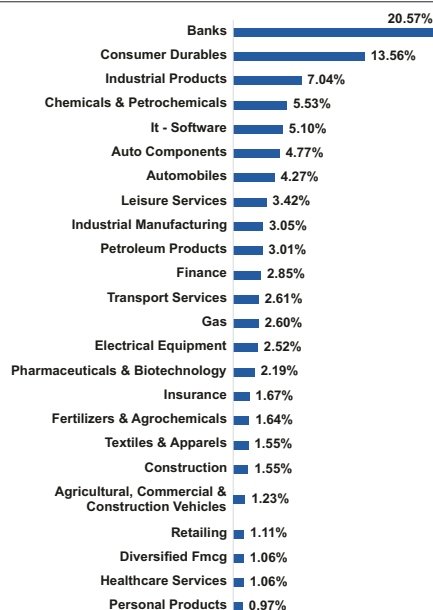
Regular: 2.38%; **Direct:** 0.73%

(for detailed bifurcation on TER, please see page no 43)

Annual Portfolio Turnover Ratio:

0.15 times

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing in a diversified portfolio of equity & equity related instruments across large cap, mid cap and small cap stocks. However, there is no assurance that the investment objective of the scheme will be realized.

PORTFOLIO AS ON 30/04/2023

Company	% of NAV
Equity Holdings	
Agricultural, Commercial & Construction Vehicles 1.23%	
Ashok Leyland Ltd.	1.23%
Auto Components 4.77%	
UNO Minda Ltd.	1.69%
Craftsman Automation Ltd.	1.07%
Schaeffler India Ltd.	1.05%
Balkrishna Industries Ltd.	0.96%
Automobiles 4.27%	
Maruti Suzuki India Ltd.	1.63%
Mahindra & Mahindra Ltd.	1.57%
Eicher Motors Ltd.	1.07%
Banks 20.57%	
• HDFC Bank Ltd.	5.02%
• ICICI Bank Ltd.	4.24%
• Axis Bank Ltd.	2.63%
• Kotak Mahindra Bank Ltd.	2.28%
• State Bank of India	2.22%
The Federal Bank Ltd.	1.59%
DCB Bank Ltd.	1.41%
City Union Bank Ltd.	1.19%
Chemicals & Petrochemicals 5.53%	
Navin Fluorine International Ltd.	1.81%
SRF Ltd.	1.68%
NOCIL Ltd.	1.06%
Vinati Organics Ltd.	0.98%
Construction 1.55%	
Ashoka Buildcon Ltd.	1.55%
Consumer Durables 13.56%	
Cera Sanitaryware Ltd.	1.57%
Bajaj Electricals Ltd.	1.31%
Kajaria Ceramics Ltd.	1.30%
Titan Company Ltd.	1.28%
Kansai Nerolac Paints Ltd.	1.21%
VIP Industries Ltd.	1.19%
Century Plyboards (India) Ltd.	1.16%
Somany Ceramics Ltd.	1.10%
Crompton Greaves Cons Electrical Ltd.	0.97%
Blue Star Ltd.	0.95%
Metro Brands Ltd.	0.77%
Whirlpool of India Ltd.	0.75%
Diversified Fmcg 1.06%	
ITC Ltd.	1.06%
Electrical Equipment 2.52%	
Hitachi Energy India Ltd.	1.69%

Top 10 holdings

Company	% of NAV
TD Power Systems Ltd.	0.84%
Fertilizers & Agrochemicals 1.64%	
Coromandel International Ltd.	1.64%
Finance 2.85%	
Sundaram Finance Ltd.	1.53%
Creditaccess Grameen Ltd.	1.32%
Gas 2.60%	
Mahanagar Gas Ltd.	1.61%
Gujarat Gas Ltd.	0.99%
Healthcare Services 1.06%	
Apollo Hospitals Enterprise Ltd.	1.06%
Industrial Manufacturing 3.05%	
• Kennametal India Ltd.	1.85%
Pitti Engineering Ltd.	1.20%
Industrial Products 7.04%	
• KEI Industries Ltd.	2.08%
Bharat Forge Ltd.	1.56%
Carborundum Universal Ltd.	1.21%
MM Forgings Ltd.	1.19%
KSB Ltd.	1.00%
Insurance 1.67%	
ICICI Prudential Life Insurance Co Ltd.	0.99%
Star Health & Allied Insurance Co Ltd.	0.67%
IT - Software 5.10%	
• Infosys Ltd.	2.46%
LTIMindtree Ltd.	1.38%
HCL Technologies Ltd.	1.27%
Leisure Services 3.42%	
• Devyani International Ltd.	1.96%
The Indian Hotels Company Ltd.	1.46%
Personal Products 0.97%	
Emami Ltd.	0.97%
Petroleum Products 3.01%	
• Reliance Industries Ltd.	3.01%
Pharmaceuticals & Biotechnology 2.19%	
IPCA Laboratories Ltd.	1.30%
Torrent Pharmaceuticals Ltd.	0.89%
Retailing 1.11%	
Aditya Birla Fashion and Retail Ltd.	1.11%
Textiles & Apparels 1.55%	
K.P.R. Mill Ltd.	1.55%
Transport Services 2.61%	
Transport Corporation Of India Ltd.	1.39%
Blue Dart Express Ltd.	1.21%
Equity Holdings Total 94.93%	
Cash & Other Receivables Total 5.07%	
Grand Total 100.00%	

Note: LICMF Multicap Fund - Since the scheme is in existence for less than 6 months, as per SEBI regulation performance of the scheme has not been shown.

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 30/04/2023: ₹ 418.92 Cr
Average AUM for April 2023: ₹ 412.41 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): ₹ 5000/-

Fund Manager:

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

NAV as on April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 99.5783	₹ 110.7858
IDCW	₹ 21.4772	₹ 25.1034

Expense Ratio:

Regular: 2.45% **Direct:** 1.47%
(for detailed bifurcation on TER, please see page no 43)

Annual Portfolio Turnover Ratio:

0.86 times

Risk Measures:

Standard Deviation 14.15%
Portfolio Beta 0.85
Sharpe Ratio 0.89

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.

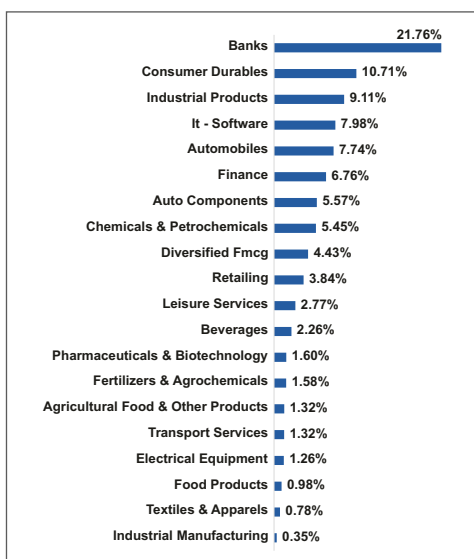
PORTFOLIO AS ON 30/04/2023

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	1.32%
CCL Products (India) Ltd.	1.06%
Tata Consumer Products Ltd.	0.26%
Auto Components	5.57%
Schaeffler India Ltd.	2.23%
Craftsman Automation Ltd.	1.84%
ZF Commercial Vehicle Ctrl Sys Ind Ltd.	1.08%
Tube Investments Of India Ltd.	0.42%
Automobiles	7.74%
Mahindra & Mahindra Ltd.	3.21%
Maruti Suzuki India Ltd.	3.03%
Eicher Motors Ltd.	1.50%
Banks	21.76%
ICICI Bank Ltd.	7.97%
HDFC Bank Ltd.	7.68%
Axis Bank Ltd.	5.08%
The Federal Bank Ltd.	1.02%
Beverages	2.26%
Varun Beverages Ltd.	2.26%
Chemicals & Petrochemicals	5.45%
SRF Ltd.	3.09%
Navin Fluorine International Ltd.	2.36%
Consumer Durables	10.71%
Titan Company Ltd.	3.07%
Blue Star Ltd.	2.06%
Cera Sanitaryware Ltd.	1.99%
Metro Brands Ltd.	1.97%
Safari Industries India Ltd.	1.63%
Diversified Fmccg	4.43%
ITC Ltd.	3.28%
Hindustan Unilever Ltd.	1.15%
Electrical Equipment	1.26%
ABB India Ltd.	1.26%
Fertilizers & Agrochemicals	1.58%

● Top 10 holdings

Company	% of NAV
P I Industries Limited	1.58%
Finance	6.76%
Cholamandalam Investment & Fin Co Ltd.	2.23%
Bajaj Finserv Ltd.	2.06%
Bajaj Finance Ltd.	1.58%
Shriram Finance Ltd.	0.90%
Food Products	0.98%
MRS Bectors Food Specialities Ltd.	0.98%
Industrial Manufacturing	0.35%
Syrma Sgs Technology Ltd.	0.35%
Industrial Products	9.11%
Cummins India Ltd.	1.81%
Timken India Ltd.	1.70%
Grindwell Norton Ltd.	1.54%
Supreme Industries Ltd.	1.31%
KSB Ltd.	1.10%
AIA Engineering Ltd.	0.97%
Polycab India Ltd.	0.68%
IT - Software	7.98%
Infosys Ltd.	3.84%
KPIT Technologies Ltd.	2.47%
Tata Elxsi Ltd.	0.96%
Coforge Ltd.	0.70%
Leisure Services	2.77%
The Indian Hotels Company Ltd.	2.77%
Pharmaceuticals & Biotechnology	1.60%
Abbott India Ltd.	1.60%
Retailing	3.84%
Trent Ltd.	2.89%
Avenue Supermarts Ltd.	0.95%
Textiles & Apparels	0.78%
Page Industries Ltd.	0.78%
Transport Services	1.32%
Blue Dart Express Ltd.	1.32%
Equity Holdings Total	97.58%
Cash & Other Receivables Total	2.42%
Grand Total	100.00%

SECTOR ALLOCATION (% of NAV)



SCHEME PERFORMANCE (Regular plan - Growth option)

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	3.31	4.05	6.91	10,330	10,404	10,689
3 Years	20.18	25.17	23.78	17,342	19,585	18,945
5 Years	8.33	11.24	12.39	14,924	17,043	17,943
Since Inception	9.21	14.72	13.25	99,578	3,59,773	2,56,791

Above returns are as on 28th April, 2023. 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 43.

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	29,00,000
Market Value as on April 30, 2023 (₹)	1,18,538	4,25,268	7,89,322	12,22,881	21,43,256	1,33,39,002
Returns (CAGR) (%)	4.87	11.20	10.95	10.58	11.19	11.06
First Tier Benchmark Returns (CAGR) (%) #	5.94	14.38	14.35	13.29	13.24	14.86
Additional Benchmark Returns (CAGR) (%) ##	8.49	14.40	14.18	13.56	13.00	13.72

Above returns are as on 30th April, 2023. 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 scheme investing in infrastructure companies.

Inception/Allotment Date: March 24, 2008

Fund Size:

AUM as on 30/04/2023: ₹ 95.41 Cr
Average AUM for April 2023: ₹ 93.18 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 90 days from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units.

First Tier Benchmark: Nifty Infrastructure TRI

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

Fund Manager:

Name: Mr. Yogesh Patil

Total Experience: 18+ years

NAV as on April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 24.2768	₹ 26.9916
IDCW	₹ 24.2779	₹ 26.5388

Expense Ratio:

Regular: 2.52% **Direct:** 1.47%
(for detailed bifurcation on TER, please see page no 43)

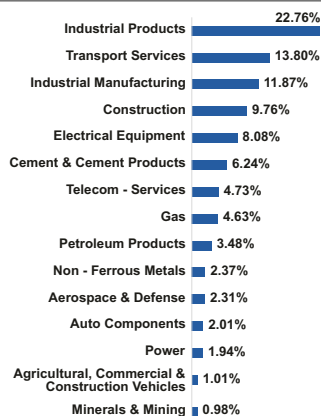
Annual Portfolio Turnover Ratio:

0.52 times

Risk Measures:

Standard Deviation	15.23%
Portfolio Beta	0.86
Sharpe Ratio	1.29

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

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

PORTFOLIO AS ON 30/04/2023

Company	% of NAV	Company	% of NAV
Equity Holdings		GMM Pfaudler Ltd.	0.50%
Aerospace & Defense	2.31%	Industrial Products	22.76%
Bharat Electronics Ltd.	2.31%	• KSB Ltd.	4.76%
Agricultural, Commercial & Construction Vehicles	1.01%	• Timken India Ltd.	3.41%
Ashok Leyland Ltd.	1.01%	Cummins India Ltd.	3.00%
Auto Components	2.01%	MM Forgings Ltd.	2.79%
Schaeffler India Ltd.	0.95%	Bharat Forge Ltd.	2.61%
Craftsman Automation Ltd.	0.56%	Carborundum Universal Ltd.	2.60%
Mahindra CIE Automotive Ltd.	0.49%	SKF India Ltd.	1.99%
Cement & Cement Products	6.24%	KEI Industries Ltd.	1.61%
• Ultratech Cement Ltd.	6.24%	Minerals & Mining	0.98%
Construction	9.76%	MOIL Ltd.	0.98%
• Ashoka Buildcon Ltd.	3.62%	Non - Ferrous Metals	2.37%
Larsen & Toubro Ltd.	3.31%	Hindalco Industries Ltd.	2.37%
KNR Constructions Ltd.	2.70%	Petroleum Products	3.48%
ION Exchange India Ltd.	0.13%	• Reliance Industries Ltd.	3.48%
Electrical Equipment	8.08%	Power	1.94%
• Hitachi Energy India Ltd.	4.38%	NTPC Ltd.	1.94%
TD Power Systems Ltd.	2.01%	Telecom - Services	4.73%
Bharat Bijlee Ltd.	1.68%	• Bharti Airtel Ltd.	4.48%
Gas	4.63%	Bharti Airtel Ltd. Partly Paid Up FV 1.25	0.25%
• Gujarat State Petronet Ltd.	4.63%	Transport Services	13.80%
Industrial Manufacturing	11.87%	• Transport Corporation Of India Ltd.	6.73%
• Kennametal India Ltd.	4.92%	Blue Dart Express Ltd.	2.98%
Lakshmi Machine Works Ltd.	3.10%	Container Corporation Of India Ltd.	2.93%
Pitti Engineering Ltd.	2.77%	Gateway Distriparks Ltd.	1.16%
Disa India Ltd.	0.58%	Equity Holdings Total	95.98%
• Top 10 holdings *Partly Paid Up Fv 1.25		Cash & Other Receivables Total	4.02%
		Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

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	8.07	5.32	6.91	10,805	10,531	10,689
3 Years	28.67	26.59	23.78	21,272	20,259	18,945
5 Years	10.48	10.86	12.39	16,467	16,755	17,943
Since Inception	6.05	3.21	10.77	24,277	16,118	46,876

Above returns are as on 28th April, 2023. 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 43

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	18,10,000
Market Value as on April 30, 2023 (₹)	1,20,681	4,82,717	9,07,353	13,59,578	22,52,253	40,96,901
Returns (CAGR) (%)	8.73	20.14	16.62	13.55	12.12	10.12
First Tier Benchmark Returns (CAGR) (%) #	12.27	17.78	16.60	13.62	11.41	8.27
Additional Benchmark Returns (CAGR) (%) ##	8.49	14.40	14.18	13.56	13.00	13.72

Above returns are as on 30th April, 2023. 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.



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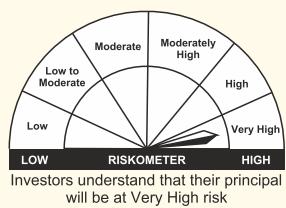
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- Investing predominantly in portfolio of equity and equity related securities of companies engaged in banking and financial services.
- **Risk - Very High.**

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. Risk-o-meter is based on evaluation of risk level of Scheme's portfolio as on 30th April 2023 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

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 30/04/2023: ₹ 140.89 Cr

Average AUM for April 2023: ₹ 136.36 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 90 days from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units.

First Tier Benchmark: Nifty Financial Services TRI

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

Fund Manager:

Name: Mr. Jaiprakash Toshniwal

Total Experience: 12+ years

NAV as on April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 15.5413	₹ 16.9912
IDCW	₹ 15.5386	₹ 16.8894

Expense Ratio:

Regular: 2.51% **Direct:** 1.54%

(for detailed bifurcation on TER, please see page no 43)

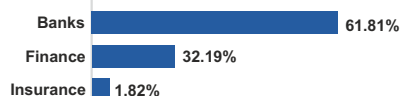
Annual Portfolio Turnover Ratio:

0.48 times

Risk Measures:

Standard Deviation	21.22%
Portfolio Beta	0.87
Sharpe Ratio	0.68

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 is invested substantially in equity and equity related securities of companies engaged in banking and financial services sector. However there can be no assurance that the investment objective of the scheme will be achieved.

PORTFOLIO AS ON 30/04/2023

Company

% of NAV

Equity Holdings

Banks

• ICICI Bank Ltd.	15.82%
• HDFC Bank Ltd.	10.86%
• State Bank of India	9.91%
• Axis Bank Ltd.	9.30%
• The Federal Bank Ltd.	4.44%
• Karur Vysya Bank Ltd.	4.11%
• DCB Bank Ltd.	3.70%
• CSB Bank Ltd.	3.68%

Finance

• Housing Development Finance Corp Ltd.	8.79%
• Creditaccess Grameen Ltd.	4.38%
• Cholamandalam Financial Holdings Ltd.	4.05%
• SBI Cards & Payment Services Ltd.	3.23%
• MAS Financial Services Ltd.	2.73%
• Sundaram Finance Ltd.	2.44%
• Piramal Enterprises Ltd.	2.22%
• 360 One Wam Ltd.	2.19%
• L&T Finance Holdings Ltd.	2.16%

Insurance

• ICICI Lombard General Insurance Co. Ltd.	1.38%
• Star Health & Allied Insurance Co Ltd.	0.43%

Equity Holdings Total

95.81%

Cash & Other Receivables Total

4.19%

Grand Total

100.00%

- Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

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	18.50	16.18	6.91	11,844	11,613	10,689
3 Years	21.03	22.64	23.78	17,710	18,425	18,945
5 Years	7.09	13.15	12.39	14,091	18,561	17,943
Since Inception	5.60	13.25	11.37	15,541	23,378	23,902

Above returns are as on 28th April, 2023. 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 43

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	-	9,70,000
Market Value as on April 30, 2023 (₹)	1,25,377	4,54,279	8,03,394	11,53,638	-	13,79,309
Returns (CAGR) (%)	15.04	15.81	11.67	8.94	-	8.54
First Tier Benchmark Returns (CAGR) (%) #	16.32	15.84	13.75	14.16	-	14.40
Additional Benchmark Returns (CAGR) (%) ##	8.49	14.40	14.18	13.56	13.00	13.72

Above returns are as on 30th April, 2023. 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 of 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 30/04/2023: ₹ 59.09 Cr
Average AUM for April 2023: ₹ 58.05 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 99.4674	₹ 105.3194
IDCW	₹ 36.6930	₹ 38.8098

Expense Ratio:

Regular: 1.01% **Direct:** 0.20%
(for detailed bifurcation on TER, please see page no 43)

Annual Portfolio Turnover Ratio:

0.39 times

Risk Measures:

Tracking Error 0.14%

(Tracking error is calculated on 1 year rolling basis)

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.

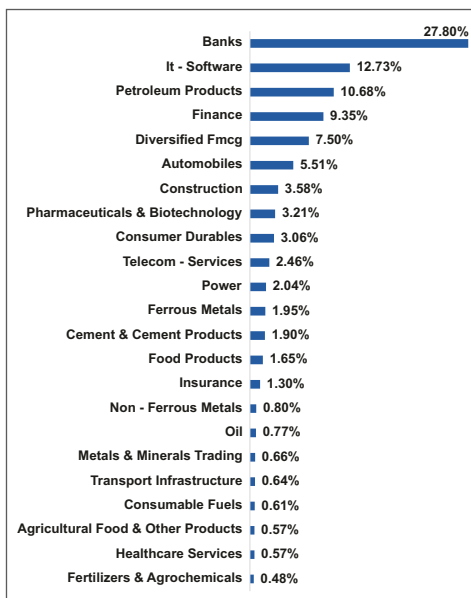
PORTFOLIO AS ON 30/04/2023

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products	0.57%
Tata Consumer Products Ltd.	0.57%
Automobiles	5.51%
Maruti Suzuki India Ltd.	1.44%
Mahindra & Mahindra Ltd.	1.39%
Tata Motors Ltd.	1.08%
Bajaj Auto Ltd.	0.63%
Eicher Motors Ltd.	0.57%
Hero MotoCorp Ltd.	0.41%
Banks	27.80%
HDFC Bank Ltd.	9.35%
ICICI Bank Ltd.	8.10%
Kotak Mahindra Bank Ltd.	3.60%
Axis Bank Ltd.	3.03%
State Bank of India	2.78%
IndusInd Bank Ltd.	0.95%
Cement & Cement Products	1.90%
Ultratech Cement Ltd.	1.10%
Grasim Industries Ltd.	0.80%
Construction	3.58%
Larsen & Toubro Ltd.	3.58%
Consumable Fuels	0.61%
Coal India Ltd.	0.61%
Consumer Durables	3.06%
Asian Paints Ltd.	1.67%
Titan Company Ltd.	1.39%
Diversified Fmcg	7.50%
ITC Ltd.	4.73%
Hindustan Unilever Ltd.	2.77%
Ferrous Metals	1.95%
Tata Steel Ltd.	1.09%
JSW Steel Ltd.	0.86%
Fertilizers & Agrochemicals	0.48%
UPL Ltd.	0.48%
Finance	9.35%
Housing Development Finance Corp Ltd.	6.30%
Bajaj Finance Ltd.	2.12%

• Top 10 holdings

Company	% of NAV
Bajaj Finserv Ltd.	0.92%
Food Products	1.65%
Nestle India Ltd.	0.98%
Britannia Industries Ltd.	0.67%
Healthcare Services	0.57%
Apollo Hospitals Enterprise Ltd.	0.57%
Insurance	1.30%
HDFC Life Insurance Company Ltd.	0.65%
SBI Life Insurance Company Ltd.	0.64%
IT - Software	12.73%
Infosys Ltd.	5.65%
Tata Consultancy Services Ltd.	4.15%
HCL Technologies Ltd.	1.41%
Tech Mahindra Ltd.	0.80%
Wipro Ltd.	0.71%
Metals & Minerals Trading	0.66%
Adani Enterprises Ltd.	0.66%
Non - Ferrous Metals	0.80%
Hindalco Industries Ltd.	0.80%
Oil	0.77%
Oil & Natural Gas Corporation Ltd.	0.77%
Petroleum Products	10.68%
Reliance Industries Ltd.	10.25%
Bharat Petroleum Corporation Ltd.	0.43%
Pharmaceuticals & Biotechnology	3.21%
Sun Pharmaceutical Industries Ltd.	1.34%
Dr. Reddy's Laboratories Ltd.	0.75%
Cipla Ltd.	0.60%
Divi's Laboratories Ltd.	0.52%
Power	2.04%
Power Grid Corporation of India Ltd.	1.02%
NTPC Ltd.	1.02%
Telecom - Services	2.46%
Bharti Airtel Ltd.	2.46%
Transport Infrastructure	0.64%
Adani Ports & Special Economic Zone Ltd.	0.64%
Equity Holdings Total	99.81%
Cash & Other Receivables Total	0.19%
Grand Total	100.00%

SECTOR ALLOCATION (% of NAV)



SCHEME PERFORMANCE (Regular plan - Growth option)

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	5.94	6.91	8.51	10,592	10,689	10,848
3 Years	22.30	23.78	23.36	18,271	18,945	18,753
5 Years	11.12	12.39	13.12	16,954	17,943	18,534
Since Inception	12.45	16.53	17.17	1,09,599	2,27,090	2,53,765

Above returns are as on 28th April, 2023. 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 43.

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	24,50,000
Market Value as on April 30, 2023 (₹)	1,19,757	4,36,948	8,28,052	12,95,561	21,87,654	85,57,505
Returns (CAGR) (%)	7.47	13.08	12.89	12.20	11.57	10.99
First Tier Benchmark Returns (CAGR) (%) #	8.49	14.40	14.18	13.56	13.00	13.72
Additional Benchmark Returns (CAGR) (%) ##	9.63	14.61	14.44	14.10	13.36	14.15

Above returns are as on 30th April, 2023. 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.

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 30/04/2023: ₹ 72.45 Cr
Average AUM for April 2023: ₹ 71.54 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 113.5895	₹ 120.0015
IDCW	₹ 38.9336	₹ 40.2342

Expense Ratio:

Regular: 1.08% **Direct:** 0.38%
(for detailed bifurcation on TER, please see page no 43)

Annual Portfolio Turnover Ratio:

0.26 times

Risk Measures:

Tracking Error 0.18%

(Tracking error is calculated on 1 year rolling basis)

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 30/04/2023

Company % of NAV

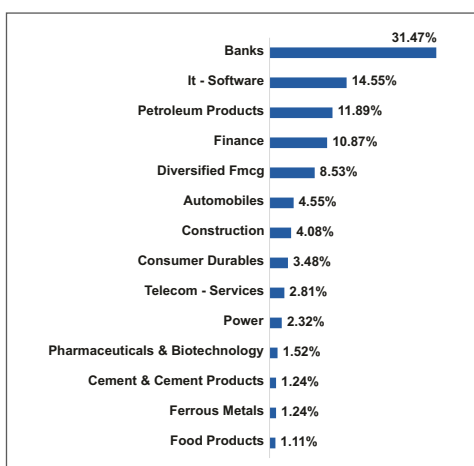
Company	% of NAV
Equity Holdings	
Automobiles 4.55%	
Mahindra & Mahindra Ltd.	1.69%
Maruti Suzuki India Ltd.	1.63%
Tata Motors Ltd.	1.23%
Banks 31.47%	
• HDFC Bank Ltd.	10.63%
• ICICI Bank Ltd.	9.21%
• Kotak Mahindra Bank Ltd.	3.98%
• Axis Bank Ltd.	3.48%
State Bank of India	3.09%
IndusInd Bank Ltd.	1.08%
Cement & Cement Products 1.24%	
Ultratech Cement Ltd.	1.24%
Construction 4.08%	
• Larsen & Toubro Ltd.	4.08%
Consumer Durables 3.48%	
Asian Paints Ltd.	1.90%
Titan Company Ltd.	1.58%
Diversified Fmcg 8.53%	
• ITC Ltd.	5.38%
Hindustan Unilever Ltd.	3.15%
Ferrous Metals 1.24%	

• Top 10 holdings

Company % of NAV

Tata Steel Ltd.	1.24%
Finance 10.87%	
• Housing Development Finance Corp Ltd.	7.23%
Bajaj Finance Ltd.	2.42%
Bajaj Finserv Ltd.	1.22%
Food Products 1.11%	
Nestle India Ltd.	1.11%
IT - Software 14.55%	
• Infosys Ltd.	6.50%
• Tata Consultancy Services Ltd.	4.72%
HCL Technologies Ltd.	1.60%
Tech Mahindra Ltd.	0.92%
Wipro Ltd.	0.81%
Petroleum Products 11.89%	
• Reliance Industries Ltd.	11.89%
Pharmaceuticals & Biotechnology 1.52%	
Sun Pharmaceutical Industries Ltd.	1.52%
Power 2.32%	
Power Grid Corporation of India Ltd.	1.16%
NTPC Ltd.	1.16%
Telecom - Services 2.81%	
Bharti Airtel Ltd.	2.81%
Equity Holdings Total 99.66%	
Cash & Other Receivables Total 0.34%	
Grand Total 100.00%	

SECTOR ALLOCATION (% of NAV)



SCHEME PERFORMANCE (Regular plan - Growth option)

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	7.44	8.51	6.91	10,742	10,848	10,689
3 Years	21.92	23.36	23.78	18,102	18,753	18,945
5 Years	11.92	13.12	12.39	17,574	18,534	17,943
Since Inception	13.18	17.17	16.53	1,25,214	2,53,765	2,27,090

Above returns are as on 28th April, 2023. 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 43.

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	24,50,000
Market Value as on April 30, 2023 (₹)	1,21,107	4,38,449	8,34,844	13,24,539	22,29,275	90,56,814
Returns (CAGR) (%)	8.59	13.32	13.22	12.82	11.93	11.45
First Tier Benchmark Returns (CAGR) (%) #	9.63	14.61	14.44	14.10	13.36	14.15
Additional Benchmark Returns (CAGR) (%) ##	8.49	14.40	14.18	13.56	13.00	13.72

Above returns are as on 30th April, 2023. 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.

SCHEME FEATURES

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

Inception/Allotment Date: November 30, 2015

Fund Size:

AUM as on 30/04/2023: ₹ 633.73 Cr
Average AUM for April 2023: ₹ 621.96 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 April 28, 2023:

NAV Growth Regular Plan
₹ 663.9972

Expense Ratio:

Regular: 0.10%
(for detailed bifurcation on TER, please see page no 43)

Annual Portfolio Turnover Ratio:

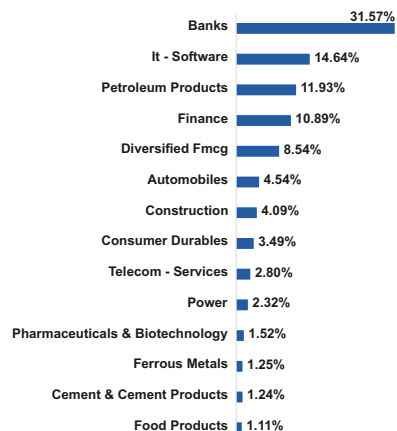
0.12 times

Risk Measures:

Tracking Error 0.08%

(Tracking error is calculated on 1 year rolling basis)

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 30/04/2023

Company	% of NAV	Company	% of NAV
Equity Holdings		Tata Steel Ltd.	1.25%
Automobiles 4.54%		Finance 10.89%	
Mahindra & Mahindra Ltd.	1.69%	Housing Development Finance Corp Ltd.	7.25%
Maruti Suzuki India Ltd.	1.64%	Bajaj Finance Ltd.	2.41%
Tata Motors Ltd.	1.22%	Bajaj Finserv Ltd.	1.22%
Banks 31.57%		Food Products 1.11%	
HDFC Bank Ltd.	10.65%	Nestle India Ltd.	1.11%
ICICI Bank Ltd.	9.24%	IT - Software 14.64%	
Kotak Mahindra Bank Ltd.	3.99%	Infosys Ltd.	6.54%
Axis Bank Ltd.	3.51%	Tata Consultancy Services Ltd.	4.74%
State Bank of India	3.09%	HCL Technologies Ltd.	1.62%
IndusInd Bank Ltd.	1.08%	Tech Mahindra Ltd.	0.93%
Cement & Cement Products 1.24%		Wipro Ltd.	0.82%
Ultratech Cement Ltd.	1.24%	Petroleum Products 11.93%	
Construction 4.09%		Reliance Industries Ltd.	11.93%
Larsen & Toubro Ltd.	4.09%	Pharmaceuticals & Biotechnology 1.52%	
Consumer Durables 3.49%		Sun Pharmaceutical Industries Ltd.	1.52%
Asian Paints Ltd.	1.90%	Power 2.32%	
Titan Company Ltd.	1.58%	Power Grid Corporation of India Ltd.	1.16%
Diversified Fmcg 8.54%		NTPC Ltd.	1.16%
ITC Ltd.	5.38%	Telecom - Services 2.80%	
Hindustan Unilever Ltd.	3.16%	Bharti Airtel Ltd.	2.80%
Ferrous Metals 1.25%		Equity Holdings Total 99.94%	
Top 10 holdings		Cash & Other Receivables Total 0.06%	
		Grand Total 100.00%	

SCHEME PERFORMANCE (Regular plan - Growth option)

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	8.44	8.51	6.91	10,842	10,848	10,689
3 Years	23.20	23.36	23.78	18,679	18,753	18,945
5 Years	13.03	13.12	12.39	18,464	18,534	17,943
Since Inception	13.40	13.48	13.10	25,396	25,533	24,906

Above returns are as on 28th April, 2023. 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 30/04/2023: ₹ 554.13 Cr
Average AUM for April 2023: ₹ 542.19 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 April 28, 2023:

NAV **Regular Plan**
Growth ₹ 190.7905

Expense Ratio: Regular: 0.28%

(for detailed bifurcation on TER, please see page no 43)

Annual Portfolio Turnover Ratio:

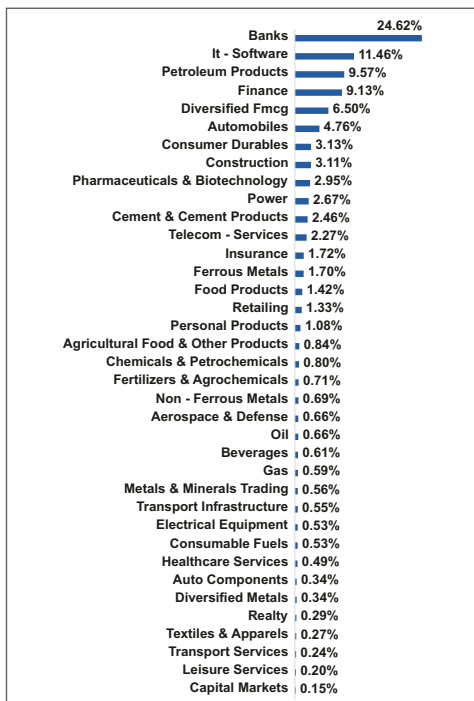
0.13 times

Risk Measures:

Tracking Error 0.09%

(Tracking error is calculated on 1 year rolling basis)

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 30/04/2023

Company	% of NAV
Equity Holdings	
Aerospace & Defense	0.66%
Bharat Electronics Ltd.	0.40%
Hindustan Aeronautics Ltd.	0.26%
Agricultural Food & Other Products	0.84%
Tata Consumer Products Ltd.	0.49%
Marico Ltd.	0.28%
Adani Wilmar Ltd.	0.07%
Auto Components	0.34%
Bosch Ltd.	0.18%
Samvardhana Motherson International Ltd.	0.16%
Automobiles	4.76%
Maruti Suzuki India Ltd.	1.24%
Mahindra & Mahindra Ltd.	1.20%
Tata Motors Ltd.	0.92%
Bajaj Auto Ltd.	0.55%
Eicher Motors Ltd.	0.49%
Hero MotoCorp Ltd.	0.36%
Banks	24.62%
HDFC Bank Ltd.	8.06%
ICICI Bank Ltd.	7.01%
Kotak Mahindra Bank Ltd.	3.11%
Axis Bank Ltd.	2.59%
State Bank of India	2.41%
Indusind Bank Ltd.	0.82%
Bank of Baroda	0.38%
Canara Bank	0.23%
Beverages	0.61%
VARUN BEVERAGES LIMITED	0.37%
United Spirits Ltd.	0.24%
Capital Markets	0.15%
HDFC Asset Management Company Ltd.	0.15%
Cement & Cement Products	2.46%
Ultratech Cement Ltd.	0.95%
Grasim Industries Ltd.	0.69%
Shree Cement Ltd.	0.35%
Ambuja Cements Ltd.	0.31%
ACC Ltd.	0.15%
Chemicals & Petrochemicals	0.80%
Pidilite Industries Ltd.	0.40%
SRF Ltd.	0.40%
Construction	3.11%
Larsen & Toubro Ltd.	3.11%
Consumable Fuels	0.53%
Coal India Ltd.	0.53%
Consumer Durables	3.13%
Asian Paints Ltd.	1.43%
Titan Company Ltd.	1.20%
Havells India Ltd.	0.34%
Berger Paints (I) Ltd.	0.15%
Diversified Fmcg	6.50%
ITC Ltd.	4.10%
Hindustan Unilever Ltd.	2.40%
Diversified Metals	0.34%
Vedanta Ltd.	0.34%
Electrical Equipment	0.53%
Siemens Ltd.	0.33%
ABB India Ltd.	0.20%
Ferrous Metals	1.70%
Tata Steel Ltd.	0.95%
JSW Steel Ltd.	0.75%
Fertilizers & Agrochemicals	0.71%
UPL Ltd.	0.42%
P I INDUSTRIES LIMITED	0.29%
Finance	9.13%
Housing Development Finance Corp Ltd.	5.45%
Bajaj Finance Ltd.	1.82%
Bajaj Finserv Ltd.	0.80%
Cholamandalam Investment & Fin Co Ltd.	0.37%
Bajaj Holdings & Investment Ltd.	0.32%

Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

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	3.49	3.72	5.80	10,348	10,371	10,578
3 Years	22.41	22.75	24.19	18,323	18,476	19,131
5 Years	10.99	11.32	11.99	16,851	17,109	17,623
Since Inception	13.80	14.18	14.64	25,098	25,692	26,446

Above returns are as on 28th April, 2023. 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 50 Index

Inception/Allotment Date: November 20, 2015

Fund Size:

AUM as on 30/04/2023: ₹ 683.10 Cr
Average AUM for April 2023: ₹ 668.97 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 April 28, 2023:

NAV Growth Regular Plan
₹ 195.2538

Expense Ratio: Regular: 0.10%

(for detailed bifurcation on TER, please see page no 43)

Annual Portfolio Turnover Ratio:

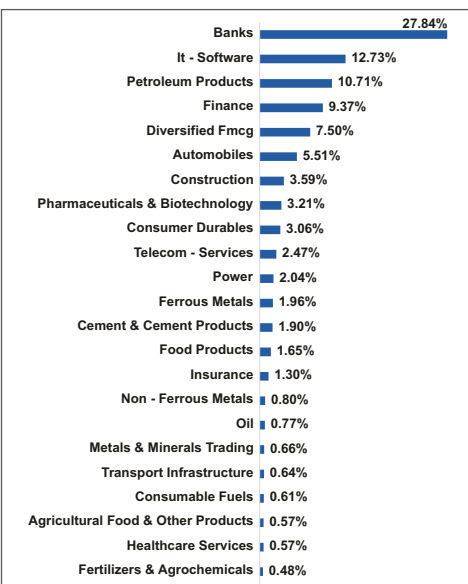
0.10 times

Risk Measures:

Tracking Error 0.11%

(Tracking error is calculated on 1 year rolling basis)

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 30/04/2023

Company	% of NAV
Equity Holdings	
Agricultural Food & Other Products 0.57%	
Tata Consumer Products Ltd.	0.57%
Automobiles 5.51%	
Maruti Suzuki India Ltd.	1.44%
Mahindra & Mahindra Ltd.	1.39%
Tata Motors Ltd.	1.07%
Bajaj Auto Ltd.	0.63%
Eicher Motors Ltd.	0.57%
Hero MotoCorp Ltd.	0.41%
Banks 27.84%	
• HDFC Bank Ltd.	9.36%
• ICICI Bank Ltd.	8.11%
• Kotak Mahindra Bank Ltd.	3.60%
• Axis Bank Ltd.	3.03%
State Bank of India	2.78%
IndusInd Bank Ltd.	0.95%
Cement & Cement Products 1.90%	
Ultratech Cement Ltd.	1.10%
Grasim Industries Ltd.	0.80%
Construction 3.59%	
• Larsen & Toubro Ltd.	3.59%
Consumable Fuels 0.61%	
Coal India Ltd.	0.61%
Consumer Durables 3.06%	
Asian Paints Ltd.	1.67%
Titan Company Ltd.	1.39%
Diversified Fmcc 7.50%	
• ITC Ltd.	4.73%
Hindustan Unilever Ltd.	2.77%
Ferrous Metals 1.96%	
Tata Steel Ltd.	1.10%
JSW Steel Ltd.	0.86%
Fertilizers & Agrochemicals 0.48%	
UPL Ltd.	0.48%
Finance 9.37%	
• Housing Development Finance Corp Ltd.	6.31%
Bajaj Finance Ltd.	2.13%

• Top 10 holdings

Company	% of NAV
Bajaj Finserv Ltd.	0.93%
Food Products 1.65%	
Nestle India Ltd.	0.98%
Britannia Industries Ltd.	0.67%
Healthcare Services 0.57%	
Apollo Hospitals Enterprise Ltd.	0.57%
Insurance 1.30%	
HDFC Life Insurance Company Ltd.	0.65%
SBI Life Insurance Company Ltd.	0.65%
IT - Software 12.73%	
• Infosys Ltd.	5.66%
• Tata Consultancy Services Ltd.	4.15%
HCL Technologies Ltd.	1.41%
Tech Mahindra Ltd.	0.80%
Wipro Ltd.	0.71%
Metals & Minerals Trading 0.66%	
Adani Enterprises Ltd.	0.66%
Non - Ferrous Metals 0.80%	
Hindalco Industries Ltd.	0.80%
Oil 0.77%	
Oil & Natural Gas Corporation Ltd.	0.77%
Petroleum Products 10.71%	
• Reliance Industries Ltd.	10.29%
Bharat Petroleum Corporation Ltd.	0.43%
Pharmaceuticals & Biotechnology 3.21%	
Sun Pharmaceutical Industries Ltd.	1.34%
Dr. Reddy's Laboratories Ltd.	0.75%
Cipla Ltd.	0.60%
Divi's Laboratories Ltd.	0.52%
Power 2.04%	
Power Grid Corporation of India Ltd.	1.02%
NTPC Ltd.	1.02%
Telecom - Services 2.47%	
Bharti Airtel Ltd.	2.47%
Transport Infrastructure 0.64%	
Adani Ports & Special Economic Zone Ltd.	0.64%
Equity Holdings Total 99.94%	
Cash & Other Receivables Total 0.06%	
Grand Total 100.00%	

SCHEME PERFORMANCE (Regular plan - Growth option)

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	6.85	6.91	8.51	10,683	10,689	10,848
3 Years	23.67	23.78	23.36	18,893	18,945	18,753
5 Years	12.27	12.39	13.12	17,851	17,943	18,534
Since Inception	13.01	13.20	13.59	24,852	25,156	25,806

Above returns are as on 28th April, 2023. 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 investing in arbitrage opportunities.

Inception/Allotment Date: January 25, 2019

Fund Size:

AUM as on 30/04/2023: ₹ 15.28 Cr

Average AUM for April 2023: ₹ 15.62 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 11.9501	₹ 12.3147
Weekly IDCW	₹ 11.6008	₹ 11.5715
Monthly IDCW	₹ 11.6753	₹ 11.1957

Expense Ratio:

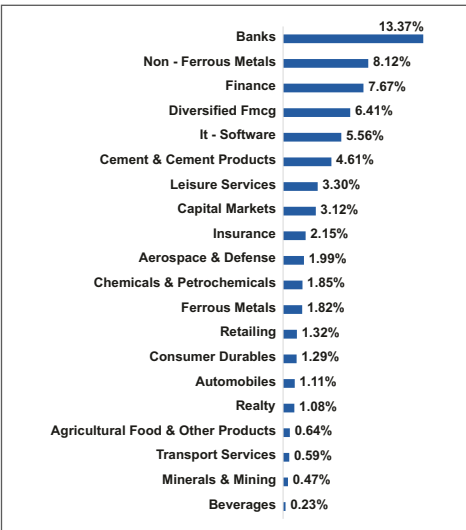
Regular: 0.97%; **Direct:** 0.31%

(for detailed bifurcation on TER, please see page no 43)

Annual Portfolio Turnover Ratio:

10.65 times

SECTOR ALLOCATION (% of NAV)



INVESTMENT OBJECTIVE

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

PORTFOLIO AS ON 30/04/2023

Company	% of NAV	% of NAV (hedged)	Company	% of NAV	% of NAV (hedged)
Equity Holdings			Finance		
Aerospace & Defense	1.99%	-2.00%	● Piramal Enterprises Ltd.	2.94%	-2.95%
Bharat Electronics Ltd.	1.99%	-2.00%	● IDFC Ltd.	2.12%	-2.13%
Agricultural Food & Other Products	0.64%	-0.65%	L&T Finance Holdings Ltd.	1.60%	-1.61%
Balrampur Chini Mills Ltd.	0.64%	-0.65%	Power Finance Corporation Ltd.	1.02%	-1.02%
Automobiles	1.11%	-1.12%	Insurance	2.15%	-2.17%
Hero MotoCorp Ltd.	1.11%	-1.12%	ICICI Lombard General Insurance Co. Ltd.	1.33%	-1.34%
Banks	13.37%	-13.40%	SBI Life Insurance Company Ltd.	0.83%	-0.83%
● Bandhan Bank Ltd.	4.19%	-4.20%	IT - Software	5.56%	-5.59%
● IndusInd Bank Ltd.	4.01%	-4.03%	● Birlasoft Ltd.	3.95%	-3.98%
● HDFC Bank Ltd.	3.14%	-3.12%	LTIMindtree Ltd.	1.60%	-1.61%
Punjab National Bank	1.21%	-1.22%	Leisure Services	3.30%	-3.32%
Canara Bank	0.83%	-0.83%	Delta Corp Ltd.	1.66%	-1.67%
Beverages	0.23%	-0.24%	The Indian Hotels Company Ltd.	1.64%	-1.65%
United Spirits Ltd.	0.23%	-0.24%	Minerals & Mining	0.47%	-0.48%
Capital Markets	3.12%	-3.13%	NMDC Ltd.	0.47%	-0.48%
● Indian Energy Exchange Ltd.	3.12%	-3.13%	Non - Ferrous Metals	8.12%	-8.18%
Cement & Cement Products	4.61%	-4.64%	● National Aluminium Company Ltd.	6.01%	-6.05%
The India Cements Ltd.	1.82%	-1.83%	● Hindustan Copper Ltd.	2.12%	-2.13%
Grasim Industries Ltd.	1.58%	-1.59%	Realty	1.08%	-1.08%
Ultratech Cement Ltd.	0.73%	-0.73%	Godrej Properties Ltd.	1.08%	-1.08%
Dalmia Bharat Ltd.	0.48%	-0.48%	Retailing	1.32%	-1.32%
Chemicals & Petrochemicals	1.85%	-1.86%	Trent Ltd.	1.32%	-1.32%
Gujarat Narmada Valley Fert & Chem Ltd.	1.85%	-1.86%	Transport Services	0.59%	-0.59%
Consumer Durables	1.29%	-1.30%	InterGlobe Aviation Ltd.	0.59%	-0.59%
Crompton Greaves Cons Electrical Ltd.	1.29%	-1.30%	Equity Holdings Total	66.70%	-67.05%
Diversified Fmcg	6.41%	-6.44%	Mutual Fund/Exchange Traded Funds		
● Hindustan Unilever Ltd.	6.41%	-6.44%	Mutual Fund	26.21%	
Ferrous Metals	1.82%	-1.83%	LIC MF Liquid Fund-DR PLN-GR	26.21%	
Steel Authority of India Ltd.	0.96%	-0.97%	Mutual Fund Holding Total/ETF	26.21%	
Tata Steel Ltd.	0.86%	-0.87%	Cash & Other Receivables Total	7.09%	
● Top 10 holdings			Grand Total	100.00%	

SCHEME PERFORMANCE (Regular plan - Growth option)

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	4.97	5.53	5.01	10,495	10,551	10,499
3 Years	3.64	3.91	4.12	11,129	11,216	11,287
5 Years	NA	NA	NA	NA	NA	NA
Since Inception	4.27	4.56	5.32	11,950	12,090	12,469

Above returns are as on 28th April, 2023. 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
Monthly	May, 2020			0.0485
	29 October, 2019	10.0000	10.3368	0.0300
	30 December, 2019	10.0000	10.3441	0.0600
Monthly Direct	25 February, 2020	10.0000	10.3583	0.0600
	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	-	-	-	5,10,000
Market Value as on April 30, 2023 (₹)	1,23,622	3,84,191	-	-	-	5,57,378
Returns (CAGR) (%)	5.75	4.30	-	-	-	4.15
First Tier Benchmark Returns (CAGR) (%) #	6.51	4.83	-	-	-	4.50
Additional Benchmark Returns (CAGR) (%) ##	6.37	4.56	-	-	-	NA

SIP Performance disclaimer:

SIP returns are as on 30th April, 2023. 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.

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 30/04/2023: ₹ 999.92 Cr
Average AUM for April 2023: ₹ 981.65 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 April 28, 2023:

NAV **Regular Plan**
Growth ₹ 23.4813

Expense Ratio:

Regular: 0.16%
(for detailed bifurcation on TER, please see page no 43)

Risk Measures:

Tracking Error: 0.38%

(Tracking error is calculated on 1 year rolling basis)

Portfolio Metrics:

Average Maturity 8.86 years
Macaulay Duration 6.75 years
Modified Duration 6.52 years
YTM 7.27%

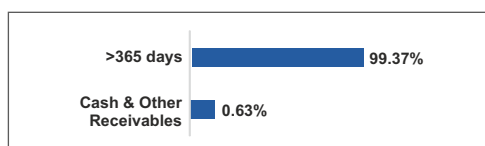
INVESTMENT OBJECTIVE

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.

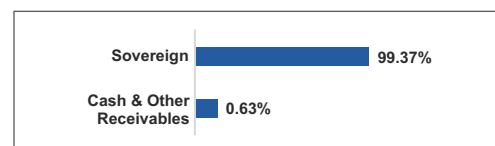
PORTFOLIO AS ON 30/04/2023

Company	Rating	% of NAV
Government Bond And Treasury Bill		
Government Bond		
7.26% Govt Of India Red 22-08-2032	SOVEREIGN	60.23%
6.54% Govt Of India Red 17-01-2032	SOVEREIGN	28.86%
7.26% Govt Of India Red 06-02-2033	SOVEREIGN	10.27%
Government Bond Total		99.37%
Government Bond And Treasury Bill Total		99.37%
Cash & Other Receivables Total		0.63%
Grand Total		100.00%

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



SCHEME PERFORMANCE (Regular plan - Growth option)

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	7.28	7.69	7.03	10,726	10,767	10,701
3 Years	3.83	4.22	3.08	11,191	11,317	10,952
5 Years	7.07	7.54	6.59	14,079	14,387	13,762
Since Inception	6.94	7.31	6.42	17,511	18,017	16,810

Above returns are as on 28th April, 2023. 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.

SCHEME FEATURES

Scheme Type: An open ended Dynamic Asset Allocation Fund.

Inception/Allotment Date: November 12, 2021

Fund Size:

AUM as on 30/04/2023: ₹ 1,032.68 Cr

Average AUM for April 2023: ₹ 1,028.11 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 3 months from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 3 months from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.

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

Minimum Investment (lumpsum): ₹ 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 10.5664	₹ 10.8454
IDCW	₹ 10.4205	₹ 10.5291

Expense Ratio:

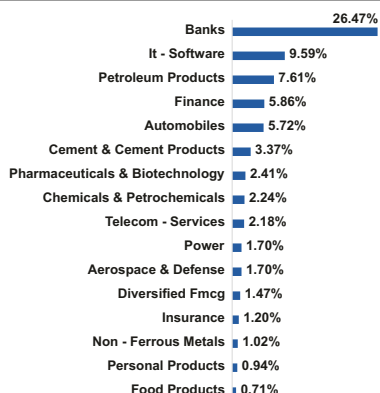
Regular: 2.14%; **Direct:** 0.36%
(for detailed bifurcation on TER, please see page no 43)

Annual Equity Portfolio Turnover Ratio: 0.42 times

Portfolio Metrics:

Average Maturity	6.26 years
Macaulay Duration	4.80 years
Modified Duration	4.61 years
YTM	7.27%

SECTOR ALLOCATION (% of NAV)



MATURITY PROFILE (% of NAV)

Equity Instruments	74.18%
>365 days	21.44%
Cash & Other Receivables	4.38%

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 30/04/2023

Company	% of NAV	% of NAV (hedged)	Company	% of NAV	% of NAV (hedged)
Equity Holdings			• Tata Consultancy Services Ltd.		
Aerospace & Defense			HCL Technologies Ltd.		
Bharat Electronics Ltd.	1.70%		Tech Mahindra Ltd.	0.20%	-0.08%
Automobiles			Non - Ferrous Metals		
• Mahindra & Mahindra Ltd.	5.72%	-1.19%	Hindalco Industries Ltd.	1.02%	
• Maruti Suzuki India Ltd.	3.39%	-0.43%	Personal Products		
Eicher Motors Ltd.	1.36%		Dabur India Ltd.	0.94%	
Banks			Petroleum Products		
• ICICI Bank Ltd.	26.47%	-3.64%	Reliance Industries Ltd.	7.61%	
• HDFC Bank Ltd.	8.60%	-3.64%	Pharmaceuticals & Biotechnology		
• State Bank of India	7.02%		Dr. Reddy's Laboratories Ltd.	2.41%	-0.22%
• Axis Bank Ltd.	3.73%		Cipla Ltd.	1.00%	-0.22%
• Kotak Mahindra Bank Ltd.	3.66%		Torrent Pharmaceuticals Ltd.	0.99%	
Bank of Baroda	2.45%		Sun Pharmaceutical Industries Ltd.	0.28%	
IndusInd Bank Ltd.	0.53%		Power		
Cement & Cement Products			NTPC Ltd.	1.70%	
Grasim Industries Ltd.	3.37%	-0.06%	Telecom - Services		
Ultratech Cement Ltd.	2.05%		Bharti Airtel Ltd.	2.18%	-0.92%
Chemicals & Petrochemicals			Equity Holdings Total		
SRF Ltd.	1.33%			74.18%	-6.49%
Pidilite Industries Ltd.	0.91%		Corporate Debt		
Diversified FMCG			Non-convertible Debentures		
Hindustan Unilever Ltd.	1.47%		Housing Development Finance Corp Ltd.	2.60%	
ITC Ltd.	1.20%		REC Ltd.	2.49%	
Finance			Non-convertible Debentures Total		
• Housing Development Finance Corp Ltd.	5.86%	-0.15%		5.10%	
Bajaj Finance Ltd.	1.92%		Corporate Debt Total		
SBI Cards & Payment Services Ltd.	0.61%			5.10%	
Bajaj Finserv Ltd.	0.48%		Government Bond And Treasury Bill		
Food Products			Government Bond		
Britannia Industries Ltd.	0.71%		7.26% Govt Of India Red 22-08-2032	8.90%	
Insurance			6.54% Govt Of India Red 17-01-2032	1.42%	
ICICI Lombard General Ins Co. Ltd.	1.20%	-0.24%	7.54% Govt Of India Red 23-05-2036	1.02%	
ICICI Prudential Life Insurance Co Ltd.	0.33%	-0.24%	Government Bond Total		
IT - Software				11.34%	
• Infosys Ltd.	9.59%	-0.08%	State Government Bond		
• Top 10 holdings			7.80% Tamilnadu Sdl Red 27-07-2032	2.53%	
			7.08% Karnataka Sdl Red 14-12-2026	2.48%	
			State Government Bond Total		
				5.00%	
			Govt. Bond & Treasury Bill Total		
				16.35%	
			Cash & Other Receivables Total		
				4.38%	
			Grand Total		
				100.00%	

SCHEME PERFORMANCE (Regular plan - Growth option)

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**
1 Year	6.74	6.75	6.91	10,672	10,673	10,689
3 Years	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA
Since Inception	3.85	2.79	0.88	10,566	10,409	10,129

Above returns are as on 28th April, 2023. 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 6 & 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. *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	-	-	-	-	1,70,000
Market Value as on April 30, 2023 (₹)	1,21,889	-	-	-	-	1,77,580
Returns (CAGR) (%)	7.15	-	-	-	-	6.05
First Tier Benchmark Returns (CAGR) (%) #	6.05	-	-	-	-	-
Additional Benchmark Returns (CAGR) (%) ##	8.49	-	-	-	-	-

Above returns are as on 30th April, 2023. Past performance may or may not be sustained in the future. # Nifty 50 Hybrid Composite Debt 50:50 index, ## Nifty 50 TRI. Assuming ₹ 10,000/- invested systematically on the 15th Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash by using XIRR method (investment internal rate of return) for Regular Plan - Re-investment of income distribution cum capital withdrawal. Load is not taken into consideration for computation of performance. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. The 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.

Portfolio Classification	Gross Equity	Derivatives (Hedged)	Net Equity
% of NAV	74.18%	6.49%	67.69%

SCHEME FEATURES

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

Inception/Allotment Date: June 19, 1989

Fund Size:

AUM as on 30/04/2023: ₹ 423.75 Cr

Average AUM for April 2023: ₹ 418.24 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
IDCW	₹ 26.9936	₹ 29.3555

Expense Ratio:

Regular: 2.49%; **Direct:** 1.67%

(for detailed bifurcation on TER, please see page no 43)

Annual Equity Portfolio Turnover Ratio:

0.25 times

Risk Measures:

Standard Deviation 12.11%

Portfolio Beta 1.10

Sharpe Ratio 0.85

INVESTMENT OBJECTIVE

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

PORTFOLIO AS ON 30/04/2023

Company	% of NAV
Equity Holdings	
Aerospace & Defense 1.05%	
Bharat Electronics Ltd.	1.05%
Agricultural Food & Other Products 1.35%	
Tata Consumer Products Ltd.	1.35%
Automobiles 1.37%	
Maruti Suzuki India Ltd.	1.37%
Banks 20.13%	
• ICICI Bank Ltd.	8.20%
• HDFC Bank Ltd.	6.78%
• Axis Bank Ltd.	2.41%
Kotak Mahindra Bank Ltd.	1.21%
State Bank of India	1.15%
DCB Bank Ltd.	0.38%
Chemicals & Petrochemicals 6.43%	
• SRF Ltd.	2.92%
Vinati Organics Ltd.	1.83%
Navin Fluorine International Ltd.	1.68%
Consumer Durables 6.86%	
• Titan Company Ltd.	2.53%
Bajaj Electricals Ltd.	1.68%
Cera Sanitaryware Ltd.	1.40%
Asian Paints Ltd.	1.25%
Diversified Fmcg 1.69%	
Hindustan Unilever Ltd.	1.69%
Finance 6.67%	
• Bajaj Finance Ltd.	2.61%
Bajaj Finserv Ltd.	1.48%
Creditaccess Grameen Ltd.	0.99%
SBI Cards & Payment Services Ltd.	0.83%
L&T Finance Holdings Ltd.	0.76%
Industrial Manufacturing 1.37%	
Pitti Engineering Ltd.	1.37%
Industrial Products 6.59%	
• KSB Ltd.	2.06%
Carborundum Universal Ltd.	1.95%
• Top 10 holdings	

Company	% of NAV
SKF India Ltd.	0.96%
RHI Magnesita India Ltd.	0.93%
MM Forgings Ltd.	0.68%
Insurance 1.05%	
Star Health & Allied Insurance Co Ltd.	1.05%
IT - Software 9.46%	
• Infosys Ltd.	5.19%
• Tata Consultancy Services Ltd.	3.47%
Coforge Ltd.	0.79%
Petroleum Products 1.91%	
Reliance Industries Ltd.	1.91%
Pharmaceuticals & Biotechnology 3.13%	
Divi's Laboratories Ltd.	1.98%
Alkem Laboratories Ltd.	1.16%
Retailing 5.23%	
• Avenue Supermarts Ltd.	2.64%
Trent Ltd.	1.72%
Aditya Birla Fashion and Retail Ltd.	0.87%
Telecom - Services 1.36%	
Bharti Airtel Ltd.	1.31%
Bharti Airtel Ltd. partly paid up FV 1.25	0.05%
Textiles & Apparels 1.11%	
Gokaldas Exports Ltd.	1.11%
Transport Services 1.37%	
Container Corporation Of India Ltd.	0.90%
Transport Corporation Of India Ltd.	0.46%
Equity Holdings Total 78.12%	
Govt. Bond and Treasury Bill	
Government Bond	
7.38% Govt Of India Red 20-06-2027	18.29%
5.74% Govt Of India Red 15-11-2026	1.17%
5.63% Govt Of India Red 12-04-2026	0.46%
7.26% Govt Of India Red 22-08-2032	0.24%
7.10% Govt Of India Red 18-04-2029	0.12%
Government Bond Total 20.27%	
Govt. Bond and Treasury Bill Total 20.27%	
Cash & Other Receivables Total 1.60%	
Grand Total 100.00%	

SCHEME PERFORMANCE

(Regular plan - Reinvestment of Income Distribution cum Capital Withdrawal option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- 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	1.89	5.31	6.91	10,188	10,529	10,689
3 Years	17.90	17.89	23.78	16,374	16,368	18,945
5 Years	8.38	10.89	12.39	14,958	16,774	17,943
Since Inception	9.53	NA	NA	2,18,458	NA	NA

Above returns are as on 28th April, 2023. 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 September 2021 & 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	39,00,000
Market Value as on April 30, 2023 (₹)	1,17,451	4,18,456	7,73,075	11,84,686	19,58,992	2,38,55,544
Returns (CAGR) (%)	2.49	10.09	10.11	9.69	9.49	9.44
First Tier Benchmark Returns (CAGR) (%) #	6.81	10.78	11.91	11.55	11.71	NA
Additional Benchmark Returns (CAGR) (%) ##	8.49	14.40	14.18	13.56	13.00	13.72

Above returns are as on 30th April, 2023. 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.

MATURITY PROFILE (% of NAV)

Equity Instruments	78.12%
> 365 days	20.27%
Cash & Other Receivables	1.60%

SECTOR ALLOCATION (% of NAV)

Banks	20.13%
IT - Software	9.46%
Consumer Durables	6.86%
Finance	6.67%
Industrial Products	6.59%
Chemicals & Petrochemicals	6.43%
Retailing	5.23%
Pharmaceuticals & Biotechnology	3.13%
Petroleum Products	1.91%
Diversified Fmcg	1.69%
Industrial Manufacturing	1.37%
Automobiles	1.37%
Transport Services	1.37%
Telecom - Services	1.36%
Agricultural Food & Other Products	1.35%
Textiles & Apparels	1.11%
Aerospace & Defense	1.05%
Insurance	1.05%

Suspension of fresh Subscription

The Scheme has stopped taking new subscriptions (Lumpsum or SIP) from prospective investors. Furthermore, no additional purchase from the existing investors is accepted hereon.

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 30/04/2023: ₹ 382.51 Cr

Average AUM for April 2023: ₹ 377.91 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 137.2398	₹ 152.1280
IDCW	₹ 13.4267	₹ 15.4949

Expense Ratio:

Regular: 2.49%;

Direct: 1.43%

(for detailed bifurcation on TER, please see page no 43)

Annual Equity Portfolio Turnover Ratio:

0.32 times

Risk Measures:

Standard Deviation 10.86%

Portfolio Beta 0.98

Sharpe Ratio 0.51

MATURITY PROFILE (% of NAV)

Equity Instruments	75.47%
>365 days	19.44%
Cash & Other Receivables	3.81%
Up to 365 days	1.28%

RATING PROFILE (% of NAV)

Equity Instruments	75.47%
AAA/A1+ and Equivalent	14.28%
Sovereign	6.45%
Cash & Other Receivables	3.81%

SECTOR ALLOCATION (% of NAV)

Banks	22.07%
IT - Software	9.11%
Finance	6.88%
Consumer Durables	5.46%
Automobiles	4.77%
Diversified Fmcg	3.88%
Chemicals & Petrochemicals	3.12%
Petroleum Products	2.62%
Telecom - Services	1.96%
Healthcare Services	1.86%
Pharmaceuticals & Biotechnology	1.85%
Industrial Products	1.77%
Auto Components	1.40%
Transport Services	1.32%
Food Products	1.08%
Personal Products	1.04%
Insurance	0.96%
Leisure Services	0.96%
Industrial Manufacturing	0.85%
Retailing	0.82%
Fertilizers & Agrochemicals	0.64%
Cement & Cement Products	0.54%
Ferrous Metals	0.52%

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 30/04/2023

Company	% of NAV
Equity Holdings	
Auto Components	1.40%
Sona BLW Precision Forgings Ltd.	0.87%
Endurance Technologies Ltd.	0.53%
Automobiles	4.77%
Mahindra & Mahindra Ltd.	2.10%
Maruti Suzuki India Ltd.	1.76%
Eicher Motors Ltd.	0.91%
Banks	22.07%
HDFC Bank Ltd.	6.57%
ICICI Bank Ltd.	6.35%
Axis Bank Ltd.	3.74%
State Bank of India	3.12%
Kotak Mahindra Bank Ltd.	1.08%
Karur Vysya Bank Ltd.	0.72%
The Federal Bank Ltd.	0.48%
Cement & Cement Products	0.54%
Ultratech Cement Ltd.	0.54%
Chemicals & Petrochemicals	3.12%
SRF Ltd.	1.83%
Vinati Organics Ltd.	0.71%
Navin Fluorine International Ltd.	0.58%
Consumer Durables	5.46%
Titan Company Ltd.	1.42%
Blue Star Ltd.	0.94%
Metro Brands Ltd.	0.82%
Asian Paints Ltd.	0.80%
Kajaria Ceramics Ltd.	0.69%
VIP Industries Ltd.	0.50%
Crompton Greaves Cons Electrical Ltd.	0.29%
Diversified Fmcg	3.88%
ITC Ltd.	2.79%
Hindustan Unilever Ltd.	1.09%
Ferrous Metals	0.52%
Tata Steel Ltd.	0.52%
Fertilizers & Agrochemicals	0.64%
Coromandel International Ltd.	0.64%
Finance	6.88%
Housing Development Finance Corp Ltd.	1.75%
SBI Cards & Payment Services Ltd.	1.52%
Sundaram Finance Ltd.	1.24%
Creditaccess Grameen Ltd.	1.20%
Bajaj Finance Ltd.	1.18%
Food Products	1.08%
Nestle India Ltd.	1.08%
Healthcare Services	1.86%
Apollo Hospitals Enterprise Ltd.	1.22%
Global Health Ltd.	0.65%
Industrial Manufacturing	0.85%

• Top 10 holdings

Company	% of NAV
Syrma Sgs Technology Ltd.	0.85%
Industrial Products	1.77%
Bharat Forge Ltd.	1.10%
KEI Industries Ltd.	0.68%
Insurance	0.96%
Star Health & Allied Insurance Co Ltd.	0.96%
IT - Software	9.11%
Infosys Ltd.	4.45%
Tata Consultancy Services Ltd.	2.40%
Coforge Ltd.	1.29%
HCL Technologies Ltd.	0.96%
Leisure Services	0.96%
Jubilant Foodworks Ltd.	0.96%
Personal Products	1.04%
Dabur India Ltd.	1.04%
Petroleum Products	2.62%
Reliance Industries Ltd.	2.62%
Pharmaceuticals & Biotechnology	1.85%
Dr. Reddy's Laboratories Ltd.	0.95%
Alkem Laboratories Ltd.	0.90%
Retailing	0.82%
Trent Ltd.	0.82%
Telecom - Services	1.96%
Bharti Airtel Ltd.	1.88%
Bharti Airtel Ltd. PARTLY PAID UP FV 1.25	0.08%
Transport Services	1.32%
Transport Corporation Of India Ltd.	1.32%
Equity Holdings Total	75.47%
Corporate Debt	
Non-convertible Debentures	
Tata Capital Financial Services Ltd.	3.46%
Larsen & Toubro Ltd.	3.45%
REC Ltd.	3.42%
National Bk for Agriculture & Rural Dev.	2.66%
NTPC Ltd.	0.01%
Non-convertible Debentures Total	13.00%
Corporate Debt Total	13.00%
Money Market Instruments	
Certificate of Deposit	
HDFC Bank Ltd.	1.28%
Certificate of Deposit Total	1.28%
Money Market Instruments Total	1.28%
Government Bond And Treasury Bill	
Government Bond	
6.10% Govt Of India Red 12-07-2031	3.74%
7.38% Govt Of India Red 20-06-2027	1.77%
7.26% Govt Of India Red22-08-2032	0.93%
Government Bond Total	6.45%
Government Bond And Treasury Bill Total	6.45%
Cash & Other Receivables Total	3.81%
Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

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	3.79	5.31	6.91	10,378	10,529	10,689
3 Years	12.58	17.89	23.78	14,258	16,368	18,945
5 Years	7.21	10.89	12.39	14,168	16,774	17,943
Since Inception	8.44	NA	14.28	1,37,240	NA	7,51,528

Above returns as on 28th April, 2023. 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 September 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 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. 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 38.

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	28,90,000
Market Value as on April 30, 2023 (₹)	1,19,250	3,99,026	7,29,314	10,93,905	17,67,876	97,57,578
Returns (CAGR) (%)	4.67	6.85	7.77	7.45	7.53	9.00
First Tier Benchmark Returns (CAGR) (%) #	6.81	10.78	11.91	11.55	11.71	NA
Additional Benchmark Returns (CAGR) (%) ##	8.49	14.40	14.18	13.56	13.00	13.72

Above returns are as on 30th April, 2023. 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	Feb 28, 2023	10.0000	15.2305	0.1000
	Mar 28, 2023	10.0000	12.8705	0.0600
	Apr 28, 2023	10.0000	13.4267	0.0800
Direct	Feb 28, 2023	10.0000	13.2020	0.1000
	Mar 28, 2023	10.0000	14.8281	0.1000
	Apr 28, 2023	10.0000	15.4949	0.0800

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.



Large + Midcap
= Growth

Invest In

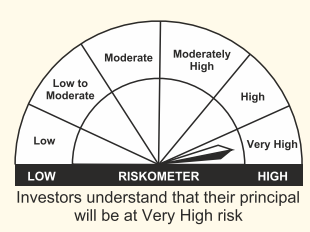
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- Long-Term Capital appreciation.
- A fund that primarily invests in Large and Mid-cap stocks.
- Risk - Very High

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. Risk-o-meter is based on evaluation of risk level of Scheme's portfolio as on 30th April 2023 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

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 30/04/2023: ₹ 12.88 Cr

Average AUM for April 2023: ₹ 12.71 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 23.6036	₹ 25.8552

Expense Ratio:

Regular: 2.48%; **Direct:** 1.86%
(for detailed bifurcation on TER, please see page no 43)

Annual Equity Portfolio Turnover Ratio:

0.26 times

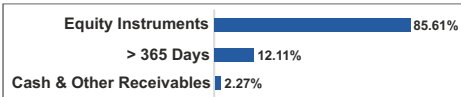
Risk Measures (Equity portion):

Standard Deviation 11.92%

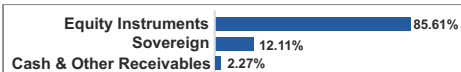
Portfolio Beta 1.10

Sharpe Ratio 0.56

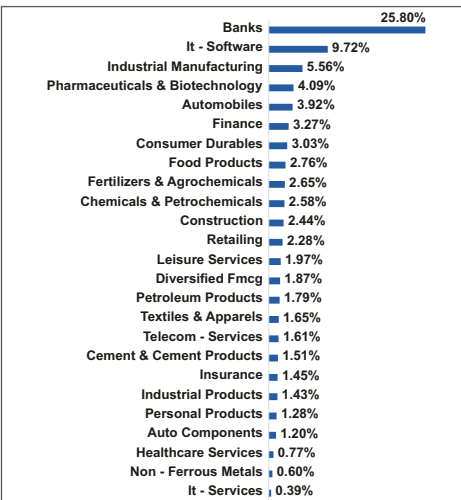
MATURITY PROFILE (% of NAV)



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 30/04/2023

Company	% of NAV	Company	% of NAV
Equity Holdings		Kennametal India Ltd.	1.19%
Auto Components	1.20%	Syrma Sgs Technology Ltd.	1.08%
Motherson Sumi Wiring India Ltd.	1.20%	Industrial Products	1.43%
Automobiles	3.92%	Carborundum Universal Ltd.	0.74%
● Maruti Suzuki India Ltd.	1.91%	Prince Pipes And Fittings Ltd.	0.69%
Tata Motors Ltd.	1.24%	Insurance	1.45%
Eicher Motors Ltd.	0.77%	SBI Life Insurance Company Ltd.	1.45%
Banks	25.80%	IT - Services	0.39%
● ICICI Bank Ltd.	7.85%	Cyient Ltd.	0.39%
● HDFC Bank Ltd.	6.52%	IT - Software	9.72%
● State Bank of India	4.09%	● Infosys Ltd.	4.66%
● Axis Bank Ltd.	3.83%	● Tata Consultancy Services Ltd.	2.91%
Kotak Mahindra Bank Ltd.	1.55%	LTIMindtree Ltd.	1.40%
DCB Bank Ltd.	1.23%	HCL Technologies Ltd.	0.76%
Bank of Baroda	0.73%	Leisure Services	1.97%
Cement & Cement Products	1.51%	Jubilant Foodworks Ltd.	1.03%
Ultratech Cement Ltd.	1.51%	Devyani International Ltd.	0.94%
Chemicals & Petrochemicals	2.58%	Non - Ferrous Metals	0.60%
SRF Ltd.	1.76%	Hindalco Industries Ltd.	0.60%
NOCIL Ltd.	0.82%	Personal Products	1.28%
Construction	2.44%	Dabur India Ltd.	1.28%
● Larsen & Toubro Ltd.	2.44%	Petroleum Products	1.79%
Consumer Durables	3.03%	Reliance Industries Ltd.	1.79%
Somany Ceramics Ltd.	1.10%	Pharmaceuticals & Biotechnology	4.09%
Kansai Nerolac Paints Ltd.	1.03%	Alkem Laboratories Ltd.	1.31%
Asian Paints Ltd.	0.90%	Dr. Reddy's Laboratories Ltd.	1.13%
Diversified Fmcg	1.87%	Sun Pharmaceutical Industries Ltd.	1.09%
Hindustan Unilever Ltd.	1.87%	Torrent Pharmaceuticals Ltd.	0.56%
Fertilizers & Agrochemicals	2.65%	Retailing	2.28%
Coromandel International Ltd.	1.55%	Trent Ltd.	1.25%
P I INDUSTRIES LIMITED	1.10%	Aditya Birla Fashion and Retail Ltd.	1.03%
Finance	3.27%	Telecom - Services	1.61%
● Housing Development Finance Corp Ltd.	2.06%	Bharti Airtel Ltd.	1.56%
Creditaccess Grameen Ltd.	1.21%	Bharti Airtel Ltd. PARTLY PAID UP FV 1.25	0.06%
Food Products	2.76%	Textiles & Apparels	1.65%
Nestle India Ltd.	1.60%	Gokaldas Exports Ltd.	1.65%
Britannia Industries Ltd.	1.16%	Equity Holdings Total	85.61%
Healthcare Services	0.77%	Government Bond And Treasury Bill	
Apollo Hospitals Enterprise Ltd.	0.77%	Government Bond	
Industrial Manufacturing	5.56%	7.38% Govt Of India Red 20-06-2027	12.11%
● Pitti Engineering Ltd.	2.00%	Government Bond Total	12.11%
Elecon Engineering Company Ltd.	1.29%	Government Bond And Treasury Bill Total	12.11%
● Top 10 holdings		Cash & Other Receivables Total	2.27%
		Grand Total	100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

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	3.06	5.31	6.91	10,305	10,529	10,689
3 Years	13.69	17.89	23.78	14,686	16,368	18,945
5 Years	7.06	10.89	12.39	14,069	16,774	17,943
Since Inception	4.08	NA	15.94	23,604	NA	2,39,560

Above returns are as on 28th April, 2023. 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	25,70,000
Market Value as on April 30, 2023 (₹)	1,17,742	3,99,529	7,35,982	10,78,761	17,51,402	46,29,815
Returns (CAGR) (%)	2.98	6.93	8.13	7.05	7.36	5.16
First Tier Benchmark Returns (CAGR) (%) #	6.81	10.78	11.91	11.55	11.71	NA
Additional Benchmark Returns (CAGR) (%) ##	8.49	14.40	14.18	13.56	13.00	13.72

Above returns are as on 30th April, 2023. 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.

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 30/04/2023: ₹ 60.81 Cr

Average AUM for April 2023: ₹ 60.91 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 90 days from the date of allotment of units.
- 1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units
- Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units.

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

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

Fund Manager:

Name: Mr. Sanjay Pawar (Debt) & Mr. Karan Doshi (Equity);

Total Experience: 14+ years & 8+ years respectively

NAV as on April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 69.3824	₹ 75.2679
Monthly IDCW	₹ 11.6560	₹ 11.8016
Quarterly IDCW	₹ 12.1875	₹ 15.1560
Yearly IDCW	₹ 11.7173	₹ 13.4913

Expense Ratio:

Regular: 2.25%; **Direct:** 1.34%

(for detailed bifurcation on TER, please see page no 43)

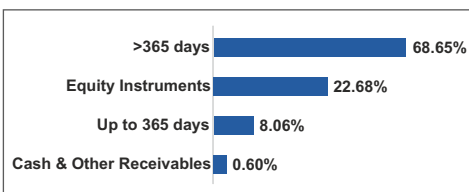
Annual Equity Portfolio Turnover Ratio:

0.00 times

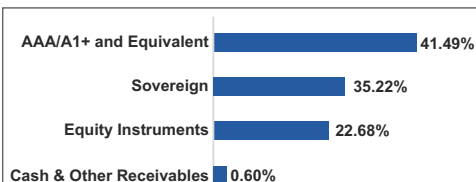
Portfolio Metrics:

Average Maturity	3.96 years
Macaulay Duration	3.41 years
Modified Duration	3.25 years
YTM	7.33%

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 30/04/2023

Company	% of NAV	Company	% of NAV
Equity Holdings		Non-convertible Debentures	
Automobiles	1.70%	Tata Capital Financial Services Ltd.	8.38%
• Mahindra & Mahindra Ltd.	1.70%	National Bk for Agriculture & Rural Dev.	8.36%
Banks	8.30%	Larsen & Toubro Ltd.	8.34%
• ICICI Bank Ltd.	5.99%	REC Ltd.	8.27%
• HDFC Bank Ltd.	2.31%	NTPC Ltd.	0.08%
Diversified Fmcc	1.91%	Non-convertible Debentures Total	33.43%
• Hindustan Unilever Ltd.	1.91%	Corporate Debt Total	33.43%
Food Products	2.04%	Money Market Instruments	
• Nestle India Ltd.	2.04%	Certificate of Deposit	
IT - Software	5.96%	HDFC Bank Ltd.	8.06%
• Infosys Ltd.	3.99%	Certificate of Deposit Total	8.06%
• LTMindtree Ltd.	1.16%	Money Market Instruments Total	8.06%
• Tech Mahindra Ltd.	0.81%	Government Bond And Treasury Bill	
Petroleum Products	1.78%	Government Bond	
• Reliance Industries Ltd.	1.78%	7.38% Govt Of India Red 20-06-2027	16.26%
Telecom - Services	1.00%	7.26% Govt Of India Red 22-08-2032	7.55%
• Bharti Airtel Ltd.	0.95%	7.10% Govt Of India Red 18-04-2029	7.43%
Bharti Airtel Ltd. Partly Paid Up FV 1.25	0.04%	5.63% Govt Of India Red 12-04-2026	3.98%
Equity Holdings Total	22.68%	Government Bond Total	35.22%
Corporate Debt		Government Bond & Treasury Bill Total	35.22%
		Cash & Other Receivables Total	0.60%
		Grand Total	100.00%

- Top 10 holdings

SCHEME PERFORMANCE (Regular plan - Growth option)

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	4.19	6.05	7.03	10,418	10,603	10,701
3 Years	6.33	8.34	3.08	12,019	12,712	10,952
5 Years	6.00	8.50	6.59	13,387	15,044	13,762
Since Inception	8.08	NA	NA	69,382	NA	NA

Above returns are as on 28th April, 2023. 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, 2021	10.0000	11.9994	0.7200
	March 29, 2022	10.0000	12.0757	0.7200
	March 28, 2023	10.0000	11.5320	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	Nov 25, 2022	10.0000	11.6937	0.0500
	Dec 26, 2022	10.0000	11.5577	0.0500
	Jan 25, 2023	10.0000	11.5330	0.0500
Monthly Direct	Nov 25, 2022	10.0000	11.8081	0.0500
	Dec 26, 2022	10.0000	11.6784	0.0500
	Jan 25, 2023	10.0000	11.6608	0.0500
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.

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 30/04/2023: ₹ 5,666.66 Cr
Average AUM for April 2023: ₹ 6,338.69 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 April 30, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 4061.7140	₹ 4110.9109
IDCW	₹ 1000.1751	₹ 1014.6694

Expense Ratio:

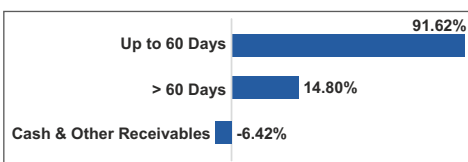
Regular: 0.30%; **Direct:** 0.16%

(for detailed bifurcation on TER, please see page no 43)

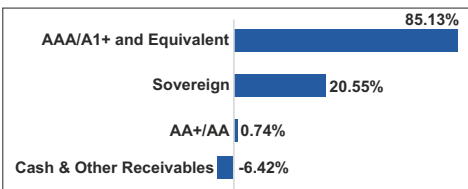
Portfolio Metrics:

Average Maturity	42 days
Macaulay Duration	42 days
Modified Duration	42 days
YTM	7.53%

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 30/04/2023

Company	Rating	% of NAV
Corporate Debt		
Non-convertible Debentures		
Cholamandalam Investment & Fin Co Ltd.	ICRAAA+	0.74%
Non-convertible Debentures Total		
0.74%		
Corporate Debt Total		
0.74%		
Money Market Instruments		
Certificate of Deposit		
Canara Bank	CRISIL A1+	6.58%
HDFC Bank Ltd.	CRISIL A1+	4.39%
Bank of Baroda	CRISIL A1+	3.09%
Axis Bank Ltd.	CRISIL A1+	2.97%
Bank of Maharashtra	CRISIL A1+	2.64%
Small Industries Development Bk of India	CRISIL A1+	1.75%
Punjab National Bank	ICRAA1+	1.75%
Certificate of Deposit Total		
23.17%		
Commercial Paper		
National Bk for Agriculture & Rural Dev.	CRISIL A1+	10.52%
Small Industries Development Bk of India	CRISIL A1+	9.52%
Reliance Industries Ltd.	CRISIL A1+	8.75%
Birla Group Holdings Pvt Ltd.	CRISIL A1+	6.58%
Reliance Retail Ventures Ltd.	CRISIL A1+	5.25%
Larsen & Toubro Ltd.	CRISIL A1+	5.25%
REDINGTON LIMITED	CRISIL A1+	3.41%
Aditya Birla Fashion and Retail Ltd.	CRISIL A1+	2.62%
Aditya Birla Finance Ltd.	ICRAA1+	2.62%
HDFC Securities Ltd.	CRISIL A1+	2.62%
ICICI Securities Ltd.	CRISIL A1+	1.76%
Housing Development Finance Corp Ltd.	CARE A1+	1.76%
Network18 Media & Investments Ltd.	ICRAA1+	1.32%
Commercial Paper Total		
61.96%		
Money Market Instruments Total		
85.13%		
Government Bond And Treasury Bill Total		
Treasury Bill		
182 Days Tbill Red 22-06-2023	SOVEREIGN	8.04%
91 Days Tbill Red 25-05-2023	SOVEREIGN	3.51%
182 Days Tbill Red 15-06-2023	SOVEREIGN	2.89%
91 Days Tbill Red 11-05-2023	SOVEREIGN	2.52%
182 Days Tbill Red 08-06-2023	SOVEREIGN	1.75%
364 Days Tbill Red 15-06-2023	SOVEREIGN	1.05%
364 Days Tbill Red 22-06-2023	SOVEREIGN	0.79%
Treasury Bill Total		
20.55%		
Government Bond And Treasury Bill Total		
20.55%		
Cash & Other Receivables Total		
-6.42%		
Grand Total		
100.00%		

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Liquid Debt B-I Index*	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Liquid Debt B-I Index*	CRISIL 1 Year T-Bill Index**
7 Days	5.87	6.47	8.40	10,011	10,012	10,016
15 Days	6.02	6.57	6.73	10,025	10,027	10,028
1 Month	6.78	7.14	9.07	10,056	10,059	10,075
3 Months	6.93	7.00	6.69	10,169	10,171	10,163
6 Months	6.72	6.89	7.11	10,333	10,341	10,352
1 Year	5.85	6.13	5.02	10,585	10,613	10,502
3 Years	4.20	4.57	4.13	11,313	11,434	11,291
5 Years	5.19	5.43	5.60	12,881	13,026	13,136
Since Inception	6.86	NA	5.88	40,617	NA	33,469

Above returns are as on 30th April, 2023. 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 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. *First Tier Benchmark, ** Additional Benchmark. NA: Not Available.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Daily *	February, 2023			4.8228
	March, 2023			6.3655
	April, 2023			5.4870
Daily Direct *	February, 2023			4.9978
	March, 2023			6.5222
	April, 2023			4.7172

* 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 debt scheme investing in overnight securities. (A Relatively Low Interest Rate Risk and Relatively Low Credit Risk)

Inception/Allotment Date: July 18, 2019

Fund Size:

AUM as on 30/04/2023: ₹ 476.68 Cr
Average AUM for April 2023: ₹ 488.82 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 April 30, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹1162.5954	₹1168.3371
Daily IDCW	₹1044.7352	₹1065.1434
Weekly IDCW	₹1046.4893	₹1001.5027
IDCW	-	₹1168.0681

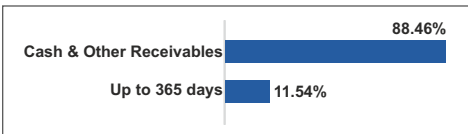
Expense Ratio:

Regular: 0.20%; **Direct:** 0.07%
(for detailed bifurcation on TER, please see page no 43)

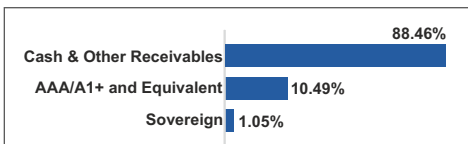
Portfolio Metrics:

Average Maturity	2 day
Macaulay Duration	2 day
Modified Duration	2 day
YTM	6.83%

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 30/04/2023

Company	Rating	% of NAV
Money Market Instruments		
Commercial Paper		
HDFC Securities Ltd.	CRISIL A1+	10.49%
Commercial Paper Total		10.49%
Money Market Instruments Total		10.49%
Government Bond And Treasury Bill		
Treasury Bill		
91 Days Tbill Red 20-04-2023	SOVEREIGN	1.05%
Treasury Bill Total		1.05%
Government Bond And Treasury Bill Total		1.05%
Cash & Other Receivables Total		88.46%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

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	6.57	6.75	8.40	10,013	10,013	10,016
15 Days	6.49	6.67	6.73	10,027	10,027	10,028
1 Month	6.35	6.55	9.07	10,052	10,054	10,075
3 Months	6.31	6.51	6.69	10,154	10,159	10,163
6 Months	6.15	6.35	7.11	10,305	10,315	10,352
1 Year	5.59	5.78	5.02	10,559	10,578	10,502
3 Years	3.90	4.09	4.13	11,215	11,279	11,291
5 Years	NA	NA	NA	NA	NA	NA
Since Inception	4.06	4.22	4.99	11,626	11,695	12,026

Above returns are as on 30th April, 2023. 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 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. Since respective schemes have not completed 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 *	February, 2023			4.9586
	March, 2023			5.5592
	April, 2023			5.3614
Daily Direct *	October, 2022			1.1963
	December, 2022			1.9468
	January, 2023			5.2708
Weekly *	February, 2023			4.9505
	March, 2023			5.0210
	April, 2023			5.0487
Weekly Direct *	February, 2023			4.8672
	March, 2023			4.9353
	April, 2023			5.0535

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 30/04/2023: ₹ 27.11 Cr
Average AUM for April 2023: ₹ 30.04 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 1149.1688	₹ 1158.2813
Daily IDCW	₹ 1077.7932	-
Weekly IDCW	₹ 1030.6357	₹ 1085.6337
Monthly IDCW	₹ 1149.3426	₹ 1158.3648

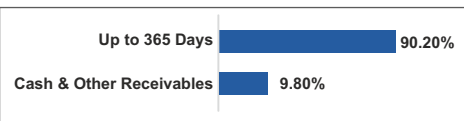
Expense Ratio:

Regular: 1.00%; **Direct:** 0.75%
(for detailed bifurcation on TER, please see page no 43)

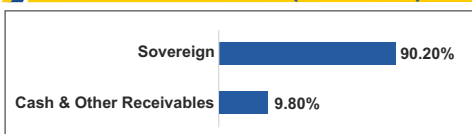
Portfolio Metrics:

Average Maturity	108 days
Macaulay Duration	108 days
Modified Duration	108 days
YTM	6.84%

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 30/04/2023

Company	Rating	% of NAV
Government Bond And Treasury Bill		
Treasury Bill		
182 Days Tbill Red 06-07-2023	SOVEREIGN	18.22%
364 Days Tbill Red 27-07-2023	SOVEREIGN	18.15%
182 Days Tbill Red 28-07-2023	SOVEREIGN	18.15%
364 Days Tbill Red 24-08-2023	SOVEREIGN	18.05%
364 Days Tbill Red 28-12-2023	SOVEREIGN	17.63%
Treasury Bill Total		90.20%
Government Bond And Treasury Bill Total		90.20%
Cash & Other Receivables Total		9.80%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Ultra Short Duration Debt B-I Index*	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Ultra Short Duration Debt B-I Index*	CRISIL 1 Year T-Bill Index**
7 Days	5.73	6.89	8.41	10,006	10,013	10,016
15 Days	5.29	7.14	6.73	10,022	10,029	10,028
1 Month	6.29	8.19	9.25	10,048	10,063	10,071
3 Months	6.00	7.94	6.69	10,143	10,189	10,159
6 Months	6.01	7.69	7.11	10,295	10,377	10,349
1 Year	5.14	6.44	5.01	10,513	10,643	10,499
3 Years	4.11	5.28	4.12	11,282	11,665	11,287
5 Years	NA	NA	NA	NA	NA	NA
Since Inception	4.15	5.46	4.71	11,492	11,993	11,704

Above returns are as on 28th April, 2023. 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 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Since respective schemes have not completed relevant period (3 years or 5 years) after allotment or units were not available throughout the respective period, no returns are available. *First Tier Benchmark, **Additional Benchmark. NA: Not Available.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Daily *	July, 2021			3.7076
	August, 2021			3.7039
	April, 2023			0.8146
Daily Direct *	February, 2021			3.8764
	April, 2021			6.9087
	May, 2021			1.8320
Weekly *	February, 2023			3.8238
	March, 2023			4.6953
	April, 2023			5.8835
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.

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 30/04/2023: ₹ 1,051.00 Cr
Average AUM for April 2023: ₹ 755.78 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 34.1352	₹ 36.4615
Daily IDCW	₹ 10.6640	₹ 10.0500
Weekly IDCW	₹ 11.7202	₹ 12.7041
Monthly IDCW	₹ 11.7705	₹ 19.0466

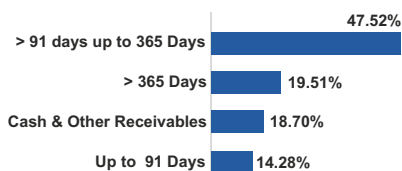
Expense Ratio:

Regular: 0.83%; **Direct:** 0.27%
(for detailed bifurcation on TER, please see page no 43)

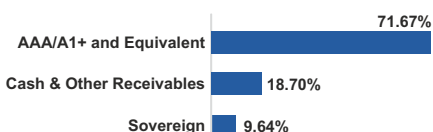
Portfolio Metrics:

Average Maturity	299 days
Macaulay Duration	288 days
Modified Duration	277 days
YTM	7.26%

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 30/04/2023

Company	Rating	% of NAV
Corporate Debt		
Non-convertible Debentures		
Power Finance Corporation Ltd.	CRISIL AAA	4.97%
REC Ltd.	CRISIL AAA	4.89%
Oil & Natural Gas Corporation Ltd.	ICRA AAA	4.81%
National Housing Bank	CRISIL AAA	2.51%
Bajaj Housing Finance Ltd.	CRISIL AAA	2.37%
National Bk for Agriculture & Rural Dev.	CRISIL AAA	2.32%
HDB Financial Services Ltd.	CRISIL AAA	1.50%
Corporate Debt Total		23.37%
Zero Coupon Bond		
Bajaj Finance Ltd.	CRISIL AAA	2.47%
Zero Coupon Bond Total		2.47%
Corporate Debt Total		25.84%
Money Market Instruments		
Certificate of Deposit		
Export Import Bank of India	CARE A1+	4.68%
Canara Bank	CRISIL A1+	4.66%
Bank of Baroda	CRISIL A1+	4.58%
Axis Bank Ltd.	CRISIL A1+	4.56%
ICICI Bank Ltd.	CRISIL A1+	2.28%
IDFC First Bank Ltd.	ICRAA1+	2.26%

Company	Rating	% of NAV
Kotak Mahindra Bank Ltd.	CRISIL A1+	2.22%
Certificate of Deposit Total		25.23%
Commercial Paper		
NABARD	CRISIL A1+	4.70%
HDFC Ltd.	CARE A1+	4.51%
L & T Finance Ltd.	CRISIL A1+	4.44%
SIDBI	CRISIL A1+	2.36%
Cholamandalam Investment & Fin Co Ltd.	ICRA A1+	2.30%
Hero Fincorp Ltd.	CRISIL A1+	2.28%
Commercial Paper Total		20.59%
Money Market Instruments Total		45.82%
Government Bond & Treasury Bill		
Treasury Bill		
182 Days Tbill Red 13-07-2023	SOVEREIGN	2.35%
Treasury Bill Total		2.35%
State Government Bond		
7.57% GujratT SDL Red 09-11-2026	SOVEREIGN	2.49%
7.18% Tamil Nadu SDL 26-07-2027	SOVEREIGN	2.42%
7.22% Karnataka SDL Red 26-10-2026	SOVEREIGN	2.38%
State Government Bond Total		7.29%
Government Bond & Treasury Bill Total		9.64%
Cash & Other Receivables Total		18.70%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Low Duration Debt B-J Index*	CRISIL 1 Year T-Bill Index**	Scheme	CRISIL Low Duration Debt B-J Index*	CRISIL 1 Year T-Bill Index**
7 Days	6.76	7.70	8.41	10,013	10,015	10,016
15 Days	6.66	7.92	6.73	10,027	10,033	10,028
1 Month	7.78	9.00	9.25	10,060	10,069	10,071
3 Months	7.61	8.08	6.69	10,181	10,193	10,159
6 Months	6.73	7.81	7.11	10,330	10,383	10,349
1 Year	5.12	6.22	5.01	10,511	10,620	10,499
3 Years	5.11	5.46	4.12	11,608	11,727	11,287
5 Years	5.07	6.35	5.60	12,811	13,607	13,138
Since Inception	6.36	7.03	5.85	34,135	38,673	30,990

Above returns are as on 28th April, 2023. 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 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. *First Tier Benchmark, **Additional Benchmark.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Daily *	February, 2023			0.0388
	March, 2023			0.0763
	April, 2023			0.0500
Daily Direct *	February, 2023			0.0427
	March, 2023			0.0851
	April, 2023			0.0640
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 debt scheme investing in money market instruments. (A Relatively Low Interest Rate Risk and Moderate Credit Risk)

Inception/Allotment Date: August 1, 2022

Fund Size:

AUM as on 30/04/2023: ₹ 49.98 Cr
Average AUM for April 2023: ₹ 53.95 Cr

Load Structure:

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

First Tier Benchmark: NIFTY Money Market Index B-I

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

Fund Manager:

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

NAV as on April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 1039.4081	₹ 1042.7480
IDCW	₹ 1039.4081	-

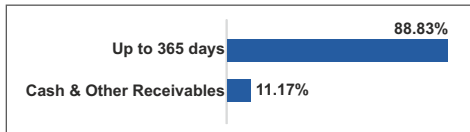
Expense Ratio:

Regular: 0.61%; **Direct:** 0.18%
(for detailed bifurcation on TER, please see page no 43)

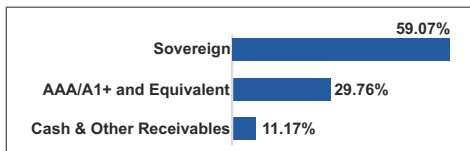
Portfolio Metrics:

Average Maturity 65 days
Macaulay Duration 65 days
Modified Duration 65 days
YTM 6.88%

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate income through investment in a portfolio comprising of money market instruments. However, there is no assurance that the Investment Objective of the Scheme will be achieved.

PORTFOLIO AS ON 30/04/2023

Company	Rating	% of NAV
Money Market Instruments		
Certificate of Deposit		
Axis Bank Ltd.	CRISIL A1+	9.93%
Canara Bank	CRISIL A1+	9.92%
Certificate of Deposit Total		19.86%
Commercial Paper		
Small Industries Development Bk of India	CRISIL A1+	9.90%
Commercial Paper Total		9.90%
Money Market Instruments Total		29.76%
Government Bond And Treasury Bill		
Treasury Bill		
364 Days Tbill Red 27-07-2023	SOVEREIGN	59.07%
Treasury Bill Total		59.07%
Government Bond And Treasury Bill Total		59.07%
Cash & Other Receivables Total		11.17%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

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	5.82	6.38	8.41	10,006	10,012	10,016
15 Days	5.68	7.04	6.73	10,023	10,029	10,028
1 Month	6.45	8.10	9.25	10,049	10,062	10,071
3 Months	5.97	7.69	6.69	10,142	10,183	10,159
6 Months	6.02	7.40	7.11	10,295	10,363	10,349
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	5.36	6.78	6.08	10,536	10,678	10,608

Above returns are as on 28th April, 2023. 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 1st August, 2022 and total no. of schemes managed by him is 6. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. Since respective schemes have not completed relevant period (1 month, 3 months, 6 months, 1 year, 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.

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 39 of SID). (A Moderate interest rate risk and moderate Credit Risk)

Inception/Allotment Date: February 1, 2019

Fund Size:

AUM as on 30/04/2023: ₹ 107.02 Cr

Average AUM for April 2023: ₹ 106.16 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 12.5282	₹ 13.0995
IDCW	₹ 12.5282	₹ 13.0995

Expense Ratio:

Regular: 1.44%; **Direct:** 0.37%

(for detailed bifurcation on TER, please see page no 43)

Portfolio Metrics:

Average Maturity	2.57 years
Macaulay Duration	2.31 years
Modified Duration	2.18 years
YTM	7.3%

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 30/04/2023

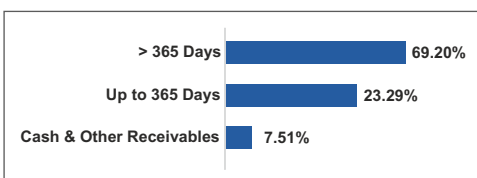
Company	Rating	% of NAV
Corporate Debt		
Non-convertible Debentures		
Small Industries Development Bk of India	ICRA AAA	9.66%
Housing Development Finance Corp Ltd.	CRISIL AAA	9.63%
National Bk for Agriculture & Rural Dev.	CRISIL AAA	9.55%
Tata Capital Financial Services Ltd.	ICRA AAA	6.66%
Larsen & Toubro Ltd.	CRISIL AAA	6.63%
REC Ltd.	CRISIL AAA	6.58%
National Housing Bank	CRISIL AAA	4.87%
Non-convertible Debentures Total		53.59%
Corporate Debt Total		53.59%
Money Market Instruments		
Certificate of Deposit		
HDFC Bank Ltd.	CARE A1+	9.16%
Certificate of Deposit Total		9.16%
Money Market Instruments Total		9.16%
Government Bond And Treasury Bill Total		
Government Bond		
7.38% Govt of India Red 20-06-2027	SOVEREIGN	14.58%
7.10% Govt of India Red 18-04-2029	SOVEREIGN	4.69%
Government Bond Total		19.28%
Treasury Bill		
364 days Tbill Red 22-06-2023	SOVEREIGN	9.26%
Treasury Bill Total		9.26%
State Government Bond		
7.69% Maharashtra SDL RED 15-03-2031	SOVEREIGN	1.21%
State Government Bond Total		1.21%
Government Bond And Treasury Bill Total		29.74%
Cash & Other Receivables Total		7.51%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

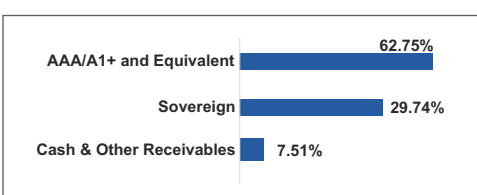
Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Short Duration Debt B-II Index*	CRISIL 10 Year Gilt Index**	Scheme	CRISIL Short Duration Debt B-II Index*	CRISIL 10 Year Gilt Index**
1 Year	4.09	5.95	7.03	10,408	10,593	10,701
3 Years	4.11	6.33	3.08	11,282	12,016	10,952
5 Years	NA	NA	NA	NA	NA	NA
Since Inception	5.46	7.13	6.12	12,528	13,392	12,862

Above returns are as on 28th April, 2023. 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.

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



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 37 of SID) (A Relatively High interest rate risk and moderate Credit Risk)

Inception/Allotment Date: June 23, 1999

Fund Size:

AUM as on 30/04/2023: ₹ 126.69 Cr
Average AUM for April 2023: ₹ 122.70 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 April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 61.4989	₹ 64.8615
IDCW	₹ 13.4802	₹ 15.6714

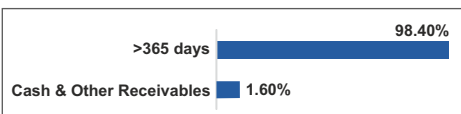
Expense Ratio:

Regular: 0.71%; **Direct:** 0.21%
(for detailed bifurcation on TER, please see page no 43)

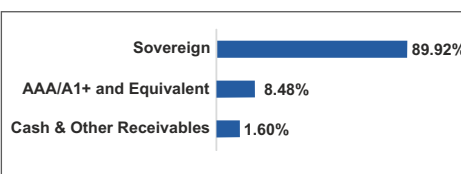
Portfolio Metrics:

Average Maturity	9.07 years
Macaulay Duration	6.75 years
Modified Duration	6.49 years
YTM	7.46%

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 30/04/2023

Company	Rating	% of NAV
Corporate Debt		
Non-convertible Debentures		
Housing Development Finance Corp Ltd.	CRISIL AAA	8.48%
Non-convertible Debentures Total		8.48%
Corporate Debt Total		8.48%
Government Bond And Treasury Bill		
Government Bond		
7.26% GOVT OF INDIA RED 22-08-2032	SOVEREIGN	37.87%
Government Bond Total		37.87%
State Government Bond		
7.7% Maharashtra Sdl Red 08-03-2033	SOVEREIGN	32.49%
7.64% Maharashtra Sdl Red 28-09-2032	SOVEREIGN	12.09%
7.82% Gujarat Sdl Red 29-06-2032	SOVEREIGN	4.15%
7.86% Haryana Sdl Red 29-06-2032	SOVEREIGN	3.32%
State Government Bond Total		52.05%
Government Bond And Treasury Bill Total		89.92%
Cash & Other Receivables Total		1.60%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	CRISIL Medium to Long Duration Debt B-III Index*	CRISIL 10 year Gilt Index**	Scheme	CRISIL Medium to Long Duration Debt B-III Index*	CRISIL 10 year Gilt Index**
1 Year	6.78	6.47	7.03	10,676	10,645	10,701
3 Years	4.14	7.80	3.08	11,291	12,523	10,952
5 Years	6.23	8.13	6.59	13,531	14,790	13,762
Since Inception	7.91	9.72	NA	61,499	91,549	NA

Above returns are as on 28th April, 2023. 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.

SCHEME FEATURES

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

Inception/Allotment Date: May 31, 2007

Fund Size:
AUM as on 30/04/2023: ₹ 1,129.96 Cr
Average AUM for April 2023: ₹ 1,129.00 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

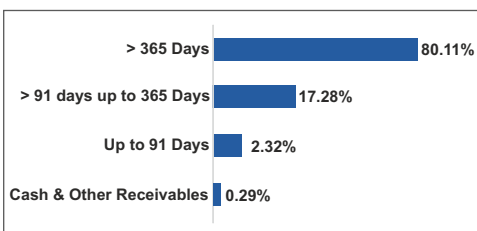
NAV as on April 28, 2023:

NAV	Regular Plan	Direct Plan
Growth	₹ 29.7065	₹ 31.6853
Daily IDCW	₹ 10.8693	₹ 12.8205
Weekly IDCW	₹ 10.0589	₹ 10.0613
Monthly IDCW	₹ 11.1180	₹ 11.9331

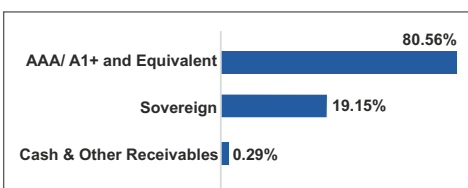
Expense Ratio:
Regular: 0.83%; **Direct:** 0.28%
(for detailed bifurcation on TER, please see page no 43)

Portfolio Metrics:
Average Maturity 3.43 years
Macaulay Duration 2.92 years
Modified Duration 2.76 years
YTM 7.34%

MATURITY PROFILE (% of NAV)



RATING PROFILE (% of NAV)



INVESTMENT OBJECTIVE

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

PORTFOLIO AS ON 30/04/2023

Company	Rating	% of NAV	Company	Rating	% of NAV
Corporate Debt					
Non-convertible Debentures					
Small Industries Development Bk of India	ICRA AAA	9.76%	GAIL (India) Ltd.	CARE AAA	1.36%
REC Ltd.	CRISIL AAA	8.87%	Non-convertible Debentures Total		
Power Grid Corporation of India Ltd.	CRISIL AAA	6.91%	76.24%		
National Bk for Agriculture & Rural Dev.	CRISIL AAA	6.83%	Corporate Debt Total		
Power Finance Corporation Ltd.	CRISIL AAA	6.81%	76.24%		
Oil & Natural Gas Corporation Ltd.	ICRA AAA	6.63%	Money Market Instruments		
Bank of Baroda	ICRA AAA	4.63%	Certificate of Deposit		
Bajaj Finance Ltd.	CRISIL AAA	4.46%	State Bank of India		4.31%
NTPC Ltd.	CRISIL AAA	4.45%	Certificate of Deposit Total		
National Housing Bank	CRISIL AAA	4.15%	4.31%		
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	2.33%	Money Market Instruments Total		
Housing & Urban Development Corp Ltd.	ICRA AAA	2.32%	4.31%		
National Bk for Agriculture & Rural Dev.	ICRA AAA	2.30%	Government Bond And Treasury Bill		
Larsen & Toubro Ltd.	CRISIL AAA	2.24%	Government Bond		
Indian Oil Corporation Ltd.	CRISIL AAA	2.19%	7.26% Govt Of India Red 22-08-2032	SOVEREIGN	13.05%
			7.38% Govt Of India Red 20-06-2027	SOVEREIGN	4.24%
			5.63% Govt Of India Red 12-04-2026	SOVEREIGN	0.04%
			Government Bond Total		
			17.33%		
			State Government Bond		
			7.7% Maharashtra SDL Red 08-03-2033	SOVEREIGN	1.82%
			State Government Bond Total		
			1.82%		
			Government Bond And Treasury Bill Total		
			19.15%		
			Cash & Other Receivables Total		
			0.29%		
			Grand Total		
			100.00%		

SCHEME PERFORMANCE (Regular plan - Growth option)

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	4.86	5.26	7.03	10,485	10,524	10,701
3 Years	4.76	5.66	3.08	11,494	11,793	10,952
5 Years	6.40	6.86	6.59	13,639	13,941	13,762
Since Inception	7.08	7.98	6.49	29,707	33,929	27,197

Above returns are as on 28th April, 2023. 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.

Income Distribution cum Capital Withdrawal (IDCW) History

Frequency	Ex Date	Face Value (₹)	Ex NAV (₹)	Gross IDCW (₹) / Unit
Daily *	February, 2023			0.0241
	March, 2023			0.0979
	April, 2023			0.0606
Daily Direct *	October, 2020			0.0977
	November, 2020			0.0707
	December, 2020			0.0062
Weekly *	February, 2023			0.0227
	March, 2023			0.0705
	April, 2023			0.1101
Weekly Direct *	February, 2023			0.0238
	March, 2023			0.0770
	April, 2023			0.1143
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

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 30/04/2023: ₹ 45.07 Cr
Average AUM for April 2023: ₹ 44.93 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 April 28, 2023:

NAV	Regular Plan	Direct Plan	PF
Growth	₹ 51.3728	₹ 55.7129	₹ 29.6710
IDCW	₹ 14.8082	₹ 16.0595	₹ 19.2001

Expense Ratio:

Regular: 1.48%; **Direct:** 0.76%
(for detailed bifurcation on TER, please see page no 43)

Portfolio Metrics:

Average Maturity	7.14 years
Macaulay Duration	5.54 years
Modified Duration	5.35 years
YTM	7.28%

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 30/04/2023

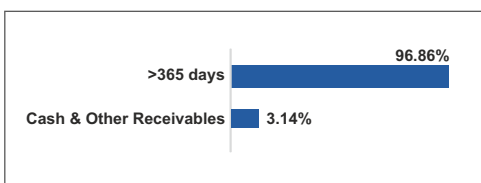
Company	Rating	% of NAV
Government Bond And Treasury Bill		
Government Bond		
7.26% Govt of India Red 22-08-2032	SOVEREIGN	32.84%
7.38% Govt of India Red 20-06-2027	SOVEREIGN	27.70%
7.10% Govt of India Red 18-04-2029	SOVEREIGN	11.14%
Government Bond Total		71.69%
State Government Bond		
7.7% Maharashtra SDL Red 08-03-2033	SOVEREIGN	22.83%
7.86% Haryana SDL Red 29-06-2032	SOVEREIGN	2.34%
State Government Bond Total		25.17%
Government Bond And Treasury Bill Total		96.86%
Cash & Other Receivables Total		3.14%
Grand Total		100.00%

SCHEME PERFORMANCE (Regular plan - Growth option)

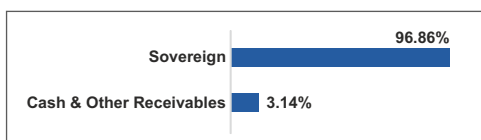
Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/- invested on inception date		
	Scheme	NIFTY All Duration G-Sec Index*	Crisil 10 yr Gilt Index**	Scheme	NIFTY All Duration G-Sec Index*	Crisil 10 yr Gilt Index**
1 Year	4.76	7.48	7.03	10,475	10,745	10,701
3 Years	3.87	4.84	3.08	11,203	11,520	10,952
5 Years	7.11	7.98	6.59	14,101	14,688	13,762
Since Inception	7.24	NA	NA	51,373	NA	NA

Above returns are as on 28th April, 2023. 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.

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that enables us to
emerge victorious in the game.**



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reducing risks and achieving wealth creation!**

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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	-2.39	20.77	8.74	10.91	9,762	17,595	15,213	23,316	February 25, 2015
Nifty LargeMidcap 250 TRI #	5.63	28.12	11.83	12.44	10,561	21,002	17,502	26,088	
NIFTY 50 TRI ##	6.91	23.78	12.39	10.60	10,689	18,945	17,943	22,781	
LIC MF Large & Mid Cap Fund - Direct Plan	-1.01	22.63	10.34	12.43	9,899	18,420	16,366	26,063	
Nifty LargeMidcap 250 TRI #	5.63	28.12	11.83	12.44	10,561	21,002	17,502	26,088	
NIFTY 50 TRI ##	6.91	23.78	12.39	10.60	10,689	18,945	17,943	22,781	
LIC MF Large Cap Fund - Regular Plan	1.50	17.72	9.49	4.93	10,150	16,300	15,746	39,777	September 1, 1994
Nifty 100 TRI #	3.72	22.75	11.32	NA	10,371	18,476	17,109	NA	
NIFTY 50 TRI ##	6.91	23.78	12.39	10.65	10,689	18,945	17,943	1,81,986	
LIC MF Large Cap Fund - Direct Plan	2.58	19.20	10.76	12.21	10,257	16,920	16,682	32,866	
Nifty 100 TRI #	3.72	22.75	11.32	12.74	10,371	18,476	17,109	34,488	
NIFTY 50 TRI ##	6.91	23.78	12.39	12.70	10,689	18,945	17,943	34,379	
LIC MF Infrastructure Fund - Regular Plan	8.07	28.67	10.48	6.05	10,805	21,272	16,467	24,277	March 24, 2008
Nifty Infrastructure TRI #	5.32	26.59	10.86	3.21	10,531	20,259	16,755	16,118	
NIFTY 50 TRI ##	6.91	23.78	12.39	10.77	10,689	18,945	17,943	46,876	
LIC MF Infrastructure Fund - Direct Plan	9.26	30.22	11.69	11.93	10,923	22,048	17,394	32,033	
Nifty Infrastructure TRI #	5.32	26.59	10.86	8.80	10,531	20,259	16,755	23,883	
NIFTY 50 TRI ##	6.91	23.78	12.39	12.70	10,689	18,945	17,943	34,379	
LIC MF Balanced Advantage Fund - Regular Plan	6.74	NA	NA	3.85	10,672	NA	NA	10,566	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	6.75	NA	NA	2.79	10,673	NA	NA	10,409	
NIFTY 50 TRI ##	6.91	NA	NA	0.88	10,689	NA	NA	10,129	
LIC MF Balanced Advantage Fund - Direct Plan	8.58	NA	NA	5.73	10,855	NA	NA	10,845	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	6.75	NA	NA	2.79	10,673	NA	NA	10,409	
NIFTY 50 TRI ##	6.91	NA	NA	0.88	10,689	NA	NA	10,129	
Funds managed by Mr. Marzban Irani									
LIC MF Nifty 8-13 yr G-Sec ETF	7.28	3.83	7.07	6.94	10,726	11,191	14,079	17,511	December 24, 2014
Nifty 8-13 yr G-Sec Index #	7.69	4.22	7.54	7.31	10,767	11,317	14,387	18,017	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	6.42	10,701	10,952	13,762	16,810	
LIC MF Government Securities Fund - Regular Plan	4.76	3.87	7.11	7.24	10,475	11,203	14,101	51,373	December 10, 1999
NIFTY All Duration G-Sec Index #	7.48	4.84	7.98	NA	10,745	11,520	14,688	NA	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	NA	10,701	10,952	13,762	NA	
LIC MF Government Securities Fund - Direct Plan	5.51	4.63	7.92	7.60	10,550	11,451	14,648	21,306	
NIFTY All Duration G-Sec Index #	7.48	4.84	7.98	7.30	10,745	11,520	14,688	20,693	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	6.32	10,701	10,952	13,762	18,834	
LIC MF Bond Fund - Regular Plan	6.78	4.14	6.23	7.91	10,676	11,291	13,531	61,499	June 23, 1999
CRISIL Medium to Long Duration Fund BIII Index #	6.47	7.80	8.13	9.72	10,645	12,523	14,790	91,549	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	NA	10,701	10,952	13,762	NA	
LIC MF Bond Fund - Direct Plan	7.26	4.62	6.78	7.00	10,724	11,447	13,888	20,112	
CRISIL Medium to Long Duration Fund BIII Index #	6.47	7.80	8.13	8.68	10,645	12,523	14,790	23,614	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	6.32	10,701	10,952	13,762	18,834	
LIC MF Banking & PSU Debt Fund - Regular Plan	4.86	4.76	6.40	7.08	10,485	11,494	13,639	29,707	May 31, 2007
Nifty Banking and PSU Debt Index #	5.26	5.66	6.86	7.98	10,524	11,793	13,941	33,929	
CRISIL 10 Year Gilt Index ##	7.03	3.08	6.59	6.49	10,701	10,952	13,762	27,197	

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Banking & PSU Debt Fund - Direct Plan	5.43	5.33	6.98	7.39	10,541	11,683	14,016	20,888	May 31, 2007
Nifty Banking and PSU Debt Index #	5.26	5.66	6.86	7.53	10,524	11,793	13,941	21,153	
CRISIL 10 Year Gilt Index ##	7.03	3.08	6.59	6.32	10,701	10,952	13,762	18,834	
LIC MF Short Term Debt Fund - Regular Plan	4.09	4.11	NA	5.46	10,408	11,282	NA	12,528	February 1, 2019
CRISIL Short Duration Fund BII Index #	5.95	6.33	NA	7.13	10,593	12,016	NA	13,392	
CRISIL 10 Year Gilt Index ##	7.03	3.08	NA	6.12	10,701	10,952	NA	12,862	
LIC MF Short Term Debt Fund - Direct Plan	5.19	5.21	NA	6.58	10,517	11,643	NA	13,100	
CRISIL Short Duration Fund BII Index #	5.95	6.33	NA	7.13	10,593	12,016	NA	13,392	
CRISIL 10 Year Gilt Index ##	7.03	3.08	NA	6.12	10,701	10,952	NA	12,862	
Funds managed by Mr. Jaiprakash Toshniwal									
LIC MF S & P BSE Sensex Index Fund - Regular Plan	7.44	21.92	11.92	13.18	10,742	18,102	17,574	1,25,214	December 5, 2002
S&P BSE Sensex TRI #	8.51	23.36	13.12	17.17	10,848	18,753	18,534	2,53,765	
NIFTY 50 TRI ##	6.91	23.78	12.39	16.53	10,689	18,945	17,943	2,27,090	
LIC MF S & P BSE Sensex Index Fund - Direct Plan	8.18	22.69	12.52	12.11	10,816	18,447	18,048	32,564	
S&P BSE Sensex TRI #	8.51	23.36	13.12	13.10	10,848	18,753	18,534	35,657	
NIFTY 50 TRI ##	6.91	23.78	12.39	12.70	10,689	18,945	17,943	34,379	
LIC MF Nifty 50 Index Fund - Regular Plan	5.94	22.30	11.12	12.45	10,592	18,271	16,954	1,09,599	December 5, 2002
NIFTY 50 TRI #	6.91	23.78	12.39	16.53	10,689	18,945	17,943	2,27,090	
S&P BSE Sensex TRI ##	8.51	23.36	13.12	17.17	10,848	18,753	18,534	2,53,765	
LIC MF Nifty 50 Index Fund - Direct Plan	6.79	23.14	11.79	11.84	10,677	18,650	17,469	31,760	
NIFTY 50 TRI #	6.91	23.78	12.39	12.70	10,689	18,945	17,943	34,379	
S&P BSE Sensex TRI ##	8.51	23.36	13.12	13.10	10,848	18,753	18,534	35,657	
LIC MF Banking & Financial Services Fund - Regular Plan	18.50	21.03	7.09	5.60	11,844	17,710	14,091	15,541	March 27, 2015
Nifty Financial Services TRI #	16.18	22.64	13.15	13.25	11,613	18,425	18,561	27,378	
NIFTY 50 TRI ##	6.91	23.78	12.39	11.37	10,689	18,945	17,943	23,902	
LIC MF Banking & Financial Services Fund - Direct Plan	19.98	22.53	8.34	6.77	11,992	18,376	14,935	16,991	
Nifty Financial Services TRI #	16.18	22.64	13.15	13.25	11,613	18,425	18,561	27,378	
NIFTY 50 TRI ##	6.91	23.78	12.39	11.37	10,689	18,945	17,943	23,902	
LIC MF Arbitrage Fund - Regular Plan	4.97	3.64	NA	4.27	10,495	11,129	NA	11,950	January 25, 2019
NIFTY 50 Arbitrage Index #	5.53	3.91	NA	4.56	10,551	11,216	NA	12,090	
CRISIL 1 Year T-Bill Index ##	5.01	4.12	NA	5.32	10,499	11,287	NA	12,469	
LIC MF Arbitrage Fund - Direct Plan	5.81	4.40	NA	5.01	10,579	11,375	NA	12,315	
NIFTY 50 Arbitrage Index #	5.53	3.91	NA	4.56	10,551	11,216	NA	12,090	
CRISIL 1 Year T-Bill Index ##	5.01	4.12	NA	5.32	10,499	11,287	NA	12,469	
LIC MF Nifty 50 ETF	6.85	23.67	12.27	13.01	10,683	18,893	17,851	24,852	November 20, 2015
NIFTY 50 TRI #	6.91	23.78	12.39	13.20	10,689	18,945	17,943	25,156	
S&P BSE Sensex TRI ##	8.51	23.36	13.12	13.59	10,848	18,753	18,534	25,806	
LIC MF S & P BSE Sensex ETF	8.44	23.20	13.03	13.40	10,842	18,679	18,464	25,396	November 30, 2015
S&P BSE Sensex TRI #	8.51	23.36	13.12	13.48	10,848	18,753	18,534	25,533	
NIFTY 50 TRI ##	6.91	23.78	12.39	13.10	10,689	18,945	17,943	24,906	
LIC MF Nifty 100 ETF	3.49	22.41	10.99	13.80	10,348	18,323	16,851	25,098	March 17, 2016
NIFTY 100 TRI #	3.72	22.75	11.32	14.18	10,371	18,476	17,109	25,692	
S&P BSE 100 TRI ##	5.80	24.19	11.99	14.64	10,578	19,131	17,623	26,446	

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Balanced Advantage Fund - Regular Plan	6.74	NA	NA	3.85	10,672	NA	NA	10,566	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	6.75	NA	NA	2.79	10,673	NA	NA	10,409	
NIFTY 50 TRI ##	6.91	NA	NA	0.88	10,689	NA	NA	10,129	
LIC MF Balanced Advantage Fund - Direct Plan	8.58	NA	NA	5.73	10,855	NA	NA	10,845	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	6.75	NA	NA	2.79	10,673	NA	NA	10,409	
NIFTY 50 TRI ##	6.91	NA	NA	0.88	10,689	NA	NA	10,129	
Funds managed by Mr. Karan Doshi									
LIC MF Debt Hybrid Fund - Regular Plan	4.19	6.33	6.00	8.08	10,418	12,019	13,387	69,382	June 1, 1998
CRISIL Hybrid 85+15 - Conservative Index #	6.05	8.34	8.50	NA	10,603	12,712	15,044	NA	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	NA	10,701	10,952	13,762	NA	
LIC MF Debt Hybrid Fund - Direct Plan	5.11	7.28	6.94	7.60	10,510	12,341	13,994	21,267	
CRISIL Hybrid 85+15 - Conservative Index #	6.05	8.34	8.50	8.85	10,603	12,712	15,044	23,963	
CRISIL 10 year Gilt Index ##	7.03	3.04	6.59	6.25	10,701	10,952	13,762	18,682	
LIC MF Children's Gift Fund - Regular Plan	3.06	13.69	7.06	4.08	10,305	14,686	14,069	23,604	November 12, 2001
CRISIL Hybrid 35+65 - Aggressive Index #	5.31	17.89	10.89	NA	10,529	16,368	16,774	NA	
NIFTY 50 TRI ##	6.91	23.78	12.39	15.94	10,689	18,945	17,943	2,39,560	
LIC MF Children's Gift Fund - Direct Plan	3.50	14.61	7.96	9.21	10,349	15,044	14,669	24,742	
CRISIL Hybrid 35+65 - Aggressive Index #	5.31	17.89	10.89	11.73	10,529	16,368	16,774	31,292	
NIFTY 50 TRI ##	6.91	23.78	12.39	12.66	10,689	18,945	17,943	34,086	
LIC MF Equity Hybrid Fund - Regular Plan	3.79	12.58	7.21	8.44	10,378	14,258	14,168	1,37,240	January 1, 1991
CRISIL Hybrid 35+65 - Aggressive Index #	5.31	17.89	10.89	NA	10,529	16,368	16,774	NA	
NIFTY 50 TRI ##	6.91	23.78	12.39	14.28	10,689	18,945	17,943	7,51,528	
LIC MF Equity Hybrid Fund - Direct Plan	4.91	13.88	8.43	9.40	10,489	14,760	14,995	25,266	
CRISIL Hybrid 35+65 - Aggressive Index #	5.31	17.89	10.89	11.68	10,529	16,368	16,774	31,263	
NIFTY 50 TRI ##	6.91	23.78	12.39	12.60	10,689	18,945	17,943	34,044	
Funds managed by Mr. Rahul Singh									
LIC MF Savings Fund - Regular Plan	5.12	5.11	5.07	6.36	10,511	11,608	12,811	34,135	June 9, 2003
CRISIL Low Duration Fund BI Index #	6.22	5.46	6.35	7.03	10,620	11,727	13,607	38,673	
CRISIL 1 Year T-Bill Index ##	5.01	4.12	5.60	5.85	10,499	11,287	13,138	30,990	
LIC MF Savings Fund - Direct Plan	5.68	5.67	5.63	7.14	10,567	11,797	13,152	20,386	
CRISIL Low Duration Fund BI Index #	6.22	5.46	6.35	7.52	10,620	11,727	13,607	21,150	
CRISIL 1 Year T-Bill Index ##	5.01	4.12	5.60	6.37	10,499	11,287	13,138	18,925	
LIC MF Liquid Fund - Regular Plan	5.85	4.20	5.19	6.86	10,585	11,313	12,881	40,617	March 18, 2002
CRISIL Liquid Fund BI Index #	6.13	4.57	5.43	NA	10,613	11,434	13,026	NA	
CRISIL 1 Year T-Bill Index ##	5.02	4.13	5.60	5.88	10,502	11,291	13,136	33,469	
LIC MF Liquid Fund - Direct Plan	6.00	4.34	5.34	6.79	10,600	11,360	12,971	19,718	
CRISIL Liquid Fund BI Index #	6.13	4.57	5.43	6.76	10,613	11,434	13,026	19,651	
CRISIL 1 Year T-Bill Index ##	5.02	4.13	5.60	6.37	10,502	11,291	13,136	18,931	
LIC MF Overnight Fund - Regular Plan	5.59	3.90	NA	4.06	10,559	11,215	NA	11,626	July 18, 2019
NIFTY 1D Rate Index #	5.78	4.09	NA	4.22	10,578	11,279	NA	11,695	
CRISIL 1 Year T-Bill Index ##	5.02	4.13	NA	4.99	10,502	11,291	NA	12,026	
LIC MF Overnight Fund - Direct Plan	5.72	4.03	NA	4.19	10,572	11,259	NA	11,683	
NIFTY 1D Rate Index #	5.78	4.09	NA	4.22	10,578	11,279	NA	11,695	
CRISIL 1 Year T-Bill Index ##	5.02	4.13	12.72	4.99	10,502	11,291	18,222	12,026	

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Ultra Short Term Fund - Regular Plan	5.14	4.11	NA	4.15	10,513	11,282	NA	11,492	November 27, 2019
CRISIL Ultra Short Duration Fund BI Index #	6.44	5.28	NA	5.46	10,643	11,665	NA	11,993	
CRISIL 1 Year T-Bill Index ##	5.01	4.12	NA	4.71	10,499	11,287	NA	11,704	
LIC MF Ultra Short Term Fund - Direct Plan	5.41	4.34	NA	4.39	10,539	11,357	NA	11,583	
CRISIL Ultra Short Duration Fund BI Index #	6.44	5.28	NA	5.46	10,643	11,665	NA	11,993	
CRISIL 1 Year T-Bill Index ##	5.01	4.12	NA	4.71	10,499	11,287	NA	11,704	
LIC MF Balanced Advantage Fund - Regular Plan	6.74	NA	NA	3.85	10,672	NA	NA	10,566	November 12, 2021
NIFTY 50 Hybrid Composite Debt 50:50 Index #	6.75	NA	NA	2.79	10,673	NA	NA	10,409	
NIFTY 50 TRI ##	6.91	NA	NA	0.88	10,689	NA	NA	10,129	
LIC MF Balanced Advantage Fund - Direct Plan	8.58	NA	NA	5.73	10,855	NA	NA	10,845	
NIFTY 50 Hybrid Composite Debt 50:50 Index #	6.75	NA	NA	2.79	10,673	NA	NA	10,409	
NIFTY 50 TRI ##	6.91	NA	NA	0.88	10,689	NA	NA	10,129	
LIC MF Money Market Fund - Regular Plan	NA	NA	NA	5.36	NA	NA	NA	10,536	August 1, 2022
NIFTY Money Market Index B-I #	NA	NA	NA	6.78	NA	NA	NA	10,678	
CRISIL 1 Year T-Bill Index ##	NA	NA	NA	6.08	NA	NA	NA	10,608	
LIC MF Money Market Fund - Direct Plan	NA	NA	NA	5.82	NA	NA	NA	10,582	
NIFTY Money Market Index B-I #	NA	NA	NA	6.78	NA	NA	NA	10,678	
CRISIL 1 Year T-Bill Index ##	NA	NA	NA	6.08	NA	NA	NA	10,608	
Funds managed by Mr. Dikshit Mittal									
LIC MF Unit Linked Insurance Scheme - Regular Plan	1.89	17.90	8.38	9.53	10,188	16,374	14,958	2,18,458	June 19, 1989
Crisil Hybrid 35 + 65 - Aggressive Index #	5.31	17.89	10.89	NA	10,529	16,368	16,774	NA	
NIFTY 50 TRI ##	6.91	23.78	12.39	NA	10,689	18,945	17,943	NA	
LIC MF Unit Linked Insurance Scheme - Direct Plan	2.83	18.97	9.39	11.17	10,282	16,821	15,669	29,337	
Crisil Hybrid 35 + 65 - Aggressive Index #	5.31	17.89	10.89	12.28	10,529	16,368	16,774	32,455	
NIFTY 50 TRI ##	6.91	23.78	12.39	13.35	10,689	18,945	17,943	35,745	
Funds managed by Mr. Sanjay Pawar									
LIC MF Nifty 8-13 yr G-Sec ETF	7.28	3.83	7.07	6.94	10,726	11,191	14,079	17,511	December 24, 2014
Nifty 8-13 yr G-Sec Index #	7.69	4.22	7.54	7.31	10,767	11,317	14,387	18,017	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	6.42	10,701	10,952	13,762	16,810	
LIC MF Short Term Debt Fund - Regular Plan	4.09	4.11	NA	5.46	10,408	11,282	NA	12,528	February 1, 2019
CRISIL Short Duration Fund BII Index #	5.95	6.33	NA	7.13	10,593	12,016	NA	13,392	
CRISIL 10 year Gilt Index ##	7.03	3.08	NA	6.12	10,701	10,952	NA	12,862	
LIC MF Short Term Debt Fund - Direct Plan	5.19	5.21	NA	6.58	10,517	11,643	NA	13,100	
CRISIL Short Duration Fund BII Index #	5.95	6.33	NA	7.13	10,593	12,016	NA	13,392	
CRISIL 10 year Gilt Index ##	7.03	3.08	NA	6.12	10,701	10,952	NA	12,862	
LIC MF Arbitrage Fund - Regular Plan	4.97	3.64	NA	4.27	10,495	11,129	NA	11,950	January 25, 2019
NIFTY 50 Arbitrage Index #	5.53	3.91	NA	4.56	10,551	11,216	NA	12,090	
CRISIL 1 Year T-Bill Index ##	5.01	4.12	NA	5.32	10,499	11,287	NA	12,469	
LIC MF Arbitrage Fund - Direct Plan	5.81	4.40	NA	5.01	10,579	11,375	NA	12,315	
NIFTY 50 Arbitrage Index #	5.53	3.91	NA	4.56	10,551	11,216	NA	12,090	
CRISIL 1 Year T-Bill Index ##	5.01	4.12	NA	5.32	10,499	11,287	NA	12,469	

Comparative Performance of Open Ended Schemes

	CAGR (%)				Current Value of Investment of ₹ 10,000				Date of Inception
	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
LIC MF Equity Hybrid Fund - Regular Plan	3.79	12.58	7.21	8.44	10,378	14,258	14,168	1,37,240	January 1, 1991
CRISIL Hybrid 35+65 - Aggressive Index #	5.31	17.89	10.89	NA	10,529	16,368	16,774	NA	
NIFTY 50 TRI ##	6.91	23.78	12.39	14.28	10,689	18,945	17,943	7,51,528	
LIC MF Equity Hybrid Fund - Direct Plan	4.91	13.88	8.43	9.40	10,489	14,760	14,995	25,266	
CRISIL Hybrid 35+65 - Aggressive Index #	5.31	17.89	10.89	11.68	10,529	16,368	16,774	31,263	
NIFTY 50 TRI ##	6.91	23.78	12.39	12.60	10,689	18,945	17,943	34,044	
LIC MF Unit Linked Insurance Scheme - Regular Plan	1.89	17.90	8.38	9.53	10,188	16,374	14,958	2,18,458	June 19, 1989
Crisil Hybrid 35 + 65 - Aggressive Index #	5.31	17.89	10.89	NA	10,529	16,368	16,774	NA	
NIFTY 50 TRI ##	6.91	23.78	12.39	NA	10,689	18,945	17,943	NA	
LIC MF Unit Linked Insurance Scheme - Direct Plan	2.83	18.97	9.39	11.17	10,282	16,821	15,669	29,337	
Crisil Hybrid 35 + 65 - Aggressive Index #	5.31	17.89	10.89	12.28	10,529	16,368	16,774	32,455	
NIFTY 50 TRI ##	6.91	23.78	12.39	13.35	10,689	18,945	17,943	35,745	
LIC MF Debt Hybrid Fund - Regular Plan	4.19	6.33	6.00	8.08	10,418	12,019	13,387	69,382	June 1, 1998
CRISIL Hybrid 85+15 - Conservative Index #	6.05	8.34	8.50	NA	10,603	12,712	15,044	NA	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	NA	10,701	10,952	13,762	NA	
LIC MF Debt Hybrid Fund - Direct Plan	5.11	7.28	6.94	7.60	10,510	12,341	13,994	21,267	
CRISIL Hybrid 85+15 - Conservative Index #	6.05	8.34	8.50	8.85	10,603	12,712	15,044	23,963	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	6.25	10,701	10,952	13,762	18,682	
LIC MF Children's Gift Fund - Regular Plan	3.06	13.69	7.06	4.08	10,305	14,686	14,069	23,604	November 12, 2001
CRISIL Hybrid 35+65 - Aggressive Index #	5.31	17.89	10.89	NA	10,529	16,368	16,774	NA	
NIFTY 50 TRI ##	6.91	23.78	12.39	15.94	10,689	18,945	17,943	2,39,560	
LIC MF Children's Gift Fund - Direct Plan	3.50	14.61	7.96	9.21	10,349	15,044	14,669	24,742	
CRISIL Hybrid 35+65 - Aggressive Index #	5.31	17.89	10.89	11.73	10,529	16,368	16,774	31,292	
NIFTY 50 TRI ##	6.91	23.78	12.39	12.66	10,689	18,945	17,943	34,086	
LIC MF Government Securities Fund - Regular Plan	4.76	3.87	7.11	7.24	10,475	11,203	14,101	51,373	December 10, 1999
NIFTY All Duration G-Sec Index #	7.48	4.84	7.98	NA	10,745	11,520	14,688	NA	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	NA	10,701	10,952	13,762	NA	
LIC MF Government Securities Fund - Direct Plan	5.51	4.63	7.92	7.60	10,550	11,451	14,648	21,306	
NIFTY All Duration G-Sec Index #	7.48	4.84	7.98	7.30	10,745	11,520	14,688	20,693	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	6.32	10,701	10,952	13,762	18,834	
LIC MF Bond Fund - Regular Plan	6.78	4.14	6.23	7.91	10,676	11,291	13,531	61,499	June 23, 1999
CRISIL Medium to Long Duration Fund BIII Index #	6.47	7.80	8.13	9.72	10,645	12,523	14,790	91,549	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	NA	10,701	10,952	13,762	NA	
LIC MF Bond Fund - Direct Plan	7.26	4.62	6.78	7.00	10,724	11,447	13,888	20,112	
CRISIL Medium to Long Duration Fund BIII Index #	6.47	7.80	8.13	8.68	10,645	12,523	14,790	23,614	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	6.32	10,701	10,952	13,762	18,834	
LIC MF Banking & PSU Debt Fund - Regular Plan	4.86	4.76	6.40	7.08	10,485	11,494	13,639	29,707	May 31, 2007
Nifty Banking and PSU Debt Index #	5.26	5.66	6.86	7.98	10,524	11,793	13,941	33,929	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	6.49	10,701	10,952	13,762	27,197	
LIC MF Banking & PSU Debt Fund - Direct Plan	5.43	5.33	6.98	7.39	10,541	11,683	14,016	20,888	
Nifty Banking and PSU Debt Index #	5.26	5.66	6.86	7.53	10,524	11,793	13,941	21,153	
CRISIL 10 year Gilt Index ##	7.03	3.08	6.59	6.32	10,701	10,952	13,762	18,834	

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. Amit Nadekar									
LIC MF Flexi Cap Fund - Regular Plan	4.39	15.55	7.95	6.50	10,438	15,414	14,667	66,408	April 15, 1993
Nifty 500 TRI #	4.05	25.17	11.24	NA	10,404	19,585	17,043	NA	
NIFTY 50 TRI ##	6.91	23.78	12.39	12.80	10,689	18,945	17,943	3,72,980	
LIC MF Flexi Cap Fund - Direct Plan	5.21	16.57	8.88	9.73	10,519	15,828	15,308	26,097	
Nifty 500 TRI #	4.05	25.17	11.24	13.12	10,404	19,585	17,043	35,710	
NIFTY 50 TRI ##	6.91	23.78	12.39	12.70	10,689	18,945	17,943	34,379	
LIC MF Tax Plan - Regular Plan	3.31	20.18	8.33	9.21	10,330	17,342	14,924	99,578	March 31, 1997
Nifty 500 TRI #	4.05	25.17	11.24	14.72	10,404	19,585	17,043	3,59,773	
NIFTY 50 TRI ##	6.91	23.78	12.39	13.25	10,689	18,945	17,943	2,56,791	
LIC MF Tax Plan - Direct Plan	4.42	21.62	9.60	13.49	10,440	17,971	15,820	36,930	
Nifty 500 TRI #	4.05	25.17	11.24	13.12	10,404	19,585	17,043	35,710	
NIFTY 50 TRI ##	6.91	23.78	12.39	12.70	10,689	18,945	17,943	34,379	

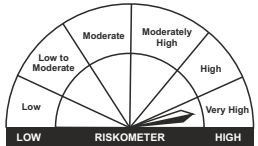

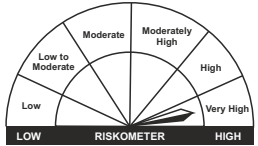
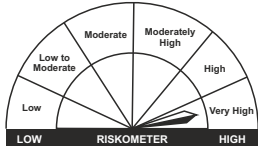
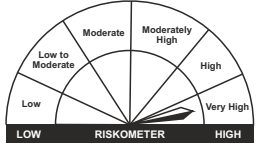


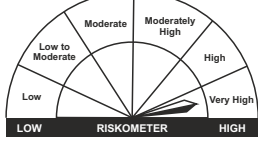

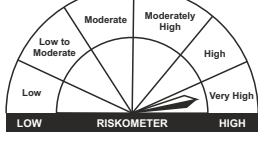

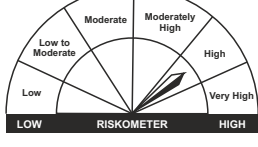

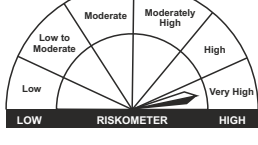
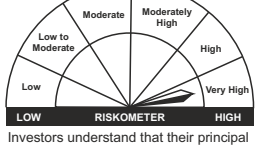
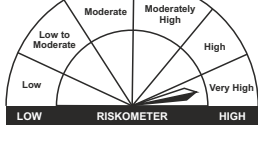
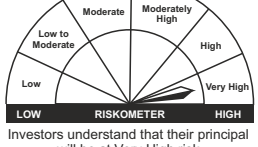
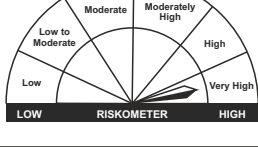
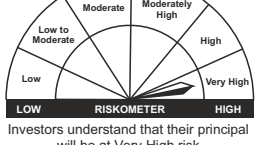
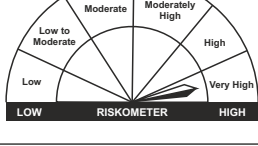
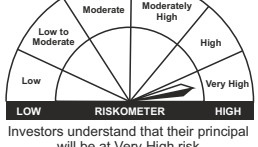
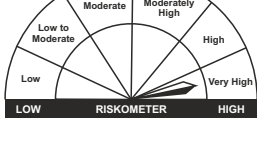
Above returns are as on 30th April 2023. Past performance may or may not be sustained in the future. Load is not taken into consideration for computation of performance. The Mutual Fund is not guaranteeing or promising or forecasting any returns. Different plans shall have a different expense structure. 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 an on business 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.

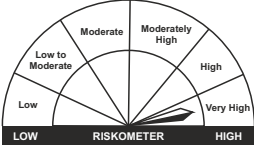

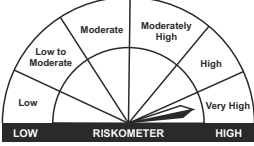
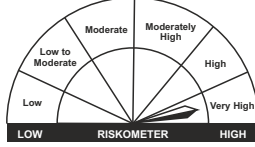
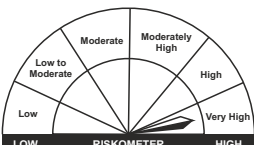

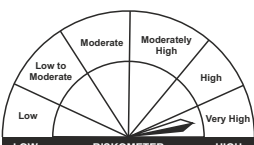
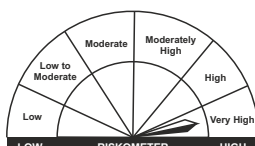
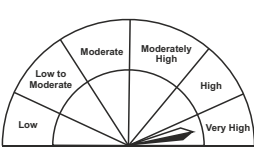
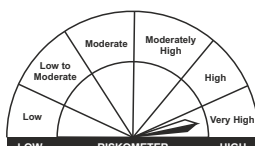
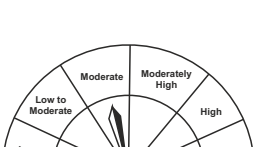
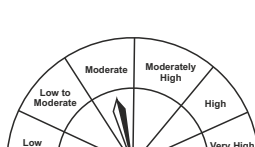
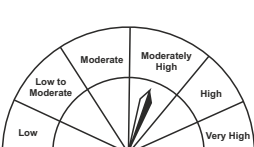
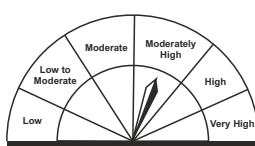
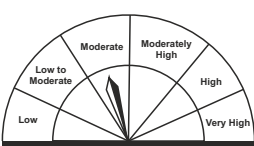

Total Expense Ratios (as on 30th April 2023)

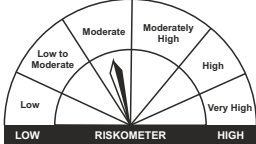
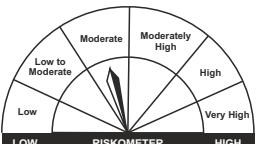
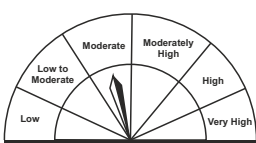
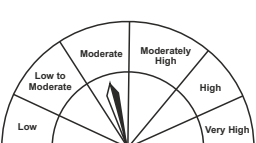
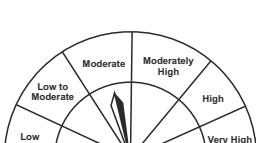
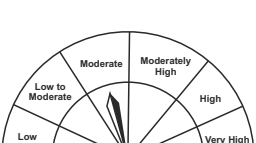

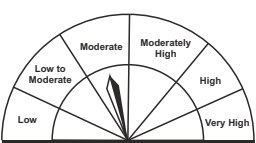
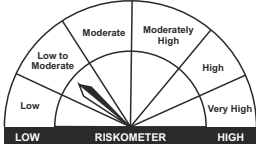
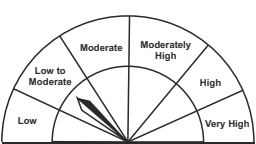
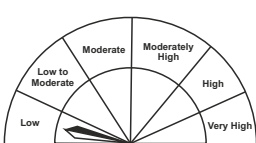
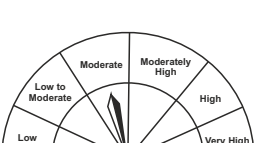
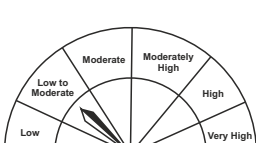
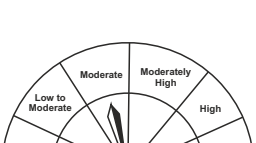
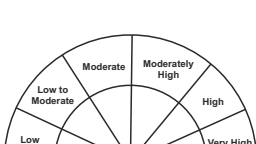
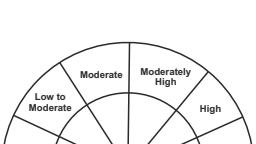
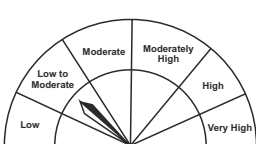
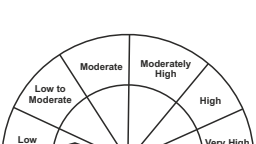
Scheme Name	Regular Plan					Direct Plan				
	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ²	Additional expense as per Regulation 52(6A)(c) (%) ³	GST (%) ⁴	Total TER (%)	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ²	Additional expense as per Regulation 52(6A)(c) (%) ³	GST (%) ⁴	Total TER (%)
LIC MF Balanced Advantage Fund	2.06	-	0.05	0.03	2.14	0.28	-	0.05	0.03	0.36
LIC MF Banking & Financial Services Fund	2.25	-	0.05	0.21	2.51	1.29	-	0.05	0.20	1.54
LIC MF Equity Hybrid Fund	2.25	-	0.05	0.19	2.49	1.19	-	0.05	0.19	1.43
LIC MF Infrastructure Fund	2.25	-	0.05	0.22	2.52	1.23	-	0.05	0.19	1.47
LIC MF Large & Mid Cap Fund	1.90	-	0.05	0.09	2.04	0.70	-	0.05	0.09	0.84
LIC MF Large Cap Fund	2.17	-	0.05	0.17	2.39	1.17	-	0.05	0.17	1.39
LIC MF Flexi Fund	2.25	-	0.05	0.24	2.54	1.46	-	0.05	0.23	1.74
LIC MF Tax Plan	2.25	-	-	0.20	2.45	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	-	-	0.23	2.48	1.65	-	-	0.21	1.86
LIC MF Unit Linked Insurance Scheme	2.25	-	-	0.24	2.49	1.44	-	-	0.23	1.67
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	-	-	0.01	0.30	0.15	-	-	0.01	0.16
LIC MF Savings Fund	0.80	-	-	0.03	0.83	0.24	-	-	0.03	0.27
LIC MF Arbitrage Fund	0.97	-	-	-	0.97	0.31	-	-	-	0.31
LIC MF Short Term Debt Fund	1.40	-	-	0.04	1.44	0.34	-	-	0.03	0.37
LIC MF Overnight Fund	0.20	-	-	-	0.20	0.07	-	-	-	0.07
LIC MF Ultra Short Term Fund	1.00	-	-	-	1.00	0.75	-	-	-	0.75
LIC MF Money Market Fund	0.60	-	-	0.01	0.61	0.17	-	-	0.01	0.18
LIC MF Multicap Fund	2.24	-	0.05	0.09	2.38	0.59	-	0.05	0.09	0.73

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.

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 <ul style="list-style-type: none"> Long Term Capital Appreciation A Fund that primarily invest in large-cap stock Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty 100 TRI	
LIC MF Flexi Cap Fund <ul style="list-style-type: none"> Long Term Capital Appreciation Investing across Large, Mid & Small-cap stocks Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty 500 TRI	
LIC MF Large & Mid Cap Fund <ul style="list-style-type: none"> Long Term Capital Appreciation A Fund that primarily invest in large and mid-cap stocks Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty LargeMidcap 250 TRI	
LIC MF Multicap Fund <ul style="list-style-type: none"> Long Term Capital Appreciation Investing in equity and equity related intruments across Large, Mid & Small Cap stocks. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	NIFTY 500 Multicap 50:25:25 TRI	
LIC MF Tax Plan <ul style="list-style-type: none"> Long Term Capital Growth Investing in equity and equity related securities. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty 500 TRI	
LIC MF Balanced Advantage Fund <ul style="list-style-type: none"> Capital appreciation over a long period of time Investments in a dynamically managed portfolio of equity and equity related instruments, debt and money market instruments. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty 50 Hybrid Composite Debt 50:50 Index	
LIC MF S & P BSE Sensex Index Fund <ul style="list-style-type: none"> Long Term Capital Growth Investment in equity instrument of S & P BSE Sensex index stocks subject to tracking error. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	S&P BSE Sensex TRI	
LIC MF Nifty 50 Index Fund <ul style="list-style-type: none"> Long Term Capital Growth Investment in equity instrument of respective index stocks subject to tracking error. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	NIFTY 50 TRI	
LIC MF Nifty 50 ETF <ul style="list-style-type: none"> Long Term Investment Investment in securities covered by NIFTY 50 Index, subject to tracking errors. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	NIFTY 50 TRI	
LIC MF S & P BSE Sensex ETF <ul style="list-style-type: none"> Long Term Investment Investment in securities covered by S&P BSE SENSEX, subject to tracking errors. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	S&P BSE Sensex TRI	
LIC MF Nifty 100 ETF <ul style="list-style-type: none"> Long Term Investment Investment in equity and equity related securities and portfolios replicating the composition of NIFTY 100 Index, subject to tracking errors. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	NIFTY 100 TRI	



The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer - First Tier Benchmark
<p>LIC MF Banking & Financial Services Fund</p> <ul style="list-style-type: none"> Capital appreciation over long term Investment predominantly in a portfolio of equity and equity related securities of companies engaged in banking and financial services. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	<p>Nifty Financial Services TRI</p>	
<p>LIC MF Infrastructure Fund</p> <ul style="list-style-type: none"> Long Term Capital Growth Investment in equity and equity related instruments of companies engaged either directly or indirectly in infrastructure sector. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	<p>Nifty Infrastructure TRI</p>	
<p>LIC MF Equity Hybrid Fund</p> <ul style="list-style-type: none"> Long term capital appreciation with current income. A fund that invests both in stocks and fixed income instruments. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	<p>CRISIL Hybrid 35+65 Aggressive Index</p>	
<p>LIC MF Unit Linked Insurance Scheme</p> <ul style="list-style-type: none"> Long term capital appreciation and current income. Investment in equity and equity related securities, fixed income securities (debt and money market securities). Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	<p>CRISIL Hybrid 35+65 Aggressive Index</p>	
<p>LIC MF Children's Gift Fund</p> <ul style="list-style-type: none"> Long term capital appreciation and current income A fund that invests both in stocks and fixed income instruments. Risk - Very High 	 <p>Investors understand that their principal will be at Very High risk</p>	<p>CRISIL Hybrid 35+65 Aggressive Index</p>	
<p>LIC MF Nifty 8-13 yr G-Sec ETF</p> <ul style="list-style-type: none"> Medium to long term income Investment in securities in line with Nifty 8-13 yr G-Sec Index to generate comparable returns subject to tracking error. Risk - Moderate 	 <p>Investors understand that their principal will be at Moderate risk</p>	<p>Nifty 8-13 yr G-Sec</p>	
<p>LIC MF Debt Hybrid Fund</p> <ul style="list-style-type: none"> Medium term capital appreciation with current income A fund that invests predominantly in debt instruments with marginal equity exposure. Risk - Moderately High 	 <p>Investors understand that their principal will be at Moderately High risk</p>	<p>CRISIL Hybrid 85+15 Conservative Index</p>	
<p>LIC MF Bond Fund</p> <ul style="list-style-type: none"> Income over medium to long term To generate income/capital appreciation through investments in Debt and Money market instruments. Risk - Moderate 	 <p>Investors understand that their principal will be at Moderate risk</p>	<p>CRISIL Medium to Long Duration Debt B-III Index</p>	

The Product is suitable for investors who are seeking*	Riskometer - Scheme	First Tier Benchmark Name	Riskometer - First Tier Benchmark
<p>LIC MF Government Securities Fund</p> <ul style="list-style-type: none"> Long term capital appreciation and current income Investment in sovereign securities issued by Central/ State Government. Risk - Moderate 	 <p>Investors understand that their principal will be at Moderate risk</p>	<p>Nifty All Duration G-Sec Index</p>	
<p>LIC MF Short Term Debt Fund</p> <ul style="list-style-type: none"> Generation of reasonable returns over short to medium term. Investment in Debt securities and money market instruments. Risk - Moderate 	 <p>Investors understand that their principal will be at Moderate risk</p>	<p>CRISIL Short Duration Debt B-II Index</p>	
<p>LIC MF Banking & PSU Debt Fund</p> <ul style="list-style-type: none"> Income for medium term capital appreciation with current income An income fund that invests predominantly in debt and money market instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Risk - Low to Moderate 	 <p>Investors understand that their principal will be at Moderate risk</p>	<p>NIFTY Banking & PSU Debt Index</p>	
<p>LIC MF Savings Fund</p> <ul style="list-style-type: none"> Income for short term A fund that focuses on low duration securities. Risk - Low to Moderate 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>CRISIL Low Duration Debt B-I Index</p>	
<p>LIC MF Liquid Fund</p> <ul style="list-style-type: none"> Income for short term Investment in debt / money market instruments with maturity of upto 91 days. Risk - Low to Moderate 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>CRISIL Liquid Debt B-I Index</p>	
<p>LIC MF Ultra Short Term Fund</p> <ul style="list-style-type: none"> Income over short term. Investment in Debt & Money Market Instruments such that the Macaulay Duration of the portfolio is between 3 months - 6 months. Risk - Low 	 <p>Investors understand that their principal will be at Low risk</p>	<p>CRISIL Ultra Short Duration Debt B-I Index</p>	
<p>LIC MF Money Market Fund</p> <ul style="list-style-type: none"> Income over short term. Investment in money market instruments with maturity up to one year Risk - Low to Moderate 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>NIFTY Money Market Index B-I</p>	
<p>LIC MF Arbitrage Fund</p> <ul style="list-style-type: none"> Income over a short term investment horizon. Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment of the equity market. Risk - Low 	 <p>Investors understand that their principal will be at Low risk</p>	<p>NIFTY 50 Arbitrage Index</p>	
<p>LIC MF Overnight Fund</p> <ul style="list-style-type: none"> Income with high levels of safety and liquidity over short term Investment in debt and money market instruments with overnight maturity. Risk - Low to Moderate 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>NIFTY 1D Rate Index</p>	

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. Risk-o-meter is based on evaluation of risk level of Scheme's portfolio as on 30th April 2023 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

PRC Matrix of Debt Schemes of 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 	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk 			
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 Money Market Fund	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			

Summary : Key Features of the Schemes (as on 30th April, 2023)

Scheme Name	LIC MF Large Cap Fund	LIC MF Large & Mid Cap Fund	LIC MF Flexi Cap Fund	LIC MF Multicap Fund
Scheme Type	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 dynamic equity scheme investing across large cap, mid cap and small cap stocks.	An open-ended equity scheme investing across large cap, mi cap and small cap stocks
Allotment Date	September 1, 1994	February 25, 2015	April 15, 1993	October 31, 2022
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 100 TRI	Nifty LargeMidcap 250 TRI	Nifty 500 TRI	NIFTY 500 Multicap 50:25:25 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. Yogesh Patil	Mr. Yogesh Patil	Mr. Amit Nadekar	Mr. Yogesh Patil Mr. Dikshit Mittal (Co-Fund Manager)
Entry Load	NIL	NIL	NIL	Not Applicable
Exit Load	<ul style="list-style-type: none"> 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units. 1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units. Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units. 	<ul style="list-style-type: none"> 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units. 1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units. Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units. 	<ul style="list-style-type: none"> 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units. 1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units. Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units. 	<ul style="list-style-type: none"> 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 Banking & Financial Services Fund	LIC MF Infrastructure Fund	LIC MF Tax Plan	LIC MF Balanced Advantage Fund
Scheme Type	An Open Ended Equity Scheme Investing In Banking & Financial Companies	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 Dynamic Asset Allocation Fund
Allotment Date	March 27, 2015	March 24, 2008	March 31, 1997	November 12, 2021
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 Financial Services TRI	Nifty Infrastructure TRI	Nifty 500 TRI	NIFTY 50 Hybrid Composite Debt 50:50 Index
Min Investment Amt	₹ 5000	₹ 5000	₹ 500	₹ 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 - ₹ 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
Fund Manager	Mr. Jaiprakash Toshniwal	Mr. Yogesh Patil	Mr. Amit Nadekar	Mr. Yogesh Patil (Equity) & Mr. Rahul Singh (Debt) Mr. Jaiprakash Toshniwal (Co-Fund Manager - Equity)
Entry Load	NIL	NIL	NIL	Not Applicable
Exit Load	<ul style="list-style-type: none"> 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 90 days from the date of allotment of units. 1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units. Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units. 	<ul style="list-style-type: none"> 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 90 days from the date of allotment of units. 1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units. Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units. 	NIL (subject to lock-in period of 3 years)	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

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 30th April, 2023)

Scheme Name	LIC MF Nifty 50 ETF	LIC MF S & P BSE Sensex ETF	LIC MF Nifty 100 ETF	LIC MF Nifty 8-13 yr G-Sec ETF	LIC MF Government Securities Fund
Scheme Type	An Open Ended Scheme Replicating/Tracking Nifty 50 Index	An Open Ended Scheme Replicating/Tracking Sensex Index	An Open Ended Scheme Replicating/Tracking Nifty 100 Index	An Open Ended Scheme Replicating / Tracking Nifty 8-13 Yr G-Sec Index. (A Relatively High interest rate risk and Relatively Low Credit Risk)	An Open Ended Debt Scheme Investing in Government Securities Across Maturity. (A Relatively High interest rate risk and Relatively Low Credit Risk)
Allotment Date	November 20, 2015	November 30, 2015	March 17, 2016	December 24, 2014	December 10, 1999
Ideal Investment Horizon	3 Years Plus	3 Years Plus	3 Years Plus	3 Years Plus	3 Years Plus
Plan Available	RP	RP	RP	RP	RP/DP
Option Available	Growth	Growth	Growth	Growth	Growth/IDCW/PF
Benchmark	Nifty 50 TRI	S&P BSE Sensex TRI	Nifty 100 TRI	Nifty 8-13 yr G-Sec Index	NIFTY All Duration G-Sec Index
Min Investment Amt (lumpsum)	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	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 : 1,00,000 units. For purchase through Stock Exchange : 1 unit	₹ 10000
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	NIL	0.25% if exit within 30 days from the date of allotment of units
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 Children's Gift Fund	LIC MF Unit Linked Insurance Scheme
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 Fund For Investment For Children Having A Lock-In for at least 5 Years Or Till The Child Attains Age Of Majority (Whichever Is Earlier)	An Open-Ended Insurance Linked Tax Saving Scheme
Allotment Date	January 01, 1991	June 01, 1998	November 12, 2001	June 19, 1989
Ideal Investment Horizon	3 Years Plus	1 Year Plus	5 Years Plus	3 Years Plus
Plan Available	RP/DP	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth	Reinvestment IDCW
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	₹ 5000	₹ 10,000/- under Single Premium Option, ₹ 10,000/- under Regular Premium - Yearly option, ₹ 1,000/- under Regular Premium - Monthly Option
Min Additional Amt (lumpsum)	₹ 500	₹ 500	₹ 500	
Min Redemption Amt (lumpsum)	₹ 500	₹ 500	₹ 500	₹ 1000
SIP dates	Any day#	Any day#	Any day#	15th
SIP Frequency	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly	Daily / Monthly / Quarterly	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) Monthly - ₹ 1000/- 2) Quarterly - ₹ 3000/-
Fund Manager	Mr. Karan Doshi (Equity), Mr. Sanjay Pawar (Debt)	Mr. Sanjay Pawar (Debt), Mr. Karan Doshi (Equity)	Mr. Karan Doshi (Equity) Mr. Sanjay Pawar (Debt)	Mr. Dikshit Mittal (Equity) Mr. Sanjay Pawar (Debt)
Entry Load	NIL	NIL	NIL	NIL
Exit Load	<ul style="list-style-type: none"> 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units. 1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units. Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units. 	<ul style="list-style-type: none"> 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 90 days from the date of allotment of units. 1% on remaining units if redeemed or switched out on or before completion of 90 days from the date of allotment of units. Nil, if redeemed or switched out after completion of 90 days from the date of allotment of units. 	<ul style="list-style-type: none"> NIL Lock-in Period:- at least 5 years or till the child attains age of majority whichever is earlier on every Business Day). 	NIL (subject to lock-in period of 3 years)
Riskometer	Risk - Very High	Risk - Moderately High	Risk - Very High	Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP	SIP

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 30th April, 2023)

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 Debt B-I Index	CRISIL Low Duration Debt B-I 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 - 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	Upto 1 Day
Plan Available	RP/DP	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW	Growth/IDCW
Benchmark	Nifty 50 Arbitrage Index	CRISIL Short Duration Debt B-II 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 - ₹ 3000/- & in multiples of ₹ 1/- thereafter
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	<ul style="list-style-type: none"> For redemption/switch out of units on or before 1 month from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 1 month from the date of allotment: Nil 	NIL	NIL
Riskometer	Risk - Low	Risk - Moderate	Risk - Low to Moderate
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

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

Summary : Key Features of the Schemes (as on 30th April, 2023)

Scheme Name	LIC MF Ultra Short Term Fund	LIC MF Bond Fund	LIC MF Nifty 50 Index 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 Scheme Replicating/Tracking Nifty 50 Index
Allotment Date	27, 2019	June 23, 1999	December 5, 2002
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 Debt B-I Index	CRISIL Medium to Long Duration Debt B-III Index	Nifty 50 TRI
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. Jaiprakash Toshniwal
Entry Load	NIL	NIL	NIL
Exit Load	NIL	<ul style="list-style-type: none"> 0.25% if redeemed or switched out on or before completion of 15 days from the date of allotment of units. No Exit Load is payable if units are redeemed/switched-out after 15 days from the date of allotment. 	<ul style="list-style-type: none"> 0.25% if redeemed or switch out on or before completion of 7 Days from the date of allotment of units Nil after 7 days
Riskometer	Risk - Low	Risk - Moderate	Risk - Very High
Facility Available	SIP/STP/SWP	SIP/STP/SWP	SIP/STP/SWP

Scheme Name	LIC MF Money Market Fund	LIC MF S & P BSE Sensex Index Fund
Scheme Type	An open-ended debt scheme investing in money market instruments. (A Relatively Low Interest Rate Risk and Moderate Credit Risk)	An Open Ended Scheme Replicating/ Tracking S & P Bse Sensex Index
Allotment Date	August 01, 2022	December 5, 2002
Ideal Investment Horizon	Upto 1 Year	3 Years Plus
Plan Available	RP/DP	RP/DP
Option Available	Growth/IDCW	Growth/IDCW
Benchmark	NIFTY Money Market Index B-I	S&P BSE Sensex TRI
Min Investment Amt (lumpsum)	₹ 5000	₹ 5000
Min Additional Amt (lumpsum)	₹ 500	₹ 500
Min Redemption Amt (lumpsum)	₹ 500	₹ 500
SIP dates	Any day#	Any day#
SIP Frequency	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.
Fund Manager	Mr. Rahul Singh	Mr. Jaiprakash Toshniwal
Entry Load	NIL	NIL
Exit Load	NIL	<ul style="list-style-type: none"> 0.25% if redeemed or switch out on or before completion of 7 Days from the date of allotment of units Nil after 7 days
Riskometer	Risk - Low to Moderate	Risk - Very High
Facility Available	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 12 years of experience in Fund Management.
- **Mr. Amit Nadekar** has over 21 years of experience including 17 years of experience in Fund Management.
- **Mr. Sanjay Pawar** has over 15 years of experience including over 2 years of experience in Fund Management.
- **Mr. Jaiprakash Toshniwal** has over 12 years of experience including over 1 year of experience in Fund Management.
- **Mr. Karan Doshi** has over 8 years of experience including over 2 years of experience in Fund Management.
- **Mr. Dikshit Mittal** has over 16 years of experience including over 1 year of experience in Fund Management.

BRANCH OFFICES

Ahmedabad: B-208 & 209, Shivanta One Complex, Opp. Kothawala Flat, Nr. Hare Krishna Complex, Ashram Road, Ahmedabad-380006. Tel.: 079-40380568. **Bangalore:** No.4, Canara Mutual Building (Opp. Cash Pharmacy), 2nd Floor, Residency Rd, Bangalore 560025. Tel.: +91 080-42296491. **Bhubaneswar:** Plot no-2B&2C, Ground floor, Behind Ram Mandir, Unit-3, Kharavel Nagar, Bhubaneswar 751001, Odisha. Tel.: 9439455522. **Borivali:** Shop No.3, Raghuvir Tower, SVP Road, Chamunda Circle, Borivali West, Mumbai-400092. Tel.: 022 - 35113069. **Chandigarh:** SCO No. 2475-76, Second Floor Sector 22-C, Chandigarh-160022. Tel.: 0172-4622030. **Chennai:** LIC Of India, New No. 153, Old No. 102, LIC Annexure Building, Ground Floor, Anna Salai, Chennai – 600 002. Tel.: 044 - 28411984 / 28555883 / 044 48634596. **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 Tel.: '0124-4075908. **Guwahati:** Jeevan Prakash Building, Ground Floor, S. S. Road, Fancy Bazar, Guwahati - 781 001 Tel.: 0361 - 3502163. **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, 16/275, 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:** 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- 62556011 / 12. **Nagpur:** The Edge building Plot No.12, 4th floor, W. H. C. Road, Shankar Nagar, Nagpur – 440010. Tel.: 0712-2542497. **Nashik:** Bedmutha'S Navkar Heights Office No 03, 3Rd Floor, New Pandit Colony, Sharanpurroad, Nasik – 422002. Phone No – 011-35007514. **Patna:** Office No. 212, Adison Arcade, Fraser Rod, Near Maurya Hotel, Dist. Patna - 800001. **Pune:** LIC Of India, 1St Floor, Jeevan Prakash, Divisional Office 1, Near All India Radio, 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.: 221 001 Landline No.: 0542 - 2450 015. **Vijaywada:** D.No. 40-9-62/A, 3Rd Floor, Ram Mohan Building, Kala Nagar Road, Benz Circle, Vijaywada- 520010. Tel.: 0866 - 4609206.

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 invests Rs 500 every 15 of the month in an equity fund for a period of three years.

SIP Return:

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

Standard Deviation:

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

Tracking error:

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

Yield to Maturity:

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

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, Maharashtra, 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, Ksrctc 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, Maharashtra, 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 Show 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, Maharashtra, 431005 / 0240-2343414; **Azamgarh:** House No. 290, Ground Floor, Civil Lines, Near Sahara Office, In The City Of Azamgarh, Azamgarh, Uttar Pradesh, 276001 / 7518801805; **Balassore:** 1-B. 1St Floor, Kalinga Hotel Lane, Baleshwa, Baleshwar Azam, Balasore, Orissa, 756001 / 06782-260503; **Bangalore:** 59, Skanda Puttanna Road, Basavanagudi, Bangalore, Karnataka, 560004 / 080-26602852; **Bankura:** Plot Nos- 80/1/A, Natunchat 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, 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, Maharashtra, 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, Ernakulam, 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; **Darbhangha:** 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:** Kaulgarh Road, Near Sirmour 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, Maharashtra, 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, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur, Punjab, 152002 / 01632-241814; **Gandhidham:** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12. Opp. Cg High School, Near Hdcc 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; **Ghaziipur:** 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, Gorakhpur, 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, Near curewell 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; **Jaigaon:** 3Rd Floor, 22 Yashodhan Ring Road, Jaigaon, Jaigaon, Maharashtra, 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, Kunjura Road, Behind Miglani Hospital, Karnal, Haryana, 132001 / 0184-2252524; **Karur:** No 88/11 B B Plaza, Nrmpp 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, Maharashtra, 416001 / 0231 2653656; **Kolkata:** Apeejay House (Beside Park Hotel), C Block, 3Rd Floor, 15 Park Street, Kolkata, West Bengal, 700016 / 033 66285900; **Kollam:** Ground Floor, A Narayanan Shopping Complex, Kausthubhshree 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, Gumanpur, 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 Shopping Mall, Kurnool, Andhra Pradesh, 518004 / 08518-228550; **Lucknow:** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow, Uttar Pradesh, 226001 / 7518801822; **Ludhiana:** Sco - 136, 1St Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana, Punjab, 141001 / 0161-4648747; **Madurai:** Rakesh Towers, 30-C, 1st 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, Maharashtra, 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; **Nagercoil:** 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, Maharashtra, 440010 / 0712-2533040; **Nanded:** Shop No. 4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded, Maharashtra, 431601 / 02462-237885; **Nashik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik, Maharashtra, 422002 / 0253-6608999; **Navsari:** 103, 1St Floor 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, Thiagaraja 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, Maharashtra, 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 Rewa, 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:** li 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 Chowk hallini, 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, Maharashtra, 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, Erinjeri Complex, Ramanchira, Opp Axis Bank, Thiruvalla, Kerala, 689107 / 04862-211209; **Trichur:** 2Nd Floor, Brothers Complex, Naikkandal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur, Kerala, 680001 / 0487- 6999987; **Trichy:** No 23C/1 E V R Road, Near Vekkali Amman Kalyana Mandapam, Puthur, 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 Siga, 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; **Vijayanagar:** 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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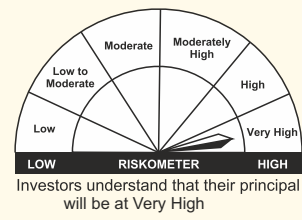
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