

# Uncover hidden opportunities for growth.

## Invest in L&T India Value Fund

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An open ended equity scheme following a value investment strategy.

A value fund follows the strategy of investing in valuation anomalies, typically caused when companies experience temporary setbacks that tend to push their stock price down. These could occur due to short-term adverse movements in some areas of the business, or simply because some stocks dominate the rest. A value fund manager picks these ignored or unsought stocks that are believed to be trading at less than their assessed values, and when they bounce back to their real worth, investors in the fund could stand to gain. But the challenge is finding hidden potential.

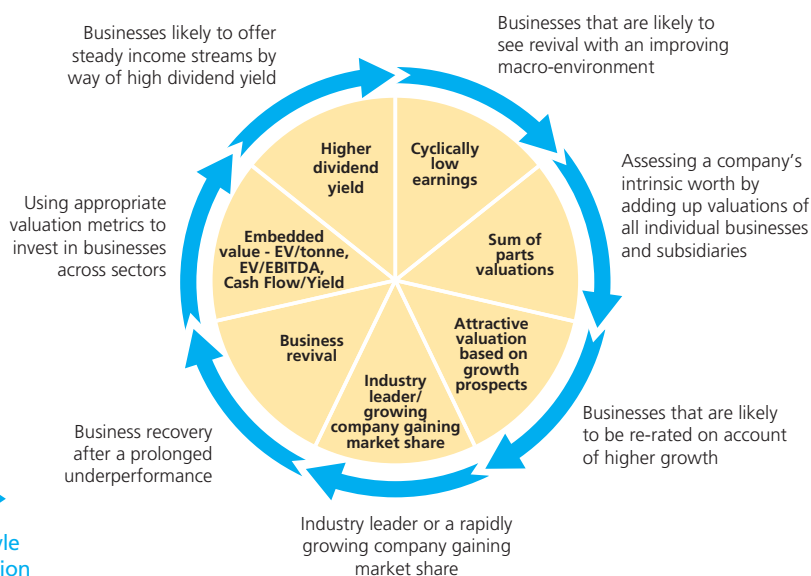
### Why invest in L&T India Value Fund?

The L&T India Value Fund invests predominantly in undervalued stocks. To seek out potential winners from the multitude of stocks in the market, we employ a proprietary investment process and dig deep for information. In depth research includes a scrutiny of balance sheets, cash flows, receivables and risks, tangible and intangible assets, and any information that is an advantage. We then handpick each stock purely for its core strength so it could add true value to your portfolio when its true worth is realised.

### Key Benefits

- Focus on fundamentals
- Can aim for long term wealth creation
- Invests with a "margin of safety"
- Allows style diversification

### Indicators to spot Value opportunities



### Portfolio Positioning (as on May 31, 2022)

Sectors	Commodities	Consumer Discretionary	Energy	FMCG	Financial Services	Healthcare	Industrials	Information Technology	Telecom	Utilities
<b>Marketcap</b>										
Top 100 stocks	2.6	4.3	7.6	2.6	21.1	4.2	2.8	8.1	1.6	2.6
Next 150 stocks	6.1	5.7	0.6	2.2	3.5	1.1	1.0	2.0		
Beyond Top 250 stocks	7.3	4.0		0.3	0.9		6.2			

Market capitalization cut offs (based on SEBI guidelines) used to define Large / Mid / Small cap stocks are as per the AMFI definitions as on December 2021.

## Fund Facts

### Minimum Application Amount

**Lump sum:** Initial investment: Rs.5,000 per application  
Additional investment: Rs.1,000 per application  
**SIP:** Rs.500 (minimum 6 monthly installments or minimum 4 quarterly installments)

### Asset Allocation

80% - 100% in equity and equity-related securities (includes investments in equity derivatives)  
0% - 10% in foreign securities including overseas ETFs\* (as permitted by SEBI/RBI)  
0% - 20% in debt securities (including securitized debt), money market instruments, cash and domestic ETFs\*

### Fund Manager

**Mr. Venugopal Manghat** (w.e.f. Nov 24, 2012) & **Mr. Vihang Naik** (w.e.f. Dec 17, 2019) and **Mr. Sonal Gupta** (w.e.f. July 5, 2021) (for investments in foreign securities)

### Benchmark

S&P BSE 500 TRI

### Load

**Entry Load:** Not Applicable; **Exit Load:** If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment – Nil. If units redeemed or switched out are over and above the limit within 1 year from the date of allotment – 1%. If units are redeemed or switched out on or after 1 year from the date of allotment – Nil.

\*Investment in ETFs will be within the limits specified under regulation from time to time.

## Scheme Performance vs. benchmarks (as on May 31, 2022)

(Regular Plan - Growth)	1 year		3 year		5 year		Inception Date	Since Inception	
	CAGR Returns (%)	PTP Returns* (in ₹)	CAGR Returns (%)	PTP Returns* (in ₹)	CAGR Returns (%)	PTP Returns* (in ₹)		CAGR Returns (%)	PTP Returns* (in ₹)
L&T India Value Fund (G)	8.61%	10,861	13.38%	14,580	9.63%	15,837	08/Jan/2010	14.52%	53,735
S&P BSE 500 TRI <sup>§</sup>	8.30%	10,830	14.65%	15,077	12.68%	18,169		11.42%	38,232
S&P BSE SENSEX TRI <sup>^</sup>	8.39%	10,839	13.22%	14,518	3.69%	18,997		11.27%	37,580

**Past performance may or may not be sustained in the future.** Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

§Benchmark ^Additional Benchmark \*Point-to-Point (PTP) returns on Standard Investment of Rs. 10,000/-.

### Other funds managed by Mr. Venugopal Manghat

Period	1 Year		3 Year		5 Year	
	Scheme return%	Benchmark return%	Scheme return%	Benchmark return%	Scheme return%	Benchmark return%
L&T Emerging Businesses Fund <sup>¶</sup>	20.83	9.10	20.29	17.11	12.75	9.28
L&T Infrastructure Fund <sup>¶</sup>	15.06	14.50	10.95	15.42	8.10	10.63
L&T Business Cycles Fund <sup>¶</sup>	8.00	8.30	10.69	14.65	7.29	12.68
L&T India Large Cap Fund <sup>¶</sup>	3.50	8.29	10.09	13.44	9.56	12.71
L&T Arbitrage Opportunities Fund <sup>§</sup>	3.41	3.73	4.33	3.87	5.07	4.46

### Other funds managed by Mr. Vihang Naik

L&T Midcap Fund <sup>¶</sup>	4.53	10.60	12.86	20.86	8.72	13.76
L&T Focused Equity Fund <sup>¶</sup>	1.89	8.08	10.44	14.25	NA	NA
L&T Flexicap Fund <sup>¶*</sup>	3.85	8.30	10.05	14.65	8.34	12.68
L&T Balanced Advantage Fund <sup>**</sup>	2.60	4.65	7.14	10.80	6.81	10.40

### Other funds managed by Mr. Sonal Gupta (managing investment in Foreign Securities portion)

L&T Large and Midcap Fund <sup>-#</sup>	6.65	8.99	10.98	16.22	7.68	13.18
L&T Hybrid Equity Fund <sup>-¶¶</sup>	1.90	5.65	8.94	11.66	7.21	11.30

<sup>¶</sup>Also managed by Mr. Venugopal Manghat. <sup>¶¶</sup>Fund is co-managed by Mr. Vihang Naik and by Mr. Sonal Gupta (for investments in foreign securities). <sup>¶¶¶</sup>Co-managed by Mr. Vihang Naik. <sup>¶¶¶¶</sup>Fund is co-managed by Ms. Cheenu Gupta and by Mr. Sonal Gupta (for investments in foreign securities). <sup>¶¶¶¶¶</sup>Also managed by Ms. Cheenu Gupta. <sup>¶¶¶¶¶¶</sup>Fund is co-managed by Mr. Praveen Ayathan for equity portion, Mr. Jalpan Shah (Debt Portion) and by Mr. Sonal Gupta (for investments in foreign securities). <sup>¶¶¶¶¶¶¶</sup>Fund is co-managed by Mr. Praveen Ayathan for equity portion and Mr. Jalpan Shah (Debt Portion). <sup>¶¶¶¶¶¶¶¶</sup>Co-managed by Mr. Sonal Gupta (for investments in foreign securities). <sup>¶¶¶¶¶¶¶¶¶</sup>Co-managed by Mr. Shiram Ramanathan.

**Past performance may or may not be sustained in the future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. Mr. Venugopal Manghat manages or co-manages 12 schemes, Mr. Vihang Naik manages or co-manages 8 schemes and Mr. Sonal Gupta manages or co-manages 8 schemes of L&T Mutual Fund respectively. Performance data of other schemes primarily managed by the fund managers is given in terms of SEBI circular dated March 15, 2017. This performance is on the basis of the 3 years CAGR of Regular plan - Growth. Different plans viz. Regular Plan and Direct Plan have different expense structure.

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Mutual Fund

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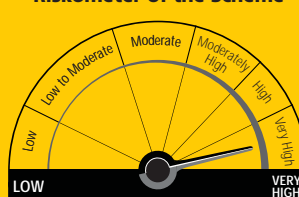
### This product is suitable for investors who are seeking\*

- Long-term capital appreciation
- Investment predominantly in equity and equity-related securities in Indian markets and foreign securities with higher focus on undervalued securities

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

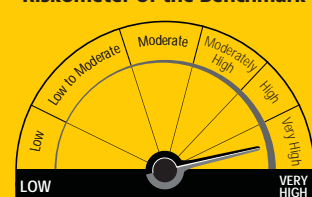
All data mentioned above is as on May 31, 2022, unless otherwise stated above.

### Riskometer of the Scheme



Investors understand that their principal will be at very high risk

### Riskometer of the Benchmark



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

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