



# Press Release

L&T Mutual Fund,  
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## L&T Mutual Fund launches 90 days FMP

*NFO opens on November 30, 2011 and closes on December 01, 2011*

**Mumbai, Nov 22, 2011: L&T Mutual Fund** has announced launch of **L&T FMP - V (November90D B)**, a **Close Ended Income Scheme having a Tenor of 90 days**. The Scheme open for subscription on *Nov 30, 2011* and will close on *Dec 01, 2011*.

**Investment Objective:** The Investment objective of the Scheme would be to achieve growth of capital through investments made in a basket of debt/ fixed income securities maturing on or before the maturity of the Scheme.

The minimum application amount is Rs. 5000/- and in multiples of Rs.10/- thereafter, and the Scheme offers both growth and dividend payout option.

**The details of the Scheme are:**

Scheme Name	Opening Date	Closing Date	Maturity Date
<b>L&amp;T FMP - V (November90D B)</b>	30-11-2011	01-12-2011	29-02-2012

**Statutory Details:** L&T Mutual Fund has been established as a trust under the Indian Trust Act, 1882 by L&T Finance Limited, Sponsor/ Settlor (liability restricted to the seed corpus of Rs. 1 lakh) with L&T Mutual Fund Trustee Limited as the Trustee Company and L&T Investment Management Limited as the Investment Manager.

**Risk Factors:** All investments in mutual funds and securities are subject to market risks and the NAV of the Scheme/ Plan of the Fund may go up or down depending upon the factors and forces affecting the securities market. Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the Scheme/ Plan. The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme/ Plan beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund. L&T FMP - V (November90D B) does not in any manner indicate either the quality of the Scheme/ Plan or its future prospects and returns; and is only the name of the Scheme/ Plan. There can be no assurance that the objective of the Scheme/Plan/Mutual Fund will be achieved. Scheme specific risk factors: Investment in the Scheme/ Plan shall be subject to various risks including but not limited to risk associated with: Investment in Derivatives, and other risks such as Performance Risk, Credit Risk, Reinvestment Risk, Interest Rate Risk, Settlement Risk etc. Please read the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before investing.

**Load Structure:** Entry and Exit Load – Nil.

**Asset Allocation:** Debt Instruments\*: 0%-100%; Money Market Instruments: 0%-100% with low to medium risk profile

\*Exposure in derivatives, either exchange traded or OTC can be upto 50% of Net Assets as permitted by SEBI Regulations. The Scheme will not invest in securitized debt. The scheme does not intend to invest in unlisted debt instruments and ADRs / GDRs and other foreign securities. For further details, Investors are requested to refer Section on "Asset Allocation" in SID.

**Terms of Issue:** No redemption/ repurchase of units shall be allowed prior to the maturity of the Scheme/Plan. Investors willing to exit may do so, only in demat mode, where the Scheme/ Plans is listed.

**Disclaimer:** The units of **L&T FMP - V (November90D B)** are listed on National Stock Exchange of India Limited (NSE). It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause' of NSE.

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