

## L&T India Prudence Fund

### *Striking a balance between growth and stability*

One of the pre-requisites for a sound investment strategy is to strike a desired balance between risk and return so that along with achieving a strong long term growth, one could also maintain a certain level of stability in the investment portfolio. One of the simpler ways of accomplishing this balance is by investing in asset allocation funds that follow a disciplined asset allocation strategy. While there are funds with different asset allocation strategies to suit the needs of investors with different investment horizons and risk appetite, equity oriented asset allocation funds probably offer the right mix of growth potential and stability for moderately aggressive investors seeking long term wealth creation.

**L&T India Prudence Fund is an equity oriented asset allocation fund offering from L&T Mutual Fund, which invests 65-75% of the portfolio in equity and equity related securities and 25-35% in debt and money market instruments.**

### Asset Allocation Pattern

Instruments	Indicative allocation (%)		Risk profile
	Max	Min	
Equity and equity related securities	75	65	High
Debt and Money Market Instruments including units of debt / fixed income schemes launched by mutual funds registered with SEBI *	35	25	Low to Medium

\*includes investments in securitized debt up to 35% of net assets

### Investment Approach

- ❖ Invests 65-75% in equity and equity related securities and 25-35% in debt and money market securities.
- ❖ Focus on investing in fundamentally strong businesses at a valuation level that offers adequate margin of safety
- ❖ Fundamentals driven bottom-up stock selection using our proprietary G.E.M investment approach
- ❖ Flexible equity investment approach to help capitalize on opportunities across the market spectrum
- ❖ For fixed income allocation, focus is on maintaining high credit quality portfolio
- ❖ Strong risk management framework - a well diversified portfolio with focus on managing portfolio risks

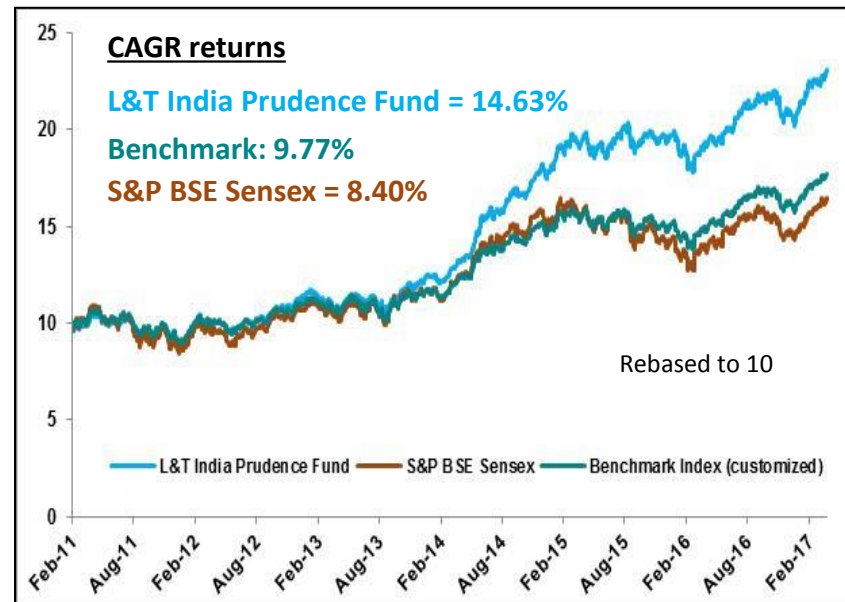
## Why invest in L&T India Prudence Fund?

- Offers growth potential of equities as it invests 65-75% of the portfolio in stocks
- The debt portion adds stability to the portfolio and help control volatility to a certain extent
- Disciplined asset allocation approach helps in systematically booking profits from asset class that has outperformed
- Flexible equity investment approach to help capitalize on opportunities across the market spectrum
- Maintains high credit quality fixed income allocation
- A tax efficient asset allocation alternative for investors as the gains on investment held in the fund for more than a year (long term capital gains) are tax free
- Proven performance track record

## Who is this fund suitable for?

- ❖ Investors looking for long term wealth creation with relatively lower risk compared to pure equity strategy
- ❖ The Fund could also help investors planning for their long term financial goals such as retirement, children's education, etc.
- ❖ Investors seeking a product that can help maintain asset allocation in a tax efficient manner
- ❖ Investors having investment horizon of more than 3-5 years

## Fund NAV vs Benchmark



## Performance in SEBI Format ( as of 31.03.2017)

	CAGR Returns (%) Period			Date of inception of scheme	Since inception	
	1 Year	3 Years	5 Years		CAGR Return (%)	PTP Return* (in Rs.)
LTIPF - Reg - Growth	19.96	20.44	18.25	07-Feb-2011	14.63	23146.00
Benchmark\$	18.50	13.01	11.98		9.77	17739.46
S&P BSE Sensex^	16.88	9.82	11.21		8.40	16421.90

## L&T India Prudence Fund – Performance across market cycles

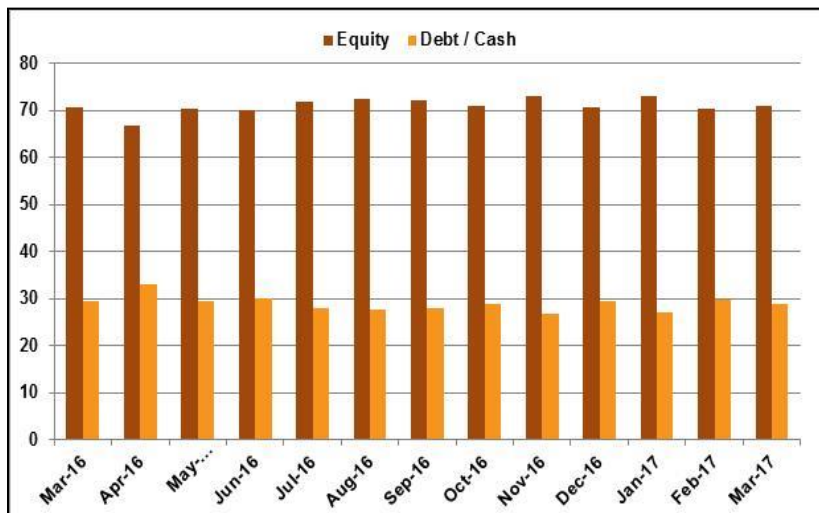
Period	Market Cycle	L&T India Prudence Fund	S&P BSE 200
07-Feb-11 to 20-Dec-11 (absolute)	↓	-13.2%	-18.1%
20-Dec-11 to 03-Mar-15 (CAGR)	↑	29.4%	25.0%
03-Mar-15 to 25-Feb-16 (absolute)	↓	-10.0%	-21.1%
25-Feb-16 to 25-Oct-16 (absolute)	↑	23.4%	28.6%
25-Oct-16 to 26-Dec-16 (absolute)	↓	-8.1%	-10.5%
26-Dec-16 to 31-Mar-17 (absolute)	↑	14.5%	18.0%
<b>Since Inception to 31-Mar-17 (CAGR)</b>	<b>↑</b>	<b>14.6%</b>	<b>10.0%</b>

- L&T India Prudence Fund owing to its balanced asset allocation strategy and active security selection has managed to limit the downside during market corrections and has also managed to provide decent participation during the upside
- As a result, since its inception till 31-Mar-17, the period which has witnessed a few market cycles, the scheme has managed to outperform a 100% equity index like S&P BSE 200

3 Years Rolling Returns (%) (CAGR)	L&T India Prudence Fund	S&P BSE 200	Customised Benchmark Index*
Average	20.7%	14.3%	12.8%
Minimum	6.6%	2.0%	3.8%
Maximum	27.7%	23.3%	18.8%

- The above rolling return analysis also demonstrates the Fund's consistent outperformance vis-à-vis its benchmark and S&P BSE 200

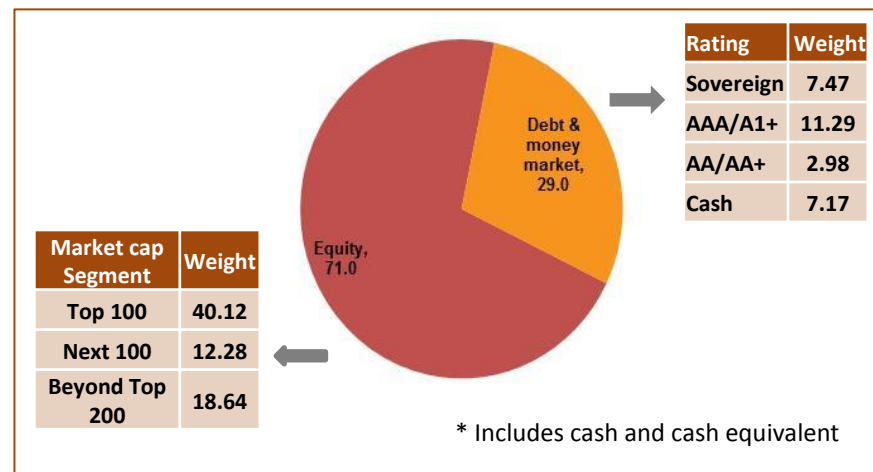
### Asset allocation



### Top 10 equity holdings as on 31.03.2017

Company	% of Net Assets
ICICI Bank Limited	3.04%
ITC Limited	3.03%
State Bank of India	2.92%
Larsen & Toubro Limited	2.69%
Kotak Mahindra Bank Limited	2.38%
HDFC Bank Limited	2.21%
IndusInd Bank Limited	2.15%
Infosys Limited	2.04%
Sun Pharmaceutical Industries Limited	1.89%
The Ramco Cements Limited	1.83%

### Credit Quality break up and market cap break up of portfolio as on 31.03.2017



### Scheme Features / Fund Facts

- ❖ **Type:** An open-ended equity Growth Fund
- ❖ **Scheme Benchmark:** 70% S&P BSE 200 and 30% CRISIL Short Term Bond Fund Index
- ❖ **Fund Manager:** Soumendra Nath Lahiri (Equity), Shriram Ramanathan (Debt) & Karan Desai (for investment in foreign securities)
- ❖ **Minimum Initial Application Amount:** Rs. 5000 per application
- ❖ **Minimum Additional Application Amount:** Rs. 1,000 per application and in multiples of Re.1 thereafter
- ❖ **Exit Load:** 1% if redeemed within 1 year from the date of allotment or purchase applying first in first out basis
- ❖ **Fund Size:** Rs. 3751.83 crore (as on 31.03.2017)
- ❖ **Inception date:** 07-Feb-2011

## Product Labeling L&T India Prudence Fund ("L&TIPF")

### Scheme name and type of scheme

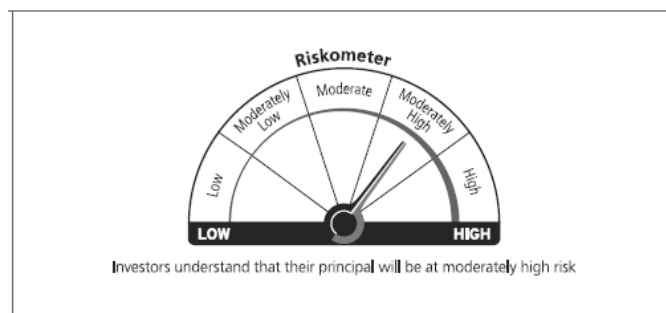
An open-ended equity growth fund

**Investment Objective:** To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and to generate reasonable returns through a portfolio of debt and money market instruments. The Scheme could also additionally invest in Foreign Securities.

There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

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

- Long term capital appreciation and generation of reasonable returns
- Investment in equity and equity-related securities and debt and money market instruments



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

### Disclaimer

This document is for general information only and does not have regard to specific investment objectives, financial situation and the particular needs of any specific person who may receive this information. This document provides general information on financial planning and comparisons made are only for illustration purposes. The data/information used/disclosed in this document is only for information purposes and not guaranteeing / indicating any returns. Investments in mutual funds and secondary markets inherently involve risks and recipient should consult their legal, tax and financial advisors before investing. Recipient of this presentation should understand that statements made herein regarding future prospects may not be realized. He/ She should also understand that any reference to the indices/ sectors/ securities/ schemes etc. in the document is only for illustration purpose. The securities indicated in the presentation may or may not form a part of the portfolio of the Scheme as on the date of receipt of the document. Neither this presentation nor the units of L&T Mutual Fund have been registered in any jurisdiction except India. The distribution of this document in certain jurisdictions may be restricted or totally prohibited and accordingly, persons who come into possession of this document are required to inform themselves about, and to observe, any such restrictions. Recipient of this information should understand that statements made herein regarding future prospects may not be realized or achieved.

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

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## Performance of other schemes managed by S.N. Lahiri

Performance of Growth Option	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception	
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)
<b>Name of the Fund Manager : Mr. S.N. Lahiri</b>						
<b>L&amp;T Equity Fund - Regular Plan (G)<sup>€</sup></b>	23.67	18.68	15.95	16/May/2005	18.01	71525.00
S&P BSE-200	22.47	14.17	13.08		13.74	46168.30
S&P BSE SENSEX <sup>^</sup>	16.88	9.77	11.21		13.57	45374.33
<b>L&amp;T India Special Situations Fund - Regular Plan (G)<sup>€</sup></b>	28.46	20.50	18.49	22/May/2006	14.22	42402.00
S&P BSE-200	22.47	14.17	13.08		11.00	31093.05
S&P BSE SENSEX <sup>^</sup>	16.88	9.77	11.21		10.03	28259.06
<b>L&amp;T Emerging Businesses Fund - Regular Plan (G)<sup>€</sup></b>	49.63	NA	NA	12/May/2014	29.39	21043.00
S&P BSE Small Cap	36.92	NA	NA		24.69	18911.57
S&P BSE SENSEX <sup>^</sup>	16.88	NA	NA		8.26	12577.17
<b>L&amp;T Tax Advantage Fund - Regular Plan (G)</b>	30.44	20.30	17.21	27/Feb/2006	14.89	46636.00
S&P BSE-200	22.47	14.17	13.08		10.73	30973.39
S&P BSE SENSEX <sup>^</sup>	16.88	9.77	11.21		10.01	28807.86
<b>L&amp;T Midcap Fund - Regular Plan (G)<sup>§</sup></b>	41.54	33.19	25.83	09/Aug/2004	21.47	117100.00
Nifty Free Float Midcap 100	34.85	25.90	17.38		18.01	81223.99
S&P BSE SENSEX <sup>^</sup>	16.88	9.77	11.21		14.69	56601.02
<b>L&amp;T Infrastructure Fund - Regular Plan (G)</b>	41.84	27.57	18.42	27/Sep/2007	3.73	14170.00
Nifty Infrastructure	21.53	5.79	4.29		-3.86	6878.65
S&P BSE SENSEX <sup>^</sup>	16.88	9.77	11.21		5.91	17270.86
<b>L&amp;T Dynamic Equity Fund - Regular Plan (G)<sup>§</sup></b>	11.52	16.38	15.41	07/Feb/2011	13.21	21441.00
Benchmark <sup>§</sup>	15.83	10.75	10.03		9.23	17208.50
S&P BSE SENSEX <sup>^</sup>	16.88	9.82	11.21		8.40	16421.90

L&T Emerging Business Fund has launched on 12th May 2014 and has not completed 3 years & 5 years of performance.

**Past performance may or may not be sustained in the future.** \* Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested <sup>^</sup>Standard Benchmark

Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.

- Mr. S.N. Lahiri manages 8 Schemes.
- Performance data is as on 31st March 2017.
- Different plans shall have a different expense structure.

€ fund is co-managed by Mr. Karan Desai (for investments in foreign securities). Mr. Karan Desai manages 8 schemes. The performance details are of Regular Plan.

## Performance of other schemes managed by Shriram Ramanathan

Performance of Growth Option	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception	
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)
<b>Name of the Fund Manager : Mr. Shriram Ramanathan</b>						
<b>L&amp;T Liquid Fund - Regular Plan (G)<sup>a</sup></b>	7.26	8.14	8.61	03/Oct/2006	7.91	22247.68
CRISIL Liquid Fund Index	7.11	8.04	8.37		7.59	21550.05
CRISIL 1 Yr T-Bill Index <sup>^</sup>	7.15	7.85	7.54		6.37	19127.25
<b>L&amp;T Short Term Opportunities Fund - Regular Plan (G)<sup>a</sup></b>	8.33	8.74	8.88	27/Dec/2011	8.88	15649.70
CRISIL Short Term Bond Fund Index	9.10	9.29	9.15		9.12	15829.33
CRISIL 1 Yr T-Bill Index <sup>^</sup>	7.15	7.85	7.54		7.54	14662.59
<b>L&amp;T Short Term Income Fund - Regular Plan (G)</b>	10.23	9.66	9.30	04/Dec/2010	9.16	17411.30
CRISIL Short Term Bond Fund Index	9.10	9.29	9.15		8.87	17122.35
CRISIL 1 Yr T-Bill Index <sup>^</sup>	7.15	7.85	7.54		7.33	15645.44
<b>L&amp;T Income Opportunities Fund - Regular Plan (G)</b>	10.22	10.16	9.18	08/Oct/2009	8.70	18666.50
CRISIL Short Term Bond Fund Index	9.10	9.29	9.15		8.25	18097.84
CRISIL 10 Yr Gilt Index <sup>^</sup>	11.87	11.41	8.79		7.13	16738.31
<b>L&amp;T Triple Ace Bond Fund - Regular Plan (G)</b>	7.68	8.44	7.93	31/Mar/1997	7.34	41292.30
CRISIL Composite Bond Fund Index	11.09	11.26	9.45		NA	NA
CRISIL 10 Yr Gilt Index <sup>^</sup>	11.87	11.41	8.79		NA	NA
<b>L&amp;T Resurgent India Corporate Bond Fund - Regular Plan (G)</b>	10.48	NA	NA	02/Feb/2015	9.85	12249.70
CRISIL Composite Bond Fund Index	11.09	NA	NA		9.37	12132.95
CRISIL 10 Yr Gilt Index <sup>^</sup>	11.87	NA	NA		9.48	12159.84
<b>L&amp;T Floating Rate Fund - Regular Plan (G)</b>	8.82	8.61	9.00	10/Aug/2005	7.80	23979.00
CRISIL Liquid Fund Index	7.11	8.04	8.36		7.38	22909.33
CRISIL 1 Yr T-Bill Index <sup>^</sup>	7.15	7.85	7.54		6.22	20188.95
<b>L&amp;T Flexi Bond Fund - Regular Plan (G)<sup>f</sup></b>	11.96	11.37	9.95	27/Sep/2010	9.34	17887.30
CRISIL Composite Bond Fund Index	11.09	11.26	9.45		8.82	17340.71
CRISIL 10 Yr Gilt Index <sup>^</sup>	11.87	11.41	8.79		7.61	16123.17

<sup>f</sup> L&T Resurgent India Corporate Bond Fund has launched on 02nd Feb 2015 and has not completed 3 years & 5 years of performance.

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Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.

- Mr. Shriram Ramanathan manages 10 Schemes.
- Performance data is as on 31st March 2017.
- Different plans shall have a different expense structure.

The performance details are of Regular Plan.

<sup>¥</sup>Fund is co-managed by Mr. Jalpan Shah.

## Performance of other schemes managed by Shriram Ramanathan contd...

	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception	
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)
<b>L&amp;T FMP - VII (August 1095 DA) - Regular Plan (G)</b>	9.59	9.01	NA	13/Mar/2013	8.80	14076.60
CRISIL Short-Term Bond Fund Index	9.10	9.29	NA		9.18	14273.73
CRISIL 1 Year T-Bill Index^	7.15	7.85	NA		7.38	13344.03
<b>L&amp;T FMP - VII (August 1095 DA) - Direct Plan (G)</b>	10.03	9.31	NA	13/Mar/2013	9.09	14224.20
CRISIL Short-Term Bond Fund Index	9.10	9.29	NA		9.18	14273.73
CRISIL 1 Year T-Bill Index^	7.15	7.85	NA		7.38	13344.03
<b>L&amp;T FMP - SERIES IX - Plan H - Regular Plan (G)</b>	6.79	8.49	NA	17/Dec/2013	8.62	13125.70
CRISIL Short Term Bond Fund Index	9.10	9.29	NA		9.40	13436.61
CRISIL 1 Year T-Bill Index^	7.15	7.85	NA		7.91	12845.24
<b>L&amp;T FMP - SERIES IX - Plan H - Direct Plan (G)</b>	7.32	9.03	NA	17/Dec/2013	9.17	13343.10
CRISIL Short Term Bond Fund Index	9.10	9.29	NA		9.40	13436.61
CRISIL 1 Year T-Bill Index^	7.15	7.85	NA		7.91	12845.24
<b>L&amp;T FMP - SERIES X - Plan H (1155 Days) - Regular Plan (G)</b>	7.83	8.39	NA	13/Feb/2014	8.53	12919.10
CRISIL Short Term Bond Fund Index	9.10	9.29	NA		9.44	13259.01
CRISIL 1 Year T-Bill Index^	7.15	7.85	NA		7.96	12708.51
<b>L&amp;T FMP - SERIES X - Plan H (1155 Days) - Direct Plan (G)</b>	8.00	8.60	NA	13/Feb/2014	8.74	12998.90
CRISIL Short Term Bond Fund Index	9.10	9.29	NA		9.44	13259.01
CRISIL 1 Year T-Bill Index^	7.15	7.85	NA		7.96	12708.51
<b>L&amp;T FMP - SERIES X - Plan M (1520 Days) - Regular Plan (G)</b>	8.72	8.55	NA	05/Mar/2014	8.71	12925.40
CRISIL Composite Bond Fund Index	11.09	11.26	NA		11.48	13968.20
CRISIL 10 Yr Gilt Index^	11.87	11.41	NA		11.45	13955.99
<b>L&amp;T FMP - SERIES X - Plan M (1520 Days) - Direct Plan (G)</b>	8.88	9.14	NA	05/Mar/2014	9.29	13139.40
CRISIL Composite Bond Fund Index	11.09	11.26	NA		11.48	13968.20
CRISIL 10 Yr Gilt Index^	11.87	11.41	NA		11.45	13955.99
<b>L&amp;T FMP - SERIES X - Plan O (1027 Days) - Regular Plan (G)</b>	7.39	8.79	NA	18/Mar/2014	8.90	12956.00
CRISIL Short Term Bond Fund Index	9.10	9.29	NA		9.36	13124.32
CRISIL 1 Year T-Bill Index^	7.15	7.85	NA		7.91	12603.93
<b>L&amp;T FMP - SERIES X - Plan O (1027 Days) - Direct Plan (G)</b>	7.98	9.39	NA	18/Mar/2014	9.50	13174.30
CRISIL Short Term Bond Fund Index	9.10	9.29	NA		9.36	13124.32
CRISIL 1 Year T-Bill Index^	7.15	7.85	NA		7.91	12603.93
<b>L&amp;T FMP - SERIES X - Plan Q (1511 Days) - Regular Plan (G)</b>	8.93	8.56	NA	14/Mar/2014	8.66	12880.60
CRISIL Composite Bond Fund Index	11.09	11.26	NA		11.37	13887.05
CRISIL 10 Yr Gilt Index^	11.87	11.41	NA		11.36	13882.03
<b>L&amp;T FMP - SERIES X - Plan Q (1511 Days) - Direct Plan (G)</b>	9.10	8.78	NA	14/Mar/2014	8.87	12959.20
CRISIL Composite Bond Fund Index	11.09	11.26	NA		11.37	13887.05
CRISIL 10 Yr Gilt Index^	11.87	11.41	NA		11.36	13882.03
<b>L&amp;T FMP - SERIES X - Plan R (1506 Days) - Regular Plan (G)</b>	8.92	8.63	NA	19/Mar/2014	8.70	12881.20
CRISIL Composite Bond Fund Index	11.09	11.26	NA		11.33	13852.67
CRISIL 10 Yr Gilt Index^	11.87	11.41	NA		11.33	13853.04
<b>L&amp;T FMP - SERIES X - Plan R (1506 Days) - Direct Plan (G)</b>	9.08	8.87	NA	19/Mar/2014	8.94	12967.50
CRISIL Composite Bond Fund Index	11.09	11.26	NA		11.33	13852.67
CRISIL 10 Yr Gilt Index^	11.87	11.41	NA		11.33	13853.04

L&T Resurgent India Corporate Bond Fund has launched on 02nd Feb 2015 and has not completed 3 years & 5 years of performance.

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Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.

- Mr. Shriram Ramanathan manages 10 Schemes.
- Performance data is as on 31st March 2017.
- Different plans shall have a different expense structure.

The performance details are of Regular Plan. \*Fund is co-managed by Mr. Jalpan Shah.



## Performance of other schemes managed by the Fund Managers

### Funds Managed by Mr. Karan Desai

Performance of Growth Option	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception	
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)
<b>L&amp;T Equity Fund - Regular Plan (G)<sup>€</sup></b>	23.67	18.68	15.95	16/May/2005	18.01	71525.00
S&P BSE-200	22.47	14.17	13.08		13.74	46168.30
S&P BSE SENSEX <sup>^</sup>	16.88	9.77	11.21		13.57	45374.33
<b>L&amp;T India Large Cap Fund - Regular Plan (G)<sup>€</sup></b>	18.08	15.77	14.07	23/Oct/2007	9.12	22797.00
S&P BSE-100	21.17	12.27	12.29		5.84	17099.03
S&P BSE SENSEX <sup>^</sup>	16.88	9.77	11.21		5.11	16017.28
<b>L&amp;T India Special Situations Fund - Regular Plan (G)<sup>€</sup></b>	28.46	20.50	18.49	22/May/2006	14.22	42402.00
S&P BSE-200	22.47	14.17	13.08		11.00	31093.05
S&P BSE SENSEX <sup>^</sup>	16.88	9.77	11.21		10.03	28259.06
<b>L&amp;T India Value Fund - Regular Plan (G)<sup>€</sup></b>	34.49	32.31	25.07	08/Jan/2010	17.54	32174.00
S&P BSE-200	22.47	14.17	13.08		8.50	18038.18
S&P BSE SENSEX <sup>^</sup>	16.88	9.77	11.21		7.52	16887.12
<b>L&amp;T Emerging Businesses Fund - Regular Plan (G)<sup>€</sup></b>	49.63	NA	NA	12/May/2014	29.39	21043.00
S&P BSE Small Cap	36.92	NA	NA		24.69	18911.57
S&P BSE SENSEX <sup>^</sup>	16.88	NA	NA		8.26	12577.17
<b>L&amp;T Arbitrage Opportunities Fund - Regular Plan (G)<sup>§</sup></b>	5.98	NA	NA	30/Jun/2014	6.99	12046.00
Nifty 50 Arbitrage Index	6.07	NA	NA		6.96	12035.39
CRISIL 1 Yr T-Bill Index <sup>^</sup>	7.15	NA	NA		7.81	12299.85
<b>L&amp;T Business Cycles Fund - Regular Plan (G)<sup>€</sup></b>	30.52	NA	NA	20/Aug/2014	15.14	14455.00
S&P BSE 200	22.47	NA	NA		8.68	12429.44
S&P BSE Sensex <sup>^</sup>	16.88	NA	NA		4.63	11256.43

L&T Business Cycle Fund has launched on 20th Aug 2014 and has not completed 3 years & 5 years of performance.

L&T Arbitrage Opportunities Fund has launched on 30th June 2014 and has not completed 3 years & 5 years of performance.

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Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.

Performance data is as on 31st March 2017.

Different plans shall have a different expense structure.

€ fund is co-managed by Mr. Karan Desai (for investments in foreign securities).

Mr. Karan Desai manages 8 schemes. Mr. Venugopal Manghat manages 6 schemes.

The performance details have been provided for Regular Plan