Focus on undervalued stocks across sectors and market segments using a bottom-up investment approach.

Robust risk management practices with focus on managing liquidity and other portfolio risks.

Focus on fundamentally strong companies to offer relatively higher margin of safety and better upside potential.

Managed by an experienced investment team using proprietary G.E.M. investment approach.

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

- Fund follows a disciplined value investing approach.
- Focuses on identifying fundamentally strong companies with good earnings growth.
- Managed by a team of experienced fund managers.
- Robust risk management practices.

**Why invest now?**

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

**Fund Facts**

**Fund Manager:** Mr. Venugopal Manghat (w.e.f. Nov 24, 2012) & Mr. Vihang Naik (w.e.f. Dec 17, 2019) and Mr. Alakanjan Ranjan (w.e.f. Oct 1, 2019) for (investments in foreign securities)

**Monthly Average AUM (Rs in Crs):** Rs. 5,873.04

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

**Benchmark:** S&P BSE 200 TRI Index

**Exit Load:**
- If the units redeemed or switched out are up to 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%.

**Benefits 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.

**Fund Facts**

**Fund Manager:** Mr. Venugopal Manghat (w.e.f. Nov 24, 2012) & Mr. Vihang Naik (w.e.f. Dec 17, 2019) and Mr. Alakanjan Ranjan (w.e.f. Oct 1, 2019) for (investments in foreign securities)

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**Top 5 holdings**

**Other funds managed by Mr. Venugopal Manghat**

<table>
<thead>
<tr>
<th>Period</th>
<th>L&amp;T Balanced Advantage Fund</th>
<th>L&amp;T Conservative Hybrid Fund</th>
<th>L&amp;T India Large Cap Fund</th>
<th>L&amp;T Midcap Fund</th>
<th>L&amp;T Emerging Businesses Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>Scheme return%</td>
<td>Benchmark return%</td>
<td>Scheme return%</td>
<td>Benchmark return%</td>
<td>Scheme return%</td>
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<tr>
<td></td>
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</tr>
</tbody>
</table>

**Other funds managed by Mr. Venugopal Manghat**

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<th>L&amp;T Emerging Businesses Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 year</td>
<td>Scheme return%</td>
<td>Benchmark return%</td>
<td>Scheme return%</td>
<td>Benchmark return%</td>
<td>Scheme return%</td>
</tr>
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<td></td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Since Inception</th>
<th>Market value of the invested amount (₹)</th>
<th>Total Value of SIP 200 TRI (B*)</th>
<th>Total Value of SIP 500 TRI (A*)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>10.15%</td>
<td>8.23%</td>
<td>9.36%</td>
</tr>
</tbody>
</table>

**Riskometer**

<table>
<thead>
<tr>
<th>Risk</th>
<th>L&amp;T India Value Fund</th>
<th>L&amp;T Balanced Advantage Fund</th>
<th>L&amp;T Conservative Hybrid Fund</th>
<th>L&amp;T India Large Cap Fund</th>
<th>L&amp;T Midcap Fund</th>
<th>L&amp;T Emerging Businesses Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>10.56%</td>
<td>8.23%</td>
<td>9.36%</td>
<td>11.25%</td>
<td>8.40%</td>
<td>9.50%</td>
</tr>
<tr>
<td>Moderate</td>
<td>8.29%</td>
<td>6.31%</td>
<td>7.43%</td>
<td>10.56%</td>
<td>8.29%</td>
<td>9.29%</td>
</tr>
<tr>
<td>High</td>
<td>6.33%</td>
<td>4.35%</td>
<td>5.47%</td>
<td>10.56%</td>
<td>8.29%</td>
<td>9.29%</td>
</tr>
</tbody>
</table>

**Risk and Return**

**L&T India Value Fund**

- An open ended equity scheme following a value investment strategy.
- Focus on fundamentally strong companies with good earnings growth.

**Facts**

- *Discretionary investments in equity and debt securities.
- *Debt portion will be managed by Mr. Vihang Naik & Mr. Venugopal Manghat.
- +Debt portion is managed by Mr. Shriram Ramanathan.
- €Equity portion will be managed by Mr. Vihang Naik & Mr. Venugopal Manghat.
- +Debt portion is managed by Mr. Shriram Ramanathan.
- #Investment in the Foreign securities shall be managed by Mr. Alok Ranjan.
- ^Additional Benchmark
- %Average annualized
- *Benchmark
- $Investment in debt portion shall be managed by Mr. Jalpan Shah.
- &Investment in equity portion shall also be managed by Mr. Praveen Ayathan.
- #Investment in the Foreign securities shall be managed by Mr. Alok Ranjan.

**Disclaimer**

- This product is suitable for investors who are seeking...
- Long-term capital appreciation
- Investment products primarily in equity and related securities
- This product is not suitable for investors who...
- Short-term capital gain
- Investment products primarily in interest and related securities

**Past performance may or may not be sustained in the future.**

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The data in this material is as on June 30, 2020.

**L&T India Value Fund**

An open ended equity scheme following a value investment strategy.

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