

# DISCOVERING VALUE THROUGH A BOTTOM-UP APPROACH.

## Invest in L&T India Value Fund

While volatility is a big fear for most investors, disciplined value investors don't equate volatility with risk. Such investors, instead, turn to buying stocks that are trading at a discount to their intrinsic value. Even the most successful global investors of all time advocate the value investing approach to unearth good businesses at good prices.



### Key Features of L&T India Value Fund

<p>Focus on undervalued stocks across sectors and market segments using a bottom-up investment approach</p>	<p>Invests in fundamentally strong companies to offer relatively higher margin of safety and better upside potential</p>
<p>Robust risk management practises with focus on managing liquidity and other portfolio risks.</p>	<p>Managed by an experienced investment team using proprietary G.E.M. investment approach</p>

### Why invest now?

#### Benefit during volatile market

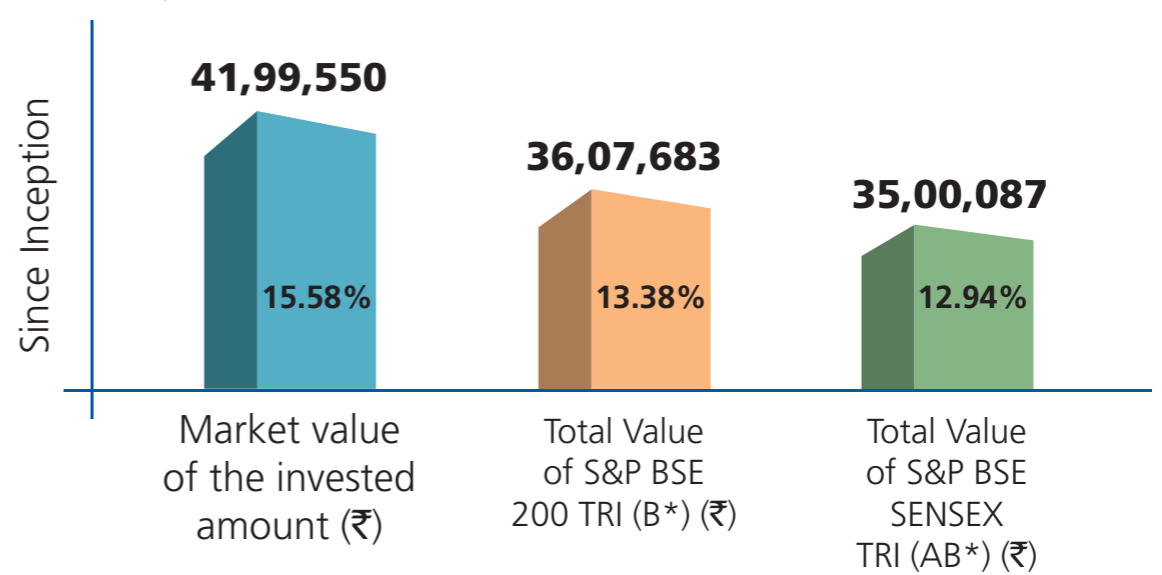
The current markets are trading at reasonable valuation levels, so value-based investing could offer better opportunity as compared to stock that are experiencing strong rallies.

#### Benefit from earning's recovery

As earning's growth recovers, a value-based strategy could probably help you benefit from better earnings growth over time

### Regular Growth of Rs.10,000 per month in SIP since inception

(January 8, 2010)



\*Returns as on May 31, 2022.

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. For SIP returns, monthly investment of Rs.10000 invested on the 1st day of every month has been considered.

\*B: Scheme Benchmark, AB: Additional Benchmark

### Fund Facts

**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)

**Monthly Average AUM (Rs In Crs):** Rs. 7,251.61

**Date of Inception:** January 08, 2010

**Benchmark:** S&P BSE 500 TRI

**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.

### Top 5 holdings

Company	% of net assets
ICICI Bank Limited	9.58
Reliance Industries Limited	4.69
Infosys Limited	4.44
State Bank of India	4.27
Sun Pharmaceutical Industries Limited	3.57

### Scheme Performance vs. benchmarks

(Regular Plan-Growth)	1 year		3 year		5 year		Since Inception		
	CAGR Returns (%)	PTP Returns* (in ₹)	CAGR Returns (%)	PTP Returns* (in ₹)	CAGR Returns (%)	PTP Returns* (in ₹)	Inception Date	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	13.69%	18,997		11.27%	37,580

**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. <sup>§</sup>Benchmark <sup>¶</sup>Additional Benchmark

\*Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested

### 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. Shriram 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.

www.ltf.com



**L&T Financial Services**  
Mutual Fund

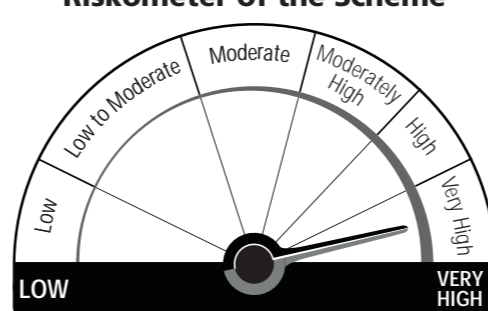
Follow us on

**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

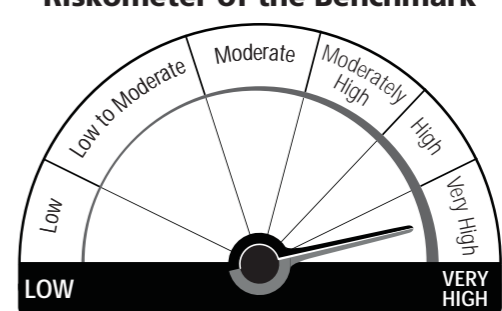
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

#### Riskometer of the Scheme



Investors understand that their principal will be at very high risk

#### Riskometer of the Benchmark



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

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

CL09580