



Aim for growth even in the short term.

Invest in L&T Short Term Bond Fund

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L&T Financial Services
Mutual Fund

An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 to 3 years. Please refer to page no.16 under the section "Asset Allocation Pattern" in the SID for details on Macaulay's Duration

Looking to invest in high credit quality fund without assuming high interest rate risk? Short term Bond fund can be an option for you. This fund endeavors to strike an optimum balance between regular income and high liquidity while aiming to provide principal stability.

This balance is achieved through a judicious mix of short term debt and money market instruments. The Fund focuses on preserving capital while endeavoring to generate consistent income by investing in various types of investment grade debt securities.

Why invest in L&T Short Term Bond Fund?

L&T Short Term Bond Fund focuses on quality of portfolio with the objective of generating returns primarily through yield accruals, and additionally through capital gains, without taking too much interest rate risk. It focuses on investing primarily in debt securities that are at the shorter end of the yield curve, thereby reducing interest rate risk. L&T Short Term Bond Fund seeks to help investors earn reasonable returns by investing in instruments such that the Macaulay duration of the portfolio is between 1 to 3 years.

Key Benefits



Credit quality assurance – invests primarily in high credit quality securities through an in-house credit research team



Clear and consistent investment approach – aim for return generation primarily through accrual to help strike a risk-return balance



Potential for superior risk adjusted returns – aims to reduce interest rate risk by investing the shorter end of the yield curve, riding the interest rate volatility

Fund Facts

Minimum Application Amount

Lump sum: Initial investment: Rs. 10,000 per application
Additional investment: Rs. 1,000 per application
SIP: Rs. 1,000 (minimum 6 monthly installments or minimum 4 quarterly installments)

Load

Entry Load: Not Applicable
Exit Load: Nil

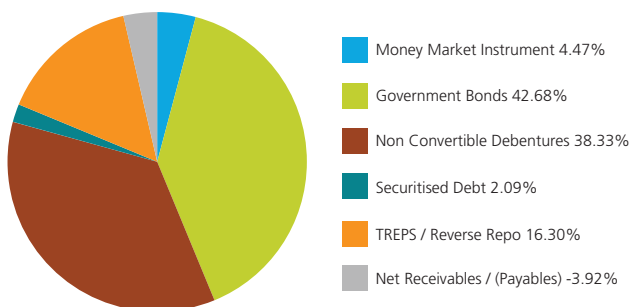
Asset Allocation

0% - 100% in Debt/ Money Market Instruments
Benchmark: NIFTY Short Duration Debt Index

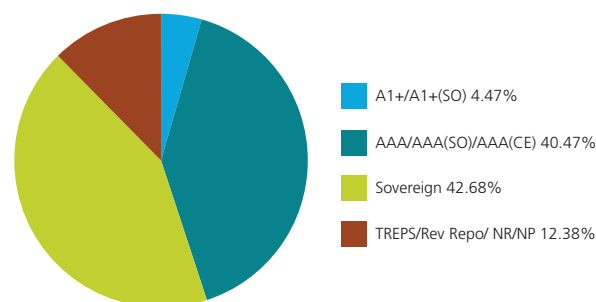
Fund Managers

Mr. Shriram Ramanathan and **Mr. Jalpan Shah**
(w.e.f. May 30, 2016)

Asset Allocation (As on March 31, 2021)



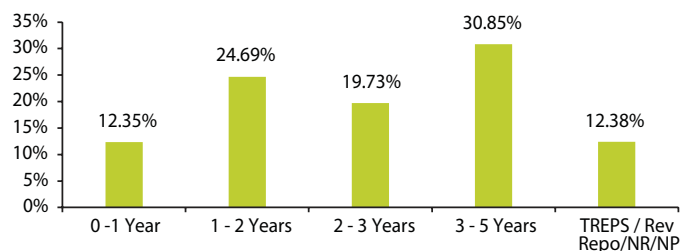
Rating Profile (As on March 31, 2021)



Top 10 Holdings (As on March 31, 2021)

| Security | Credit Rating | % of NAV |
|---|---------------|----------|
| 06.18% GOI 04-NOV-2024 | SOVEREIGN | 9.67% |
| 05.22% GOI 15-JUN-2025 | SOVEREIGN | 9.19% |
| 05.15% GOI 09-NOV-2025 | SOVEREIGN | 6.96% |
| 07.16% GOI 20-MAY-2023 | SOVEREIGN | 6.93% |
| NTPC Limited | CRISIL AAA | 6.39% |
| Indian Railway Finance Corporation Limited | CRISIL AAA | 6.21% |
| National Bank for Agriculture & Rural Development | CRISIL AAA | 6.11% |
| 07.35% GOI 22-JUN-2024 | SOVEREIGN | 4.97% |
| Export Import Bank of India | CRISIL A1+ | 4.47% |
| Housing Development Finance Corporation Limited | CRISIL AAA | 4.19% |

% Maturity Profile (As on March 31, 2021)



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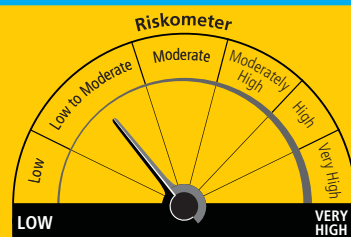
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This product is suitable for investors who are seeking*

- Generation of regular returns over short term
- Investment in fixed income securities of shorter term maturity

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



Investors understand that their principal will be at low to moderate risk
Riskometer is as on March 31, 2021

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