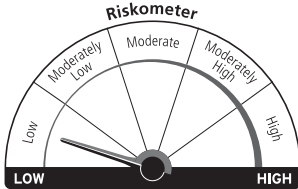
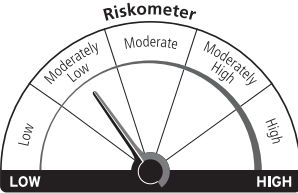
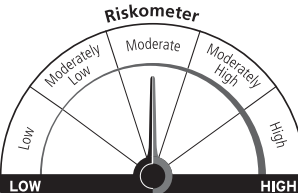


# Combined Key Information Memorandum & Application Forms

Continuous Offer of Units at applicable NAV



# L&T Mutual Fund

SCHEME NAMES	This product is suitable for investors who are seeking*	Riskometer
<p><b>L&amp;T Cash Fund</b> - An open-ended liquid scheme • Reasonable returns with lower volatility and higher liquidity over short term • Investment in debt and money market instruments.</p> <p><b>L&amp;T Liquid Fund</b> - An open-ended high liquidity income fund: • Generation of reasonable returns while maintaining safety and superior liquidity over short term • Investment predominantly in highly liquid money market instruments, government securities and corporate debt.</p>		 <p>Investors understand that their principal will be at low risk</p>
<p><b>L&amp;T Ultra Short Term Fund</b> - An open-ended pure income scheme: • Generation of reasonable and stable income and liquidity over short term • Investments predominantly in highly liquid money market instruments, government securities and corporate debt</p> <p><b>L&amp;T Low Duration Fund</b> - An open-ended debt scheme: • Generation of reasonable returns and liquidity over short term • Investments primarily in money market and short term debt instruments</p> <p><b>L&amp;T Short Term Opportunities Fund</b> - An open-ended debt scheme: • Generation of regular returns over short term • Investment in fixed income securities of shorter term maturity</p> <p><b>L&amp;T Arbitrage Opportunities Fund</b> - An open-ended equity scheme: • Generation of reasonable returns over short to medium term • Investment predominantly in arbitrage opportunities in the cash and derivatives segments of the equity markets; and debt and money market instruments</p>		 <p>Investors understand that their principal will be at moderately low risk</p>
<p><b>L&amp;T Floating Rate Fund</b> - An open-ended income scheme: • Generation of regular income over short to medium term • Investment substantially in floating rate debt/money market instruments, fixed rate debt/money market instruments swapped for floating rate returns, and fixed rated debt securities, government securities and money market instruments</p> <p><b>L&amp;T Short Term Income Fund</b> - An open-ended income scheme: • Generation of reasonable returns over short to medium term • Investment in fixed income securities and money market instruments</p> <p><b>L&amp;T Income Opportunities Fund</b> - An open-ended income scheme: • Generation of regular returns and capital appreciation over medium to long term • Investment in debt instruments(including securitized debt), government and money market securities</p> <p><b>L&amp;T Flexi Bond Fund</b> - An open-ended income scheme: • Generation of reasonable returns over medium to long term • Investment in fixed income securities</p> <p><b>L&amp;T Triple Ace Bond Fund</b> - An open-ended pure income scheme: • Generation of regular and stable income over medium to long term • Investment in debt market securities such as non convertible debentures, bonds issued by corporates, bank and government, commercial paper, certificate of deposits and other money market instruments</p> <p><b>L&amp;T Gilt Fund</b> - An open-ended dedicated gilt (government securities) scheme: • Generation of returns over medium to long term • Investment in Government Securities</p> <p><b>L&amp;T Monthly Income Plan</b> - An open-ended income scheme with no assured returns (Monthly Income is not assured &amp; is subject to the availability of distributable surplus): • Generation of monthly income over medium to long term • Investment in debt, equity and money market instruments</p> <p><b>L&amp;T Resurgent India Corporate Bond Fund</b> - An open-ended pure income scheme: • Generation of income over medium to long term • Investment primarily in debt and money market securities of fundamentally strong corporates/companies in growth sectors which are closely associated with the resurgence of domestic economy</p>		 <p>Investors understand that their principal will be at moderate risk</p>

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

For details on other schemes please turn overleaf.

<p><b>MUTUAL FUND</b>  <b>L&amp;T Mutual Fund</b>  <b>Head Office:</b> 6th Floor, Brindavan, Plot No. 177, CST Road Kalina, Santacruz East                      Mumbai 400 098</p> <p><b>TRUSTEE</b>  <b>L&amp;T Mutual Fund Trustee Limited</b>                      CIN: U65993MH1996PLC211198  <b>Registered Office:</b> L&amp;T House, Ballard Estate, P.O. Box 278, Mumbai 400 001</p>	<p><b>INVESTMENT MANAGER</b>  <b>L&amp;T Investment Management Limited</b>                      CIN:U65991MH1996PLC229572  <b>Registered Office:</b>                      L&amp;T House, Ballard Estate, P.O. Box 278, Mumbai 400 001</p> <p><b>Head Office:</b>                      6th Floor, Brindavan, Plot No. 177, CST Road Kalina, Santacruz East                      Mumbai 400 098</p>
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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, Due Diligence Certificate by the AMC, Key Personnel, Investors' Rights & Services, Risk Factors, Penalties & Pending Litigations, Associate Transactions etc. investors should, before investment, refer to the Statement of Additional Information available free of cost at any of the Investor Service Centre or distributors or from the website [www.lntmf.com](http://www.lntmf.com)

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

Investors are advised to consult their Legal, Tax, Finance and other Professional Advisors before making decision to invest in or redeem the units in regard to tax/legal issues relating to their investments in the Scheme(s)/Plan(s).

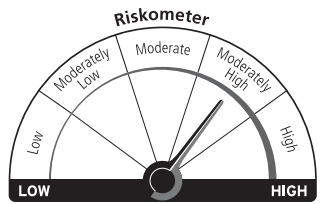
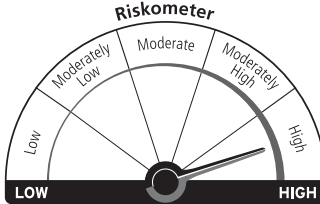
The date of this Key Information Memorandum is January 30, 2016.

# Combined Key Information Memorandum & Application Forms

Continuous Offer of Units at applicable NAV



# L&T Mutual Fund

SCHEME NAMES	This product is suitable for investors who are seeking*	Riskometer
<p><b>L&amp;T Equity Fund</b> - An open-ended equity growth scheme: • Long term capital growth • Investment predominantly in equity and equity-related securities</p> <p><b>L&amp;T Tax Advantage Fund</b> - An open-ended equity linked savings scheme: • Long term capital growth • Investment predominantly in equity and equity-related securities</p> <p><b>L&amp;T India Special Situations Fund</b> - An open-ended equity growth scheme: • Long term capital growth • Investment predominantly in equity and equity-related securities, with key theme focus being "Special Situations", i.e. "situations that are out of the ordinary"</p> <p><b>L&amp;T India Large Cap Fund</b> - An open-ended equity growth scheme: • Long term capital appreciation • Investment in equity and equity related securities, including equity derivatives in the Indian markets and foreign securities; with predominant investments in large cap stocks</p> <p><b>L&amp;T India Value Fund</b> - An open-ended equity growth scheme: • Long term capital appreciation • Investment predominantly in equity and equity-related securities in Indian markets and foreign securities, with higher focus on undervalued securities</p> <p><b>L&amp;T Business Cycles Fund</b> - An open-ended equity scheme: • Long term capital appreciation • Investment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy</p> <p><b>L&amp;T Tax Saver Fund#</b> - An open-ended equity linked tax savings scheme: • Long term capital appreciation • Investment predominantly in equity and equity-related instruments</p> <p><b>L&amp;T Dynamic Equity Fund</b> - An open-ended equity growth fund: • Long term capital appreciation and generation of reasonable returns. • Investment in equity and equity related instruments, derivatives and debt and money market instruments.</p> <p><b>L&amp;T India Prudence Fund</b> - An open-ended equity growth fund: • Long term capital appreciation and generation of reasonable returns • Investment in equity and equity-related securities and debt and money market instruments.</p> <p><b>L&amp;T Equity Savings Fund</b> - An open-ended equity scheme: • Generation of regular income by predominantly investing in arbitrage opportunities in the cash and derivatives segment and long-term capital appreciation through unhedged exposure to equity and equity related instruments. • Investment in equity and equity related instruments, derivatives and debt and money market instruments</p>		 <p>Investors understand that their principal will be at moderately high risk</p>
<p><b>L&amp;T Midcap Fund</b> - An open-ended equity scheme: • Long term capital appreciation • Investment primarily in midcap equity and equity-related securities</p> <p><b>L&amp;T Infrastructure Fund</b> - An open-ended equity scheme: • Long term capital appreciation • Investment predominantly in equity and equity-related instruments of companies in the infrastructure sector</p> <p><b>L&amp;T Global Real Assets Fund</b> - An open-ended fund of funds scheme: • Long term capital growth • Investment primarily in Fidelity Funds - Global Real Asset Securities Fund, an offshore Fund launched by Fidelity Funds (an open-ended investment company incorporated in Luxembourg) and similar to an Indian mutual fund scheme</p>		 <p>Investors understand that their principal will be at high risk</p>

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

# In order to comply with requirements of ELSS 2005 guidelines, further subscription/switch-in into L&T Tax Saver Fund is restricted with effect from November 23, 2012.

# Key Information Memorandum

Name of the Scheme	L&T Equity Fund (L&TEF)	L&T Tax Advantage Fund (L&TTAF)						
Product Labelling	For product labelling please refer to the cover page							
Investment Objective	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.						
Asset Allocation Pattern	<b>Types of Instruments</b>	<b>Indicative allocations (% of net assets)</b>	<b>Normal Allocations (% of net assets)</b>	<b>Risk Profile</b>				
		<b>Maximum</b>	<b>Minimum</b>					
	Equity and equity related securities*	100	80	95	High			
	Money market instruments	20	0	5	Low to Medium			
	* Includes investments in Offshore securities, ADRs and GDRs not exceeding 10% of the net assets of the Scheme subject to SEBI Guidelines.							
Investment Strategy	Please refer to page 27 for details							
Options	• Growth • Dividend (Re-investment and Payout)		• Growth • Dividend (Payout)					
Minimum Application Size (Lumpsum Investment per Application)	<b>Initial Investment</b>		<b>Additional Investment</b>					
	Rs. 5,000		Rs. 1,000					
Minimum Application Size (Systematic Investment per Application)	<b>Min. Instalment Amount</b>	<b>Min. No. of Instalments</b>	<b>Min. Aggregate Investment</b>	<b>Min. Instalment Amount</b>	<b>Min. No. of Instalments</b>	<b>Min. Aggregate Investment</b>		
	Rs. 500	(a) Monthly: 6 (b) Quarterly: 4	Rs. 3,000	Rs. 500	(a) Monthly: 6 (b) Quarterly: 4	Rs. 3,000		
	All the above three conditions to be jointly fulfilled							
Minimum Redemption Size	Rs. 1,000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.		Rs. 500 or 50 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.					
Benchmark Index	S&P BSE-200 Index							
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend proceeds within 30 days of the date of declaration of dividend. For L&TEF, under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme.							
Dividend Frequency and Record Dates	<b>Dividend Frequency</b>	<b>Record Date</b>	<b>Facilities available</b>	<b>Dividend Frequency</b>	<b>Record Date</b>	<b>Facilities available</b>		
	At Trustee's Discretion	Would be announced in advance	Re-investment and Payout	At Trustee's Discretion	Would be announced in advance	Payout		
Name of Fund Manager(s)	Mr S. N. Lahiri and Mr. Abhijeet Dakshikar (for investments in foreign securities)			Mr S. N. Lahiri				
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	<b>Compounded Annualised Returns</b>		<b>L&amp;T Equity Fund</b>	<b>S&amp;P BSE-200</b>	<b>Compounded Annualised Returns</b>		<b>L&amp;T Tax Advantage Fund</b>	<b>S&amp;P BSE-200</b>
	Returns for last 1 year		0.29%	-1.48%	Returns for last 1 year		2.90%	-1.48%
	Returns for last 3 years		16.70%	11.69%	Returns for last 3 years		16.75%	11.69%
	Returns for last 5 years		9.61%	5.91%	Returns for last 5 years		9.66%	5.91%
	Returns Since Inception (May 16, 2005)		18.37%	13.67%	Returns Since Inception (February 27, 2006)		14.34%	10.28%
	Returns for last 1 year (Direct Plan)		0.99%	-1.48%	Returns for last 1 year (Direct Plan)		3.53%	-1.48%
	Returns since inception from January 01, 2013 (Direct Plan)		17.22%	11.36%	Returns since inception from January 01, 2013 (Direct Plan)		17.20%	11.36%
<b>Absolute Returns</b>				<b>Absolute Returns</b>				
Expenses	<b>Exit Load:</b> For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00% of applicable NAV.			<b>Exit Load:</b> NIL				
Load Structure For Ongoing Offer	A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Loads/CDSC will be chargeable in case of switches made between different options of the Scheme. No Exit loads will be chargeable in case of, (i) Units allotted on account of dividend re-investment; and (ii) Units issued by way of bonus, if any. In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.							

Name of the Scheme	L&T India Special Situations Fund (L&TISSF)																												
Product Labelling	For product labelling please refer to the cover page																												
Investment Objective	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities including equity derivatives.																												
	<b>Information on Special Situations</b>																												
	The Scheme will primarily be a diversified equity fund which will seek to invest in undervalued companies for long term investment with key theme focus being "Special Situations"-these are situations that are out-of-the-ordinary and which therefore present interesting stock picking opportunities.																												
	The types of companies that may fall within the scope of Special Situations could include but are not limited to companies with recovery potential, companies whose growth potential may not be fully recognised by the market, companies with hidden/undervalued assets whose value may not be fully recognised by the market, companies with interesting product pipelines which could offer good earnings potential, companies undertaking corporate restructuring, companies which could be potential candidates for mergers and acquisitions related activities.																												
Asset Allocation Pattern	<b>Types of Instruments</b>	<b>Indicative allocations (% of net assets)</b>		<b>Normal Allocations (% of net assets)</b>	<b>Risk Profile</b>																								
		<b>Maximum</b>	<b>Minimum</b>																										
	Equity and equity related securities*	100	80	95	High																								
	Money market instruments	20	0	5	Low to Medium																								
	* Includes investments in Offshore securities, ADRs and GDRs not exceeding 10% of the net assets of the Scheme subject to SEBI Guidelines.																												
Investment Strategy	Please refer to page 27 for details																												
Options	• Growth • Dividend (Re-investment and Payout)																												
Minimum Application Size (Lumpsum Investment per Application)	<b>Initial Investment</b>		<b>Additional Investment</b>																										
	Rs. 5,000		Rs. 1,000																										
Minimum Application Size (Systematic Investment per Application)	<b>Min. Instalment Amount</b>	<b>Min. No. of Instalments</b>		<b>Min. Aggregate Investment</b>																									
	Rs. 500	(a) Monthly: 6 (b) Quarterly: 4		Rs. 3,000																									
	All the above three conditions to be jointly fulfilled																												
Minimum Redemption Size	Rs. 1,000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																												
Benchmark Index	S&P BSE-200 Index																												
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. Under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme.																												
Dividend Frequency and Record Dates	<b>Dividend Frequency</b>	<b>Record Date</b>		<b>Facilities available</b>																									
	At Trustee's Discretion	Would be announced in advance		Re-investment and Payout																									
Name of Fund Manager(s)	Mr S. N. Lahiri and Mr. Abhijeet Dakshikar (for investments in foreign securities)																												
Performance of Schemes (as at December 31, 2015)	<b>Compounded Annualised Returns</b>		<b>L&amp;T India Special Situations Fund</b>	<b>S&amp;P BSE-200</b>																									
NAV's of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit.	Returns for last 1 year		1.49%	-1.48%																									
Past Performance may or may not be sustained in future.	Returns for last 3 years		17.45%	11.69%																									
	Returns for last 5 years		11.91%	5.91%																									
	Returns Since Inception (May 22, 2006)		13.80%	10.58%																									
	Returns for last 1 year (Direct Plan)		2.23%	-1.48%																									
	Returns since inception from January 01, 2013 (Direct Plan)		18.01%	11.36%																									
	<p style="text-align: center;"><b>Absolute Returns</b></p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Fiscal Year</th> <th>L&amp;T India Special Situations Fund</th> <th>S&amp;P BSE-200</th> </tr> </thead> <tbody> <tr> <td>FY 10-11</td> <td>12.25</td> <td>8.15</td> </tr> <tr> <td>FY 11-12</td> <td>-3.07</td> <td>-9.28</td> </tr> <tr> <td>FY 12-13</td> <td>10.90</td> <td>6.03</td> </tr> <tr> <td>FY 13-14</td> <td>20.41</td> <td>17.19</td> </tr> <tr> <td>FY 14-15</td> <td>47.70</td> <td>31.93</td> </tr> <tr> <td>FY 13-14 Direct Plan</td> <td>21.18</td> <td>17.19</td> </tr> <tr> <td>FY 14-15 Direct Plan</td> <td>48.73</td> <td>31.93</td> </tr> </tbody> </table>					Fiscal Year	L&T India Special Situations Fund	S&P BSE-200	FY 10-11	12.25	8.15	FY 11-12	-3.07	-9.28	FY 12-13	10.90	6.03	FY 13-14	20.41	17.19	FY 14-15	47.70	31.93	FY 13-14 Direct Plan	21.18	17.19	FY 14-15 Direct Plan	48.73	31.93
Fiscal Year	L&T India Special Situations Fund	S&P BSE-200																											
FY 10-11	12.25	8.15																											
FY 11-12	-3.07	-9.28																											
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FY 13-14	20.41	17.19																											
FY 14-15	47.70	31.93																											
FY 13-14 Direct Plan	21.18	17.19																											
FY 14-15 Direct Plan	48.73	31.93																											
Expenses Load Structure For Ongoing Offer	<p><b>Exit Load:</b> For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00% of applicable NAV.</p> <p>A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Loads/CDSC will be chargeable in case of switches made between different options of the Scheme.</p> <p>No Exit Load will be chargeable in case of; (i) Units allotted on account of dividend re-investments; and (ii) Units issued by way of bonus, if any.</p> <p>In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.</p>																												

Name of the Scheme	L&T India Large Cap Fund (L&TILCF)				L&T India Value Fund (L&TIVF)				
Product Labelling	For product labelling please refer to the cover page								
Investment Objective	To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities, including equity derivatives, in the Indian markets. The Scheme will predominantly invest in large cap stocks. The Scheme could also additionally invest in Foreign Securities.				To generate long-term capital appreciation from diversified portfolio of predominantly equity and equity related securities, in the Indian markets with higher focus on undervalued securities. The Scheme could also additionally invest in Foreign Securities in international markets.				
Asset Allocation Pattern	Instruments	Indicative allocations (% of net assets)		Normal Allocations (% of net assets)	Risk Profile	Types of Instruments	Normal Allocation (% of net assets)		Risk Profile
		Maximum	Minimum				Maximum	Minimum	
	Equity and equity related securities* (including Indian and foreign equity securities as permitted by SEBI/RBI*)	100	80	95	Medium to High	Equity and equity related securities <sup>^</sup>			
						Indian equity securities	100	80	Medium to High
						Foreign Securities including overseas ETFs* (as permitted by SEBI/RBI)	10	0	Medium to High
	Money market instruments	20	0	5	Low to Medium	Debt Securities**, Money market instruments, Cash and domestic ETFs*	20	0	Low to Medium
	<sup>^</sup> Includes investments in equity derivatives. <sup>*</sup> The Scheme may invest in Foreign Securities upto 10% of its net assets subject to Eligible Investment amount.				<sup>^</sup> Includes investments in equity derivatives. <sup>*</sup> Investments in ETFs will be within the limits specified under the Regulations from time to time. <sup>**</sup> including securitised debt.				
Investment Strategy	Please refer to page 27 for details								
Options	• Growth • Dividend (Re-investment and Payout)								
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment Rs. 5,000		Additional Investment Rs. 1,000		Initial Investment Rs. 5,000		Additional Investment Rs. 1,000		
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount Rs. 500		Min. No. of Instalments (a) Monthly: 6 (b) Quarterly: 4		Min. Aggregate Investment Rs. 3,000				
	All the above three conditions to be jointly fulfilled								
Minimum Redemption Size	Rs. 1000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.								
Benchmark Index	S&P BSE-100 Index				S&P BSE-200 Index				
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. Under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme.								
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available	Dividend Frequency	Record Date	Facilities available			
	At Trustee's Discretion	Would be announced in advance	Re-investment and Payout	At Trustee's Discretion	Would be announced in advance	Re-investment and Payout			
Name of Fund Manager(s)	Mr Venugopal Manghat and Mr. Abhijeet Dakshikar (for investments in foreign securities)				Mr Venugopal Manghat and Mr. Abhijeet Dakshikar (for investments in foreign securities)				
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns		L&T India Large Cap Fund	S&P BSE-100	Compounded Annualised Returns		L&T India Value Fund	S&P BSE-200	
	Returns for last 1 year		-0.23%	-3.25%	Returns for last 1 year		12.88%	-1.48%	
	Returns for last 3 years		15.72%	10.66%	Returns for last 3 years		27.96%	11.69%	
	Returns for last 5 years		8.58%	5.51%	Returns for last 5 years		16.38%	5.91%	
	Returns Since Inception (October 23, 2007)		8.80%	4.71%	Returns Since Inception (January 08, 2010)		16.99%	7.32%	
	Returns for last 1 year (Direct Plan)		0.47%	-3.25%	Returns for last 1 year (Direct Plan)		13.80%	-1.48%	
	Returns since inception from January 01, 2013 (Direct Plan)		16.22%	10.34%	Returns since inception from January 01, 2013 (Direct Plan)		28.62%	11.36%	
	Absolute Returns				Absolute Returns				
Expenses	<b>Exit Load:</b> For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis: 1.00% of applicable NAV.								
Load Structure	For redemption after 1 years from the date of allotment or Purchase applying First in First out basis: Nil.								
For Ongoing Offer	A switch-out or a withdrawal under SWP or a transfer under STP may also attract an Exit Load like any Redemption. No Exit Loads/CDSC will be chargeable in case of switches made between different options of the Scheme. No Exit Load will be chargeable in case of; (i) Units allotted on account of dividend re-investments; and (ii) Units issued by way of bonus, if any. In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.								



Name of the Scheme		L&T India Prudence Fund (L&TIPF)																											
Product Labelling	For product labelling please refer to the cover page																												
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.																												
Asset Allocation Pattern	Under normal circumstances, it is anticipated that the asset allocation for each Plan shall be as follows:																												
	Types of Instruments	Indicative Allocation (% of net assets)		Normal Allocation (% of net assets)	Risk Profile																								
		Maximum	Minimum																										
	Equity and Equity related securities	75	65	70	Medium to High																								
Debt and Money Market Instruments including units of debt/fixed income schemes launched by mutual funds registered with SEBI *	35	25	30	Low to Medium																									
	*includes investments in securitized debt up to 35% of net assets The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of net assets of the Scheme. The Scheme may, invest in derivatives upto 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes.																												
Investment Strategy	Please refer to page 27 for details																												
Options	• Growth • Dividend Option (Reinvestment and Payout) • Annual Dividend Option (Reinvestment and Payout)																												
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																										
	Rs. 5,000 per application		Rs. 1,000 per application																										
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																									
	Rs. 500	(a) Monthly: 6 (b) Quarterly: 4		Rs. 3,000																									
	All the above three conditions to be jointly fulfilled																												
Minimum Redemption Size	Rs. 1000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																												
Benchmark Index	70% - S&P BSE-200 Index and 30% - CRISIL Short Term Bond Fund Index																												
Dividend Policy	The Trustee may decide to distribute, by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the Dividend Option of a Fund if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend Option of a Fund on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. In case of Unit Holders opting for dividend re-investment facility, the dividend will be reinvested at the ex-dividend NAV. No Exit Load will be charged on account of redemption of Units allotted by way of dividend re-investments. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. Further, the dividend proceeds may be paid by way of direct credit/NEFT/RTGS /any other manner through which the investor's bank account specified in the Registrar's records is credited with the dividend proceeds. Under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the scheme.																												
Dividend Frequency and Record Dates	Dividend Frequency	Record Date		Facilities available																									
	At Trustee's Discretion Annual: at Trustee's Discretion	Would be announced in advance		Re-investment and Payout																									
Name of Fund Manager(s)	Mr. S. N. Lahiri (investments in equity and equity related instruments), Mr. Vikram Chopra (investments in debt and money market instruments) and Mr. Abhijeet Dakshikar (for investments in foreign securities)																												
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns		L&T India Prudence Fund		Benchmark <sup>^</sup>																								
	Returns for last 1 year		9.93%		1.73%																								
	Returns for last 3 years		20.11%		11.16%																								
	Returns for last 5 years		-		-																								
	Returns Since Inception (February 07, 2011)		15.05%		8.97%																								
	Returns for last 1 year (Direct Plan)		11.06%		1.73%																								
	Returns since inception from January 01, 2013 (Direct Plan)		21.03%		10.93%																								
<p style="text-align: center;"><b>Absolute Returns</b></p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Year</th> <th>L&amp;T India Prudence Fund</th> <th>Benchmark<sup>^</sup></th> </tr> </thead> <tbody> <tr> <td>FY 10-11*</td> <td>2.60</td> <td>5.25</td> </tr> <tr> <td>FY 11-12</td> <td>-2.52</td> <td>-4.34</td> </tr> <tr> <td>FY 12-13</td> <td>8.48</td> <td>6.38</td> </tr> <tr> <td>FY 13-14</td> <td>21.86</td> <td>14.59</td> </tr> <tr> <td>FY 14-15</td> <td>45.83</td> <td>25.67</td> </tr> <tr> <td>FY 13-14 Direct Plan</td> <td>23.01</td> <td>14.59</td> </tr> <tr> <td>FY 14-15 Direct Plan</td> <td>47.22</td> <td>25.67</td> </tr> </tbody> </table> <p style="text-align: center;">*from inception (February 07, 2011) to March 31, 2011 <sup>^</sup>70% - S&amp;P BSE-200 Index and 30% - CRISIL Short Term Bond Fund Index</p>						Year	L&T India Prudence Fund	Benchmark <sup>^</sup>	FY 10-11*	2.60	5.25	FY 11-12	-2.52	-4.34	FY 12-13	8.48	6.38	FY 13-14	21.86	14.59	FY 14-15	45.83	25.67	FY 13-14 Direct Plan	23.01	14.59	FY 14-15 Direct Plan	47.22	25.67
Year	L&T India Prudence Fund	Benchmark <sup>^</sup>																											
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Expenses	<b>Exit Load:</b> For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis: 1.00% of applicable NAV.																												
Load Structure	A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption.																												
For Ongoing Offer	No Exit Load/CDSC will be chargeable in case of switches made between different options of the Scheme. No Exit Load will be chargeable in case of (i) Units allotted on account of dividend re-investments; and (ii) Units issued by way of bonus, if any.																												

<b>Name of the Scheme</b>	<b>L&amp;T Dynamic Equity Fund (L&amp;TDEF)</b>
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<b>Product Labelling</b>	For product labelling please refer to the cover page
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<b>Investment Objective</b>	To seek to generate long term capital appreciation from a diversified portfolio of equity and equity related securities and to generate reasonable returns by investing in a portfolio of debt and money market instruments and arbitrage opportunities in the cash and derivatives segments of the equity markets.
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<b>Asset Allocation Pattern</b>	Under normal circumstances, it is anticipated that the asset allocation for the Scheme shall be as follows:
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Types of Instruments	Indicative allocations (% of net assets)		Risk Profile
	Maximum	Minimum	
A. Equity and Equity related instruments	80	65	
A1. Net long equity	80	20	High
A2. Equity and equity derivatives (arbitrage opportunities)	60	0	High
B. Debt, Money Market Instruments and Government Securities (including CBLO/ reverse repos and securitized debt)	35	20	Low

Further, the net long equity allocation within the above specified range would be decided based on the weighted average P/E ratio of Nifty 50 Index as per the asset allocation model shown below.

Nifty 50 Index weighted average P/E range	Unhedged equity allocation	Hedged equity allocation
Upto 14	70% to 80%	0 to 10%
14-16	60% to 70%	0 to 20%
16-18	50% to 60%	5% to 30%
18-20	40% to 50%	15% to 40%
20-22	30% to 40%	25% to 50%
Above 22	20% to 30%	35% to 60%

The net long equity allocation will be determined based on the month-end weighted average PE ratio of the Nifty 50 Index and the portfolio will be rebalanced within the first five business days of the following month. The Fund Manager(s) would also have the flexibility to rebalance the portfolio at more frequent intervals based on prevailing market situation. The data on PE Ratio of the Nifty 50 Index will be sourced from the stock exchange or any other agencies that the AMC may find appropriate.

The Investment Committee, with notification to the Trustees, reserves the right to change the PE ratio range, or use any other criteria for determining the net long equity allocation if the Nifty 50 Index is either suspended or becomes irrelevant.

The Scheme may invest upto 35% of its net assets in securitized debt.  
The Scheme will not invest in foreign securities and credit default swaps.

The Scheme shall have derivatives exposure as per the SEBI/RBI Guidelines issued from time to time. Further, the Scheme may undertake interest rate derivatives transactions for the purpose of hedging and portfolio rebalancing (within the permissible limits specified by RBI/SEBI from time to time).

The gross investments in securities under the Scheme which includes Debt, Money Market Instruments, Government Securities and Equity and Equity Related Instruments including Securitized debt and, Derivatives shall not exceed 100% of net assets of the Scheme.

However, following will not be considered while calculating the gross exposure: a) Security-wise hedged position and b) Exposure in cash or cash equivalents with residual maturity of less than 91 days. The exposure to derivatives will be calculated on notional value of the derivative contracts.

<b>Investment Strategy</b>	Please refer to page 28 for details
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<b>Options</b>	• Growth • Dividend (Re-investment and Payout)
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Minimum Application Size (Lumpsum Investment per Application)	Initial Investment	Additional Investment
		Rs. 5,000 per application

Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment
		Rs. 500	(a) Monthly: 6 (b) Quarterly: 4
All the above three conditions to be jointly fulfilled			

<b>Minimum Redemption Size</b>	Rs. 1000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.
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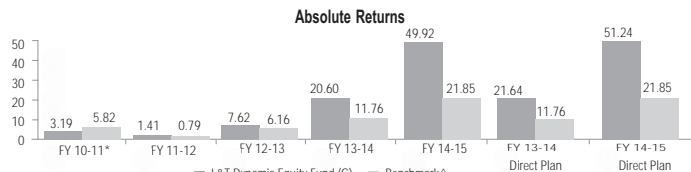
<b>Benchmark Index</b>	50% - S&P BSE-200 Index and 50% CRISIL Short Term Bond Fund Index
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<b>Dividend Policy</b>	The Trustee may decide to distribute, by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the Dividend Option of a Fund if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend Option of a Fund on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. In case of Unit Holders opting for dividend re-investment facility, the dividend will be reinvested at the ex-dividend NAV. No Exit Load will be charged on account of redemption of Units allotted by way of dividend re-investments. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. Further, the dividend proceeds may be paid by way of direct credit/NEFT/RTGS /any other manner through which the investor's bank account specified in the Registrar's records is credited with the dividend proceeds. Under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the scheme.
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Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available
		At Trustee's Discretion	Would be announced in advance

<b>Name of Fund Manager(s)</b>	Mr. S.N. Lahiri and Mr. Praveen Ayathan (investments in equity and equity related instruments) and Mr. Vikram Chopra (investments in debt and debt related instruments)
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Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns	L&T Dynamic Equity Fund *	Benchmark <sup>^</sup>
	Returns for last 1 year		3.83%
Returns for last 3 years		18.56%	8.12%
Returns for last 5 years		-	-
Returns Since Inception (February 07, 2011)		15.12%	8.54%
Returns for last 1 year (Direct Plan)		4.80%	-1.26%
Returns since inception from January 01, 2013 (Direct Plan)		19.38%	7.89%



\*from inception (February 07, 2011) to March 31, 2011

<sup>^</sup> 70% - S&P BSE-200 Index, 20% - Gold Prices and 10%-CRISIL Short Term Bond Fund Index

\*There has been a change to the fundamental attributes of L&T India Equity & Gold Fund w.e.f. January 30, 2016 and the fund is renamed as L&T Dynamic Equity Fund with benchmark as 50% - S&P BSE-200 Index and 50% CRISIL Short Term Bond Fund Index. The performance shown above is of L&T India Equity & Gold Fund with benchmark 70% - S&P BSE-200 Index, 20% - Gold Prices and 10%-CRISIL Short Term Bond Fund Index.

<b>Expenses</b>	<b>Exit Load:</b> For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis: 1.00% of applicable NAV.
<b>Load Structure</b>	A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption.
<b>For Ongoing Offer</b>	No Exit Load/CDSC will be chargeable in case of switches made between different options of the Scheme. No Exit Load will be chargeable in case of (i) Units allotted on account of dividend re-investments; and (ii) Units issued by way of bonus, if any.

Name of the Scheme	L&T Midcap Fund (L&TMCF)	L&T Tax Saver Fund (L&TTSF)*																																							
Product Labelling	For product labelling please refer to the cover page																																								
Investment Objective	To generate capital appreciation by investing primarily in midcap stocks. The scheme will invest in companies whose market capitalization falls between the highest and the lowest constituent of the Nifty Midcap 100 Index.	To provide long term capital appreciation by investing predominantly in equity and equity related instruments and also enabling investor to get income tax rebate as per the prevailing Tax Laws and subject to applicable conditions																																							
Lock-in Period	Not Applicable	The scheme is open for continuous redemption subject to the completion of a lock-in period of 3 years from the date of allotment as prescribed in the ELSS guidelines. Currently, the tax benefits are restricted to an investment amount of Rs. 1,00,000. However, any amount in excess of Rs. 1,00,000 would also be subject to the lock-in period of 3 years. However, in the event of the death of the assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment anytime after the completion of 1 year from the date of allotment of units.																																							
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Maximum Allocation of the Corpus</th> <th>Minimum Allocation of the Corpus</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments</td> <td>100%</td> <td>80%</td> <td>Medium to High</td> </tr> <tr> <td>Debt Securities, Securitized Debt &amp; Money Market instruments (including cash/call money)</td> <td>20%</td> <td>0%</td> <td>Low to medium</td> </tr> </tbody> </table>	Types of Instruments	Maximum Allocation of the Corpus	Minimum Allocation of the Corpus	Risk Profile	Equity and Equity related instruments	100%	80%	Medium to High	Debt Securities, Securitized Debt & Money Market instruments (including cash/call money)	20%	0%	Low to medium	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Maximum Allocation of the Corpus</th> <th>Minimum Allocation of the Corpus</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments</td> <td>100%</td> <td>80%</td> <td>Medium to High</td> </tr> <tr> <td>Debt* and Money Market instruments</td> <td>20%</td> <td>0%</td> <td>Low to medium</td> </tr> </tbody> </table> <p>*Investment in Securitized debt, if undertaken, will not exceed 20% of corpus of the scheme.</p>	Types of Instruments	Maximum Allocation of the Corpus	Minimum Allocation of the Corpus	Risk Profile	Equity and Equity related instruments	100%	80%	Medium to High	Debt* and Money Market instruments	20%	0%	Low to medium															
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Options	• Growth • Dividend (Re-investment and Payout)	• Growth • Dividend (Payout)																																							
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Minimum Redemption Size	Rs. 1,000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.	Rs. 500 per application or 50 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																																							
Benchmark Index	Nifty Midcap 100 Index	Nifty 50 Index																																							
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. For L&TMF, under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme. Any dividend declared under L&TMF will be compulsorily paid out.																																								
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Name of Fund Manager(s)	Mr S. N. Lahiri	Mr. Rajesh Pherwani																																							
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Name of the Scheme		L&T Infrastructure Fund (L&TIF)																																
Product Labelling	For product labelling please refer to the cover page																																	
Investment Objective	To generate capital appreciation by investing predominantly in equity and equity related instruments of companies in the infrastructure sector.																																	
Asset Allocation Pattern	<b>Types of Instruments</b>	<b>Maximum Allocation to the Corpus (%)</b>	<b>Minimum Allocation to the Corpus (%)</b>	<b>Risk Profile</b>																														
	Equity and equity related instruments (including equity derivative instruments)	100	65	Medium to High																														
	Debt and Money Market Instruments*	35	0	Low to medium																														
	* Investment in Securitized debt, if undertaken, would not exceed 35% of the net assets of the scheme.																																	
Investment Strategy	Please refer to page 29 for details																																	
Options	• Growth • Dividend (Re-investment and Payout)																																	
Minimum Application Size (Lumpsum Investment per Application)	<b>Initial Investment</b>		<b>Additional Investment</b>																															
	Rs. 5,000 and in multiples of Re. 1 thereafter		Rs. 1,000 and thereafter in multiples of Re. 1																															
Minimum Application Size (Systematic Investment per Application)	<b>Min. Instalment Amount</b>	<b>Min. No. of Instalments</b>		<b>Min. Aggregate Investment</b>																														
	Rs. 500	(a) Monthly: 6 (b) Quarterly: 4		Rs. 3,000																														
	All the above three conditions to be jointly fulfilled																																	
Minimum Redemption Size	Rs. 1,000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																																	
Benchmark Index	Nifty 50																																	
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. Under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme.																																	
Dividend Frequency and Record Dates	<b>Dividend Frequency</b>	<b>Record Date</b>	<b>Facilities available</b>																															
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Name of Fund Manager(s)	Mr. S. N. Lahiri																																	
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Expenses	<b>Exit Load:</b> For redemption within 1 year from the date of allotment or Purchase applying First in First out basis - 1% of applicable NAV																																	
Load Structure	After 1 year from the date of allotment or Purchase applying First in First out basis - NIL																																	
For Ongoing Offer	Bonus units and units issued on reinvestment of dividends shall not be subject to Exit Load.																																	

Name of the Scheme		L&T Arbitrage Opportunities Fund ( L&TAOF)								
Product Labelling	For product labelling please refer to the cover page									
Investment Objective	To seek to generate reasonable returns by predominantly investing in arbitrage opportunities in the cash and derivatives segments of the equity markets and by investing balance in debt and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.									
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of net assets)		Risk Profile						
		Maximum	Minimum							
	Equity and equity related securities and equity derivatives <sup>A</sup>	90	65	Medium to High						
	Debt and money market instruments including units of liquid schemes launched by mutual fund	35	10	Low						
	<sup>A</sup> The Scheme may invest in Foreign Securities upto 10% of its net assets subject to the Eligible Investment Amount. Investment in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time. The Scheme may invest up to 90% of its net assets in equity derivatives The Scheme does not propose to engage in short selling and scrip lending, repo in corporate debt securities, credit default swaps or make investments in equity linked debentures. The Scheme does not propose to invest in securitised debt. Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of Unit Holders. Further, in the event of adequate arbitrage opportunities not being available in the equity and derivative markets, 100% of the portfolio may be invested in short term debt and money market instruments (including units of liquid schemes of mutual funds). The portfolio in all cases will be rebalanced in accordance with the normal asset allocation table stated above within 30 days. In cases where the rebalancing is not carried out within 30 days, the reasons for not carrying out the rebalancing within the aforesaid period will be placed before the Trustees and Investment Committee for its consideration.									
Investment Strategy	Please refer to page 29 for details									
Options	<ul style="list-style-type: none"> <li>• Growth</li> <li>• Dividend               <ol style="list-style-type: none"> <li>1. Monthly Dividend (Payout and Re-investment)</li> <li>2. Quarterly Dividend (Payout and Re-investment)</li> </ol> </li> </ul>									
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment							
	Rs.5,000 and in multiples of Re. 1 thereafter		Rs.1,000 and in multiples of Re. 1 thereafter							
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment						
	Rs. 500	(a) Monthly: 6 (b) Quarterly: 4		Rs. 3,000						
	All the above three conditions to be jointly fulfilled									
Minimum Redemption Size	Rs. 1,000 or 100 Units or account balance, whichever is lower. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.									
Benchmark Index	CRISIL Liquid Fund Index									
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The frequency of declaration of dividend will be as follows: Monthly (The record date for declaration of dividend shall be the Friday immediately succeeding the expiry date of futures and options contracts.) Quarterly (The record date for declaration of dividend shall be fixed by the Trustees and announced in advance). In case of quarterly option, within one day of the decision by the Trustees regarding dividend distribution, rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. For the monthly dividend declaration frequency, if any of the record date as mentioned above falls on a non - Business Day, the record date shall be the immediately next Business Day. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. If the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme. In case of dividend payout facility, the AMC shall despatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. No Exit load will be charged on account of redemption of Units allotted by way of dividend re-investments. Further the dividend proceeds may be paid by way of direct credit/NEFT/RTGS/any other manner through which the investor's bank account specified in the Registrar's records is credited with the dividend proceeds.									
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available							
	Monthly	25th of the month	Re-investment and Payout							
	Quarterly	Would be announced in advance	Re-investment and Payout							
Name of Fund Manager(s)	Mr. Venugopal Manghat, Mr. Praveen Ayathan and Mr. Abhijeet Dakshikar (for investments in Foreign Securities)									
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns		L&T Arbitrage Opportunities Fund	CRISIL Liquid Fund Index						
	Returns for last 1 year		7.69%	8.23%						
	Returns for last 3 years		-	-						
	Returns for last 5 years		-	-						
	Returns Since Inception (June 30, 2014)		7.76%	8.44%						
	Returns for last 1 year (Direct Plan)		8.36%	8.23%						
Returns since inception from June 30, 2014 (Direct Plan)		8.42%	8.44%							
	<table border="1"> <caption>Bar Chart Data: Returns for FY 14-15* (Direct Plan)</caption> <thead> <tr> <th>Fund/Index</th> <th>Return (%)</th> </tr> </thead> <tbody> <tr> <td>L&amp;T Arbitrage Opportunities Fund</td> <td>8.24</td> </tr> <tr> <td>CRISIL Liquid Fund Index</td> <td>8.01</td> </tr> </tbody> </table>				Fund/Index	Return (%)	L&T Arbitrage Opportunities Fund	8.24	CRISIL Liquid Fund Index	8.01
Fund/Index	Return (%)									
L&T Arbitrage Opportunities Fund	8.24									
CRISIL Liquid Fund Index	8.01									
Expenses	Exit Load: For redemption within 3 months from the date of allotment or Purchase applying First in First Out basis: 0.5% of applicable NAV.									
Load Structure	No Exit load will be chargeable in case of; (i) Units allotted on account of dividend re-investments; and (ii) Units issued by way of bonus, if any.									
For Ongoing Offer	No Exit Load/CDSC will be chargeable in case of switches made between different plans/options of the Scheme. In case of units switched out/systematically transferred to another option/Plan within the same Plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the respective Plan/Scheme will be considered as the purchase/allotment date. A switch-out or a withdrawal under SWP or a transfer under STP (except a switch-out or a transfer under STP into any of the Equity Schemes or fund of funds schemes) may also attract an Exit Load/CDSC like any Redemption.									

Name of the Scheme	L&T Business Cycles Fund (L&TBCF)								
Product Labelling	For product labelling please refer to the cover page								
Investment Objective	<p>To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities, including equity derivatives, in the Indian market with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.</p> <p>The Scheme could also additionally invest in Foreign Securities.</p> <p>There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.</p>								
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of net assets)		Risk Profile					
		Maximum	Minimum						
	Equity and equity related securities*(including Indian and foreign equity securities as permitted by SEBI/RBI <sup>^</sup> )	100	65	High					
	Debt and money market instruments	35	0	Low to Medium					
<p>Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of Unit Holders. In the event of deviations, rebalancing will be carried out within 30 Days.</p> <p>* Includes investments in equity derivatives up to 25% of the net assets of the Scheme.</p> <p>The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of a Scheme.</p> <p><sup>^</sup> The Scheme may invest in Foreign Securities upto 10% of its net assets subject to the Eligible Investment Amount. Investment in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time.</p> <p>The Scheme does not propose to invest in securitised debt.</p> <p>The Scheme does not propose to engage in short selling, securities lending and repo in corporate bonds.</p> <p>The Scheme may invest in equity derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. For details and limits applicable to investment in derivatives please refer paragraph "Investments in Derivatives".</p>									
Investment Strategy	Please refer to page 29 for details								
Options	<ul style="list-style-type: none"> <li>Growth</li> <li>Dividend (Payout and Reinvestment)</li> </ul>								
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment						
	Rs.5,000 and in multiples of Re. 1 thereafter		Rs.1,000 and in multiples of Re. 1 thereafter						
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment						
	Rs. 500	(a) Monthly: 6 (b) Quarterly: 4	Rs. 3,000						
	All the above three conditions to be jointly fulfilled								
Minimum Redemption Size	Rs. 1,000 or 100 Units or account balance, whichever is lower. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.								
Benchmark Index	S&P BSE-200 Index								
Dividend Policy	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the</p> <p>Dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding the dividend distribution rate and the record date, AMC shall issue notice to the public, communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The Unit Holders have the option of receiving the dividend or reinvesting the same.</p> <p>The dividend will be reinvested at the ex-dividend NAV.</p> <p>If the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme. In case of dividend payout facility, the AMC shall despatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.</p> <p>No Exit load will be charged on account of redemption of Units allotted by way of dividend re-investments. Further the dividend proceeds may be paid by way of direct credit/NEFT/RTGS/any other manner through which the investor's bank account specified in the Registrar's records is credited with the dividend proceeds.</p>								
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available						
	At Trustee's Discretion	Would be announced in advance	Re-investment and Payout						
Name of Fund Manager(s)	Mr. Venugopal Manghat and Mr. Abhijeet Dakshikar (for investments in Foreign Securities)								
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns		S&P BSE-200						
	L&T Business Cycles Fund								
	Returns for last 1 year	3.49%	-1.48%						
	Returns for last 3 years	-	-						
	Returns for last 5 years	-	-						
	Returns Since Inception (August 20, 2014)	13.79%	3.76%						
	Returns for last 1 year (Direct Plan)	4.19%	-1.48%						
Returns since inception from August 20, 2014 (Direct Plan)	14.57%	3.76%							
<table border="1"> <caption>Performance Comparison (FY 14-15*)</caption> <thead> <tr> <th>Instrument</th> <th>Return (%)</th> </tr> </thead> <tbody> <tr> <td>L&amp;T Business Cycles Fund (Direct Plan)</td> <td>23.30</td> </tr> <tr> <td>S&amp;P BSE-200</td> <td>10.00</td> </tr> </tbody> </table>				Instrument	Return (%)	L&T Business Cycles Fund (Direct Plan)	23.30	S&P BSE-200	10.00
Instrument	Return (%)								
L&T Business Cycles Fund (Direct Plan)	23.30								
S&P BSE-200	10.00								
Expenses	Exit Load: For redemption within 18 months from the date of allotment or Purchase applying First in First Out basis: 1.00% of applicable NAV.								
Load Structure	No Exit load will be chargeable in case of; (i) Units allotted on account of dividend re-investments; and (ii) Units issued by way of bonus, if any.								
For Ongoing Offer	No Exit Load/CDSC will be chargeable in case of switches made between different plans/options of the Scheme.								
	In case of units switched out/systematically transferred to another option/Plan within the same Plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the respective Plan/Scheme will be considered as the purchase/allotment date.								
	A switch-out or a withdrawal under SWP or a transfer under STP (except a switch-out or a transfer under STP into any of the Equity Schemes or fund of funds schemes) may also attract an Exit Load/CDSC like any Redemption.								

Name of the Scheme	L&T Equity Savings Fund (L&TESF)
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Product Labelling	For product labelling please refer to the cover page
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Investment Objective	To generate regular income by predominantly investing in arbitrage opportunities in the cash and derivatives segments of the equity markets and debt and money market instruments and to generate long-term capital appreciation through unhedged exposure to equity and equity related instruments.
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Asset Allocation Pattern	<b>Types of Instruments</b>	<b>Indicative allocations (% of net assets)</b>		<b>Risk Profile</b>
		Maximum	Minimum	
	A. Equity and equity related instruments	90	65	High
	A1. Equity and equity derivatives (arbitrage opportunities)	70	35	Medium to High
	A2. Net long equity*	30	20	High
B. Debt, Money Market Instruments and Government Securities (including CBLO/ reverse repos, Credit default swaps, equity linked debentures, margin money and securitized debt)	35	10	Low	

\* The unhedged equity exposure shall be limited to 30% of the portfolio value. Unhedged equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure. The Scheme may invest upto 25% of its net assets in Securitized debt. The Scheme will not invest in foreign securities. The Scheme may invest upto 70% of its net assets in equity derivatives. The Scheme does not propose to engage in short selling, securities lending and repo in corporate bonds. The Scheme shall have derivatives exposure as per the SEBI/RBI Guidelines issued from time to time. Further, the Scheme may undertake interest rate derivatives transactions for the purpose of hedging and portfolio rebalancing (within the permissible limits specified by RBI/SEBI from time to time). Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time. The cumulative gross investments in securities under the Scheme which includes Debt, Money Market Instruments, Government Securities and Equity and Equity Related Instruments including Securitized debt and Derivatives shall not exceed 100% of net assets of the Scheme. However, following will not be considered while calculating the gross exposure: a) Security-wise hedged position and b) Exposure in Cash or cash equivalents with residual maturity of less than 91 days. The exposure to derivatives will be calculated on notional value of the derivative contracts. The aforesaid asset allocation pattern is not absolute and can vary depending upon the AMC's perception of the debt, equity and money markets as well as the general view on interest rates. The asset allocation pattern indicated above may thus be altered only on defensive considerations (including in the event of adequate arbitrage opportunities not being available in the equity and derivative markets) and the intention being at all times to protect the interests of Unit Holders for a short period not exceeding 1 month.

Asset Allocation Pattern	<b>Types of Instruments</b>	<b>Indicative allocations (% of net assets)</b>		<b>Risk Profile</b>
		Maximum	Minimum	
	A. Equity and equity related instruments	90	20	High
	A1. Equity and equity derivatives (arbitrage opportunities)	70	0	Medium to High
	A2. Net long equity	30	20	High
B. Debt, Money Market Instruments and Government Securities (including CBLO/ reverse repos, Credit default swaps, equity linked debentures, margin money and securitized debt)	80	10	Low	

In cases where there rebalancing is not carried out within 1 month, the reasons for not carrying out the rebalancing within the aforesaid period will be placed before the Investment Committee for its consideration.

Investment Strategy	Please refer to page 30 for details
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Options	<ul style="list-style-type: none"> <li>• Growth • Dividend</li> <li>1. Monthly Dividend (Reinvestment and Payout)</li> <li>2. Quarterly Dividend (Reinvestment and Payout)</li> </ul>
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Minimum Application Size (Lumpsum Investment per Application)	<b>Initial Investment</b>	<b>Additional Investment</b>
	Rs.5,000 and in multiples of Re. 1 thereafter	Rs. 1,000 and in multiples of Re. 1 thereafter

Minimum Application Size (Systematic Investment per Application)	<b>Min. Instalment Amount</b>	<b>Min. No. of Instalments</b>	<b>Min. Aggregate Investment</b>
	Rs. 500	(a) Monthly: 6 (b) Quarterly: 4	Rs. 3,000
All the above three conditions to be jointly fulfilled			

Minimum Redemption Size	Rs. 1000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.
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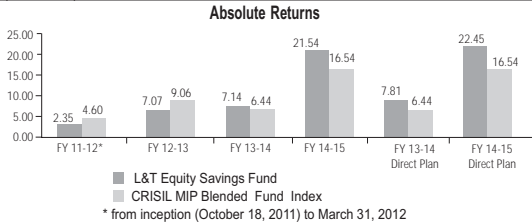
Benchmark Index	CRISIL MIP Blended Fund Index
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Dividend Policy	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme.</p> <p>The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. No Exit Load will be charged on account of Units allotted by way of dividend re-investments. For L&amp;TMIP, in line with requirements under SEBI circular number CIR/MD/DF/21/2012 dated September 13, 2012 any dividend declared under the Institution Plan will be compulsorily paid out.</p>
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Dividend Frequency and Record Dates	<b>Dividend Frequency</b>	<b>Record Date</b>	<b>Facilities available</b>
	Monthly	25th of the month	Re-investment and Payout
	Quarterly	Would be announced in advance	

Name of Fund Manager(s)	Mr. Venugopal Manghat and Mr. Praveen Ayathan (equity and equity related instruments); Mr. Vikram Chopra (debt and debt related instruments)
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Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	<b>Compounded Annualised Returns</b>	<b>L&amp;T Equity Savings Fund<sup>A</sup></b>	<b>CRISIL MIP Blended Fund Index</b>
	Returns for last 1 year	5.10%	6.79%
	Returns for last 3 years	9.65%	9.21%
	Returns for last 5 years	-	-
	Returns Since Inception (October 18, 2011)	9.32%	9.59%
	Returns for last 1 year (Direct Plan)	6.04%	6.79%
	Returns since inception from January 01, 2013 (Direct Plan)	10.32%	9.12%



Expenses	<b>Exit Load:</b> For redemption on or before 1 year from the date of allotment or Purchase applying First in First Out basis – 1.00% of the applicable NAV.
Load Structure	For redemption after 1 year from the date of allotment or Purchase applying First in First out basis – NIL.
For Ongoing Offer	Bonus units and units issued on reinvestment of dividends shall not be subject to Exit Load.

Name of the Scheme	L&T Flexi Bond Fund (L&TFBF)																																				
Product Labelling	For product labelling please refer to the cover page																																				
Investment Objective	To generate reasonable returns through a diversified portfolio of fixed income securities.																																				
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of net assets)		Risk Profile																																	
		Maximum	Minimum																																		
	Debt Instruments including securitized debt	100	0	Medium to Low																																	
Money market instruments	100	0	Medium to Low																																		
	The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of net assets of the Scheme. The Scheme may, invest in derivatives upto 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes.																																				
Investment Strategy	Please refer to page 30 for details																																				
Options	• Growth • Dividend (Re-investment and Payout) • Annual Dividend (Reinvestment and Payout)																																				
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																																		
	Rs. 10,000 per application		Rs. 1,000 and in multiples of Re. 1 thereafter																																		
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																																	
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4 All instalments under a SIP application registered in respect of the Retail Plan shall be processed and units will be allotted under Institutional Plan		Rs. 6,000																																	
	All the above three conditions to be jointly fulfilled																																				
Minimum Redemption Size	Rs. 1,000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																																				
Benchmark Index	CRISIL Composite Bond Fund Index																																				
Dividend Policy	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme.</p> <p>The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the 25th or the next Business Day as the case may be. These days will be considered as the Record Dates. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV.</p>																																				
Dividend Frequency and Record Dates	Dividend Frequency	Record Date		Facilities available																																	
	Monthly	25th of every month		Re-investment and Payout																																	
	Annual	Would be announced in advance																																			
If 25th of a month happens to be a non-Business Day, the immediately next Business Day would be the Record Date. Any dividend declared under Retail Plan will be compulsorily paid out.																																					
Name of Fund Manager(s)	Mr. Vikram Chopra																																				
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns	L&T Flexi Bond Fund - Retail Plan	CRISIL Composite bond Fund Index	L&T Flexi Bond Fund**	CRISIL Composite Bond Fund Index																																
	Returns for last 1 year	7.45%	8.63%	7.47%	8.63%																																
	Returns for last 3 years	8.60%	8.82%	8.97%	8.82%																																
	Returns for last 5 years	8.53%	8.54%	8.97%	8.54%																																
	Returns since inception Retail Plan (August 30, 2006), L&T Flexi Bond Fund (September 27, 2010)	7.28%	7.37%	8.75%	8.33%																																
	Returns for last 1 year (Direct Plan)	7.96%	8.63%	-	-																																
Returns since inception from January 01, 2013 (Direct Plan)	9.29%	8.76%	-	-																																	
	<p style="text-align: center;"><b>Absolute Returns</b></p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Fiscal Year</th> <th>L&amp;T Flexi Bond Fund - Retail</th> <th>L&amp;T Flexi Bond Fund**</th> <th>CRISIL Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 10-11**</td> <td>3.22</td> <td>5.06</td> <td></td> </tr> <tr> <td>FY 11-12</td> <td>8.03</td> <td>8.57</td> <td>7.68</td> </tr> <tr> <td>FY 12-13</td> <td>9.86</td> <td>10.41</td> <td>9.24</td> </tr> <tr> <td>FY 13-14</td> <td>4.78</td> <td>5.31</td> <td>4.32</td> </tr> <tr> <td>FY 14-15</td> <td>15.13</td> <td>15.59</td> <td>14.67</td> </tr> <tr> <td>FY 13-14 Direct Plan</td> <td>5.73</td> <td>4.32</td> <td></td> </tr> <tr> <td>FY 14-15 Direct Plan</td> <td>16.06</td> <td>14.67</td> <td></td> </tr> </tbody> </table>					Fiscal Year	L&T Flexi Bond Fund - Retail	L&T Flexi Bond Fund**	CRISIL Composite Bond Fund Index	FY 10-11**	3.22	5.06		FY 11-12	8.03	8.57	7.68	FY 12-13	9.86	10.41	9.24	FY 13-14	4.78	5.31	4.32	FY 14-15	15.13	15.59	14.67	FY 13-14 Direct Plan	5.73	4.32		FY 14-15 Direct Plan	16.06	14.67	
Fiscal Year	L&T Flexi Bond Fund - Retail	L&T Flexi Bond Fund**	CRISIL Composite Bond Fund Index																																		
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FY 13-14 Direct Plan	5.73	4.32																																			
FY 14-15 Direct Plan	16.06	14.67																																			
	** There were no investors in L&TFBF-Growth option as on March 31, 2011.																																				
Expenses	<b>Exit Load:</b> For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 0.5% of applicable NAV.																																				
Load Structure	After 1 year from the date of allotment or Purchase applying First in First Out basis- NIL																																				
For Ongoing Offer	A switch-out or a withdrawal under SWP or a transfer under STP (except a switch-out or a transfer under STP into any of the Equity Schemes (except L&TAOF and L&TBCF) or fund of funds schemes) may also attract an Exit Load/CDSC like any Redemption.																																				
	No Exit Load/CDSC will be chargeable in case of switches made between different options of the Scheme.																																				
	No Exit Load will be chargeable in case of (i) Units allotted on account of dividend reinvestments; and (ii) Units issued by way of bonus, if any.																																				



<b>Name of the Scheme</b>	<b>L&amp;T Cash Fund (L&amp;TCF)</b>
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<b>Product Labelling</b>	For product labelling please refer to the cover page
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<b>Investment Objective</b>	To deliver reasonable returns with lower volatility and higher liquidity through a portfolio of debt and money market instruments.
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<b>Asset Allocation Pattern</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of net assets)</b>		<b>Risk Profile</b>
		<b>Maximum</b>	<b>Minimum</b>	
	Certificates of deposit issued by banks, bank fixed deposits treasury bills, CBLO, Repo/reverse repo	100	65	Medium to Low
	Commercial papers and other debt instruments including securitised debt	35	0	Medium to Low
<p>In case of exposure to rated money market and debt instruments, the Fund Manager will invest in instruments that are rated AAA/A1+ or equivalent to the extent of atleast 90% of investments in the rated instruments.</p> <p>Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders. In the event of deviations, rebalancing will normally be carried out within 10 Business Days.</p> <p>The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of net assets of the Scheme.</p> <p>The Scheme may invest in derivatives up to 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes.</p>				

<b>Investment Strategy</b>	Please refer to page 30 for details
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<b>Options</b>	• Growth • Dividend (Re-investment and Payout)
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<b>Minimum Application Size (Lumpsum Investment per Application)</b>	<b>Initial Investment</b>	<b>Additional Investment (in multiples of Re. 1 thereafter).</b>
	Growth and Dividend : Rs. 10,000 per application and in multiples of Re. 1 thereafter Daily Dividend Option: Rs. 1,00,000 and in multiples of Re. 1 thereafter	Rs. 1,000 and thereafter in multiples of Re. 1

<b>Minimum Application Size (Systematic Investment per Application)</b>	<b>Min. Instalment Amount</b>	<b>Min. No. of Instalments</b>	<b>Min. Aggregate Investment</b>
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4 All instalments under a SIP application registered in respect of the Retail Plan and Institutional Plan shall be processed and units will be allotted under Super Institutional Plan	Rs. 6,000

All the above three conditions to be jointly fulfilled

<b>Minimum Redemption Size</b>	Rs. 1,000 or 1 unit. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.
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<b>Benchmark Index</b>	CRISIL Liquid Fund Index
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<b>Dividend Policy</b>	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme.</p> <p>The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above. The dividend will be reinvested at the ex-dividend NAV. In line with requirements under SEBI circular number CIR/IMD/ DF/21/2012 dated September 13, 2012, any dividend declared under the Retail and Institutional Plans will be compulsorily paid out.</p>
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<b>Dividend Frequency and Record Dates</b>	<b>Dividend Frequency</b>	<b>Record Date</b>	<b>Facilities available</b>
	Daily	Every Day*	Re-investment only
	Weekly	Every Monday**	Re-investment only
	Monthly	25th of each calendar month***	Re-investment and Payout

(Applicable for Super Institutional, Institutional and Retail Plans under the Scheme.)

\* All days for which NAV is published on [www.amfiindia.com/www.Intmf.com](http://www.amfiindia.com/www.Intmf.com) websites

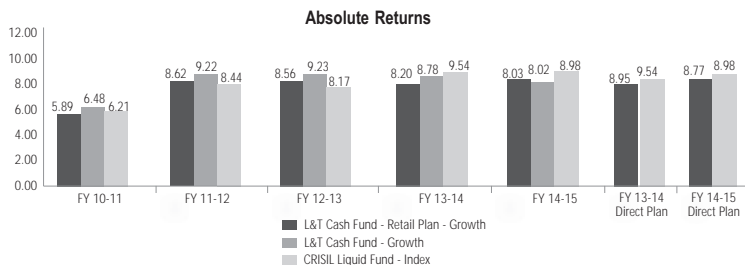
\*\* If a particular Monday of a week happens to be a non-Business Day, if the Record Date falls on a non - Business Day, the same day or in case of successive holidays, the last day for which the Net Asset Value is published on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) shall be the record date.

\*\*\* If 25th of a month happens to be a non-Business Day, the immediately next Business Day would be the Record Date.

Any dividend declared under Retail and Institutional Plan will be compulsarily paid out

<b>Name of Fund Manager(s)</b>	Mr. Vikram Chopra
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<b>Performance of Schemes (as at December 31, 2015)</b> NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	<b>Compounded Annualised Returns</b>	<b>L&amp;T Cash Fund-Retail</b>	<b>L&amp;T Cash Fund - Growth</b>	<b>CRISIL Liquid Fund Index</b>
	Returns for last 1 year	7.41%	7.41%	8.23%
	Returns for last 3 years	7.85%	8.11%	8.83%
	Returns for last 5 years	8.15%	8.55%	8.63%
	Returns Since Inception (November 27, 2006)	7.29%	7.76%	7.65%
	Returns for last 1 year (Direct Plan)	8.28%		8.23%
	Returns since inception from January 01, 2013 (Direct Plan)	8.64%		8.83%



There are no investors in the L&T Cash Fund-Institutional Plan as on December 31, 2015 and no subscriptions can be accepted, therefore the performance of the said Plan is not shown.

<b>Expenses</b>	<b>Exit Load:</b> Nil.
<b>Load Structure For Ongoing Offer</b>	If the AMC introduce an Exit Load, a switch-out or a withdrawal under SWP or transfer under STP may also attract the applicable Exit Load like any redemption.

Name of the Scheme	L&T Low Duration Fund (L&TLDF)																																															
Product Labelling	For product labelling please refer to the cover page																																															
Investment Objective	To generate reasonable returns and liquidity primarily through investment in money market and short term debt instruments.																																															
Asset Allocation Pattern	Types of Instruments		Indicative allocations (% of net assets)		Risk Profile																																											
			Maximum	Minimum																																												
	Money Market and Debt instruments with average maturity of not greater than 1 year. (Debt instruments may include securitized debt)*		100	65			Low																																									
	Debt Instruments with average maturity more than 1 year. (Debt instruments may include securitized debt)*		35	0			Medium to Low																																									
* The Scheme may invest in securitized debt up to 100% of its net assets. The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of net assets of the Scheme. The Scheme may invest in derivatives up to 100% of the net assets of the Scheme for efficient portfolio management including hedging and portfolio balancing to the extent permitted under and in accordance with the applicable Regulations.																																																
Investment Strategy	Please refer to page 30 for details																																															
Options	• Growth • Dividend (Re-investment and Payout)																																															
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment			Additional Investment (in multiples of Re. 1 thereafter)																																												
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Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount		Min. No. of Instalments		Min. Aggregate Investment																																											
	Rs. 1,000		(a) Monthly: 6 (b) Quarterly: 4		Rs. 6,000																																											
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Benchmark Index	CRISIL Liquid Fund Index																																															
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the day(s) as mentioned above or the next Business Day as the case may be. These days will be considered as the Record Dates. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In line with requirements under SEBI circular number CIR/IMD/DF/21/2012 dated September 13, 2012, any dividend declared under the Retail and Institutional Plans will be compulsorily paid out.																																															
Dividend Frequency and Record Dates	Dividend Frequency		Record Date		Facilities available																																											
	Daily		Every Day*		Re-investment only																																											
	Weekly		Every Monday**		Re-investment and Payout																																											
	Monthly		25th of each calendar month***		Re-investment and Payout																																											
* All days for which NAV is published on www.amfiindia.com/www.Intmf.com websites. ** If a particular Monday of a week happens to be a non-Business Day, the immediately next Business Day would be the Record Date. *** If 25th of a month happens to be a non-Business Day, the immediately next Business Day would be the Record Date. Any dividend declared under Retail and Institutional Plan will be compulsorily paid out.																																																
Name of Fund Manager(s)	Mr. Vikram Chopra																																															
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns		L&T Low Duration Fund-Retail	CRISIL Liquid Fund Index	L&T Low Duration Fund-Institutional Plan	CRISIL Liquid Fund Index	L&T Low Duration Fund	CRISIL Liquid Fund Index																																								
	Returns for last 1 year		7.74%	8.23%	7.75%	8.23%	7.74%	8.23%																																								
	Returns for last 3 years		7.92%	8.83%	8.22%	8.83%	8.22%	8.83%																																								
	Returns for last 5 years		8.23%	8.63%	8.58%	8.63%	-	-																																								
	Returns Since Inception (September 20, 2007)		7.48%	7.65%	7.85%	7.71%	8.24%	8.74%																																								
	Returns for last 1 year (Direct Plan)		8.39%	8.23%	-	-	-	-																																								
	Returns since inception from January 01, 2013 (Direct Plan)		8.66%	8.83%	-	-	-	-																																								
<p style="text-align: center;"><b>Absolute Returns</b></p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Fiscal Year</th> <th>L&amp;T Low Duration Fund-Retail</th> <th>L&amp;T Low Duration fund-Institutional</th> <th>L&amp;T Low Duration Fund - Growth</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 10-11</td> <td>6.23</td> <td>6.65</td> <td>6.21</td> <td>-</td> </tr> <tr> <td>FY 11-12</td> <td>8.44</td> <td>8.88</td> <td>8.44</td> <td>-</td> </tr> <tr> <td>FY 12-13</td> <td>8.73</td> <td>9.16</td> <td>8.17</td> <td>4.48</td> </tr> <tr> <td>FY 13-14</td> <td>7.83</td> <td>8.27</td> <td>8.46</td> <td>9.46</td> </tr> <tr> <td>FY 14-15</td> <td>8.38</td> <td>8.73</td> <td>8.51</td> <td>9.06</td> </tr> <tr> <td>FY 13-14 Direct Plan</td> <td>8.63</td> <td>9.46</td> <td>-</td> <td>-</td> </tr> <tr> <td>FY 14-15 Direct Plan</td> <td>9.17</td> <td>9.06</td> <td>-</td> <td>-</td> </tr> </tbody> </table>									Fiscal Year	L&T Low Duration Fund-Retail	L&T Low Duration fund-Institutional	L&T Low Duration Fund - Growth	CRISIL Liquid Fund Index	FY 10-11	6.23	6.65	6.21	-	FY 11-12	8.44	8.88	8.44	-	FY 12-13	8.73	9.16	8.17	4.48	FY 13-14	7.83	8.27	8.46	9.46	FY 14-15	8.38	8.73	8.51	9.06	FY 13-14 Direct Plan	8.63	9.46	-	-	FY 14-15 Direct Plan	9.17	9.06	-	-
Fiscal Year	L&T Low Duration Fund-Retail	L&T Low Duration fund-Institutional	L&T Low Duration Fund - Growth	CRISIL Liquid Fund Index																																												
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FY 14-15 Direct Plan	9.17	9.06	-	-																																												
Expenses	Exit Load: NIL																																															
Load Structure	A switch-out or a withdrawal under SWP or a transfer under STP (except a switch-out or a transfer under STP into any of the Equity Schemes or fund of funds schemes or L&TFBF or L&TSTIF) may also attract an Exit Load/CDSC like any Redemption.																																															
For Ongoing Offer	No Exit Load/CDSC will be chargeable in case of switches made between different plans/options of the Scheme No Exit Load will be chargeable in case of; (i) Units allotted on account of dividend re-investments; and (ii) Units issued by way of bonus, if any. In case of units switched out/systematically transferred to another option/Plan within the same Plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the respective Plan/Scheme will be considered as the purchase/allotment date.																																															

Name of the Scheme	L&T Global Real Assets Fund (L&TGRAF)																										
<b>Product Labelling</b>	For product labelling please refer to the cover page																										
<b>Investment Objective</b>	To aim to achieve long-term capital growth from a portfolio which will be primarily invested in Fidelity Funds - Global Real Asset Securities Fund, an offshore fund launched by Fidelity Funds (an open-ended investment company incorporated in Luxembourg) and similar to an Indian mutual fund scheme.																										
<b>Asset Allocation Pattern</b>	The Scheme shall invest in Fidelity Funds-Global Real Asset Securities Fund, an offshore fund launched by Fidelity Funds (an open-ended investment company incorporated in Luxembourg) and similar to an Indian mutual fund scheme. The investment objective of the Underlying Scheme is to achieve long-term capital growth from a portfolio primarily invested in equity securities of companies across the world that provide exposure to commodities, property, industrials, utilities, energy, materials and infrastructure. Up to 20% of the portfolio can consist of investments in Exchange Traded Funds, Exchange Traded Commodities qualifying as transferable securities, bonds, warrants and convertibles.																										
	<b>Types of Instruments</b>	<b>Normal Allocation (% of net assets)</b>																									
		<b>Maximum</b>	<b>Minimum</b>																								
	Shares/units of the Underlying Scheme*/Foreign Securities	100	80																								
	Money Market Instruments and/or liquid/cash schemes of mutual funds registered with SEBI	20	0																								
	* The Underlying Scheme may have equity exposure through investments in shares, depositary receipts, investment trusts, stapled securities, warrants and other participation rights. Subject to the foregoing, the Underlying Scheme may have equity exposure, to a limited extent, through investment in convertible securities, index and participation notes and equity linked notes. The Underlying Scheme may also invest in Exchange Traded Funds subject to the maximum limit specified under the Regulations from time to time. The Scheme shall invest at least 65% of its net assets in shares/units of the Underlying Scheme.																										
<b>Investment Strategy</b>	Please refer to page 31 for details																										
<b>Options</b>	• Growth • Dividend (Re-investment and Payout)																										
<b>Minimum Application Size (Lumpsum Investment per Application)</b>	<b>Initial Investment</b> Rs. 5,000 per application	<b>Additional Investment (in multiples of Re. 1 thereafter).</b> Rs. 1,000 per application																									
<b>Minimum Application Size (Systematic Investment per Application)</b>	<b>Min. Instalment Amount</b> Rs. 500	<b>Min. No. of Instalments</b> (a) Monthly: 6 (b) Quarterly: 4	<b>Min. Aggregate Investment</b> Rs. 3,000																								
	All the above three conditions to be jointly fulfilled																										
<b>Minimum Redemption Size</b>	Rs. 1,000 or 100 units in respect of each plan. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																										
<b>Benchmark Index</b>	A custom benchmark which is a blend of the following indices- MSCI ACWI Industrials, MSCI ACWI Real Estate, MSCI ACWI Utilities, MSCI Materials and MSCI Energy. The weights assigned to each individual index while calculating the custom benchmark are 20%, 20%, 10%, 20% and 30% respectively.																										
<b>Dividend Policy</b>	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. The dividend will be reinvested at the ex-dividend NAV. Under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 500, then the dividend amount will be compulsorily reinvested in the Scheme.																										
<b>Dividend Frequency and Record Dates</b>	<b>Dividend Frequency</b> At Trustee's Discretion	<b>Record Date</b> Would be announced in advance	<b>Facilities available</b> Re-investment and Payout																								
<b>Name of Fund Manager(s)</b>	Mr. Abhijeet Dakshikar																										
<b>Performance of Schemes (as at December 31, 2015)</b> NAV's of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	<b>Compounded Annualised Returns</b>	<b>L&amp;T Global Real Assets Fund</b>	<b>Benchmark**</b>																								
	Returns for last 1 year	-6.75%	-7.12%																								
	Returns for last 3 years	3.25%	5.14%																								
	Returns for last 5 years	6.40%	7.67%																								
	Returns Since Inception (February 11, 2010)	9.68%	9.65%																								
	Returns for last 1 year (Direct Plan)	-5.94%	-7.12%																								
	Returns since inception from January 01, 2013(Direct Plan)	4.10%	5.11%																								
	<b>Absolute Returns</b>																										
	<table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>FY</th> <th>L&amp;T Global Real Assets Fund</th> <th>Benchmark**</th> </tr> </thead> <tbody> <tr> <td>FY 10-11</td> <td>22.10</td> <td>19.89</td> </tr> <tr> <td>FY 11-12</td> <td>4.17</td> <td>6.08</td> </tr> <tr> <td>FY 12-13</td> <td>16.09</td> <td>13.49</td> </tr> <tr> <td>FY 13-14</td> <td>15.22</td> <td>17.32</td> </tr> <tr> <td>FY 14-15</td> <td>-0.40</td> <td>1.12</td> </tr> <tr> <td>FY 13-14 Direct Plan</td> <td>16.30</td> <td>11.30</td> </tr> <tr> <td>FY 14-15 Direct Plan</td> <td>0.42</td> <td>1.12</td> </tr> </tbody> </table>			FY	L&T Global Real Assets Fund	Benchmark**	FY 10-11	22.10	19.89	FY 11-12	4.17	6.08	FY 12-13	16.09	13.49	FY 13-14	15.22	17.32	FY 14-15	-0.40	1.12	FY 13-14 Direct Plan	16.30	11.30	FY 14-15 Direct Plan	0.42	1.12
FY	L&T Global Real Assets Fund	Benchmark**																									
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	**A custom benchmark which is a blend of the following indices-MSCI ACWI Industrials, MSCI ACWI Real Estate, MSCI ACWI Utilities, MSCI Materials and MSCI Energy. The weights assigned to each individual index while calculating the custom benchmark are 20%, 20%, 10%, 20% and 30% respectively.																										
<b>Expenses</b>	<b>Exit Load:</b> For redemption within 1 year from the date of allotment or purchase applying First in First Out basis: 1.00% of applicable NAV.																										
<b>Load Structure</b>	A switch-out or a withdrawal under SWP or transfer under STP may also attract an Exit Load like any Redemption.																										
<b>For Ongoing Offer</b>	No Exit Load/CDSC will be chargeable in case of switches made between different options of the Scheme. No Exit Load will be chargeable in case of redemption of; (i) units allotted on account of dividend re-investments; and (ii) units issued by way of bonus, if any. In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.																										

Name of the Scheme	L&T Short Term Income Fund (L&TSTIF)																										
Product Labelling	For product labelling please refer to the cover page																										
Investment Objective	To generate reasonable returns primarily through investments in fixed income securities and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																										
Asset Allocation Pattern	Types of Instruments	Normal Allocation (% of net assets)		Risk Profile																							
		Maximum	Minimum																								
	Debt Instruments and money market instruments with average maturity less than or equal to two years*	100	65	Low																							
Debt Instruments and money market instruments with average maturity of more than two years*	35	0	Medium to Low																								
* The Scheme may invest in securitized debt upto 50% of its net assets. The Scheme may, subject to applicable regulations from time to time, invest in foreign securities up to 25% of net assets of the Scheme. The Scheme may invest in derivatives up to 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes. The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of the Scheme. The modified duration of the portfolio of the Scheme is likely to be up to 3 years, while the maximum residual maturity of the portfolio will be up to 5 years.																											
Investment Strategy	Please refer to page 31 for details																										
Options	• Growth • Dividend (Re-investment and Payout) • Annual Dividend (Reinvestment and Payout)																										
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment	Additional Investment																									
	Rs. 10,000	Rs. 1,000																									
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																								
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4	Rs. 6,000																								
All the above three conditions to be jointly fulfilled																											
Minimum Redemption Size	Rs. 1,000 or 100 units in respect of each plan. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																										
Benchmark Index	CRISIL Short Term Bond Fund Index																										
Dividend Policy	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance.</p> <p>The dividend under the Dividend option will be declared monthly on the 25th of each calendar month. If that day is a non Business Day, the dividend will be declared on the immediately next Business Day.</p> <p>The Unit Holders will have the option of receiving the dividend or reinvesting the same.</p> <p>In case of Unit Holders opting for dividend re-investment facility, the dividend will be reinvested at the ex-dividend NAV. No Exit Load will be charged on account of redemption of Units allotted by way of dividend re-investments.</p>																										
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available																								
	Monthly Annual	25th of every month Would be announced in advance	Re-investment and Payout																								
Name of Fund Manager(s)	Mr. Shriram Ramnathan and Mr. Vikram Chopra																										
Performance of Schemes (as at December 31, 2015) NAV's of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns	L&T Short Term Income Fund	CRISIL Short Term Bond Fund Index																								
	Returns for last 1 year	8.85%	8.66%																								
	Returns for last 3 years	8.92%	9.13%																								
	Returns for last 5 years	8.98%	8.87%																								
	Returns Since Inception (December 4, 2010)	8.95%	8.81%																								
	Returns for last 1 year (Direct Plan)	9.14%	8.66%																								
	Returns since inception from January 01, 2013 (Direct Plan)	9.18%	9.12%																								
<p style="text-align: center;"><b>Absolute Returns</b></p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Fiscal Year</th> <th>L&amp;T Short Term Income Fund</th> <th>CRISIL Short Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 10-11*</td> <td>2.62</td> <td>2.01</td> </tr> <tr> <td>FY 11-12</td> <td>8.69</td> <td>8.28</td> </tr> <tr> <td>FY 12-13</td> <td>9.09</td> <td>9.05</td> </tr> <tr> <td>FY 13-14</td> <td>8.40</td> <td>8.78</td> </tr> <tr> <td>FY 14-15</td> <td>9.93</td> <td>10.40</td> </tr> <tr> <td>FY 13-14 Direct Plan</td> <td>8.67</td> <td>8.78</td> </tr> <tr> <td>FY 14-15 Direct Plan</td> <td>10.21</td> <td>10.40</td> </tr> </tbody> </table> <p>*from inception (December 4, 2010) to March 31, 2011</p>				Fiscal Year	L&T Short Term Income Fund	CRISIL Short Term Bond Fund Index	FY 10-11*	2.62	2.01	FY 11-12	8.69	8.28	FY 12-13	9.09	9.05	FY 13-14	8.40	8.78	FY 14-15	9.93	10.40	FY 13-14 Direct Plan	8.67	8.78	FY 14-15 Direct Plan	10.21	10.40
Fiscal Year	L&T Short Term Income Fund	CRISIL Short Term Bond Fund Index																									
FY 10-11*	2.62	2.01																									
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FY 14-15	9.93	10.40																									
FY 13-14 Direct Plan	8.67	8.78																									
FY 14-15 Direct Plan	10.21	10.40																									
Expenses	<b>Exit Load:</b> For redemption within 9 months from the date of allotment or Purchase applying First in First Out basis: 0.5% of applicable NAV.																										
Load Structure For Ongoing Offer	A switch-out or a withdrawal under SWP or a transfer under STP (except a switch-out or a transfer under STP into any of the Equity Schemes (except L&TAOF and L&TBCF) or fund of funds schemes or L&TFBF ) may also attract an Exit Load/CDSC like any Redemption. No Exit Load/CDSC will be chargeable in case of switches made between different options of the Scheme. No Exit Load will be chargeable in case of redemption of; (i) Units allotted on account of dividend reinvestments; and (ii) Units issued by way of bonus, if any.																										

Name of the Scheme	L&T Triple Ace Bond Fund (L&TTABF)																					
Product Labelling	For product labelling please refer to the cover page																					
Investment Objective	To generate regular and stable income for the unitholders of the Scheme. The corpus of the scheme would be invested primarily in debt market securities such as non-convertible debentures, bonds issued by corporates, bank and government, commercial paper, certificate of deposits and other money market instruments. The scheme would invest predominantly in securities rated by the Credit Rating and Information Services of India Limited (CRISIL), or any other rating agency.																					
Asset Allocation Pattern	<b>Types of Instruments</b>	Maximum Allocation of the Corpus	Minimum Allocation of the Corpus	Risk Profile																		
	Debt & Government Securities (including cash/call money)	100%	80%	Low to Medium																		
	Money market instruments (including cash/call money)	20%	0%	Low to Medium																		
Investment Strategy	Please refer to page 31 for details																					
Options	• Growth • Dividend (Reinvestment and Payout) 1. Quarterly Dividend 2. Semi-annual dividend 3. Annual Dividend																					
Minimum Application Size (Lumpsum Investment per Application)	<b>Initial Investment</b>		<b>Additional Investment</b>																			
	Rs.10,000 per application and in multiples of Re. 1 thereafter		Rs. 1,000 per application and in multiples of Re. 1 thereafter																			
Minimum Application Size (Systematic Investment per Application)	<b>Min. Instalment Amount</b>	<b>Min. No. of Instalments</b>		<b>Min. Aggregate Investment</b>																		
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4		Rs. 6,000																		
	All the above three conditions to be jointly fulfilled																					
Minimum Redemption Size	Rs. 1000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																					
Benchmark Index	CRISIL Composite Bond Fund Index																					
Dividend Policy	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme.</p> <p>The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates which will be fixed by the Trustees and announced in advance. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV announced immediately after the record date. No Exit Load will be charged on account of Units allotted by way of dividend re-investment.</p>																					
Dividend Frequency and Record Dates	<b>Dividend Frequency</b>	<b>Record Date</b>		<b>Facilities available</b>																		
	Quarterly	Would be announced in advance		Re-investment and Payout																		
	Semi-annual: At Trustee's Discretion																					
Annual																						
Name of Fund Manager(s)	Mr. Shiram Ramanathan																					
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	<b>Compounded Annualised Returns</b>	<b>L&amp;T Triple Ace Bond Fund</b>	<b>CRISIL Composite Bond Fund Index</b>																			
	Returns for last 1 year	4.48%	8.63%																			
	Returns for last 3 years	6.93%	8.82%																			
	Returns for last 5 years	7.47%	8.54%																			
	Returns Since Inception (March 31, 1997)	7.27%	-																			
	Returns for last 1 year (Direct Plan)	5.63%	8.63%																			
Returns since inception from January 01, 2013 (Direct Plan)	7.54%	8.76%																				
	<b>Absolute Returns</b> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Fiscal Year</th> <th>L&amp;T Triple Ace Bond Fund</th> <th>CRISIL Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 10-11</td> <td>4.45</td> <td>5.06</td> </tr> <tr> <td>FY 11-12</td> <td>6.84</td> <td>7.68</td> </tr> <tr> <td>FY 12-13</td> <td>10.63</td> <td>9.24</td> </tr> <tr> <td>FY 13-14</td> <td>3.78</td> <td>4.32</td> </tr> <tr> <td>FY 14-15</td> <td>12.95</td> <td>14.67</td> </tr> </tbody> </table>				Fiscal Year	L&T Triple Ace Bond Fund	CRISIL Composite Bond Fund Index	FY 10-11	4.45	5.06	FY 11-12	6.84	7.68	FY 12-13	10.63	9.24	FY 13-14	3.78	4.32	FY 14-15	12.95	14.67
Fiscal Year	L&T Triple Ace Bond Fund	CRISIL Composite Bond Fund Index																				
FY 10-11	4.45	5.06																				
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FY 14-15	12.95	14.67																				
Expenses	<b>Exit Load:</b> For redemption on or before 3 months from the date of allotment or Purchase applying First in First Out basis 1.5% of applicable NAV.																					
Load Structure	For redemption after 3 months from the date of allotment or Purchase applying First in First out basis NIL.																					
For Ongoing Offer	A switch-out or a withdrawal under SWP or a transfer under STP may also attract an Exit Load/CDSC like any Redemption. No Exit Load/CDSC will be chargeable in case of switches made between different options of the Scheme. No Exit Load will be chargeable in case of (i) Units allotted on account of dividend re-investments; and (ii) Units issued by way of bonus, if any.																					



Name of the Scheme	L&T Gilt Fund (L&TGF)																										
Product Labelling	For product labelling please refer to the cover page																										
Investment Objective	To generate returns from a portfolio from investments in Government Securities.																										
Asset Allocation Pattern	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>																									
	Government Securities including Treasury Bills	80%	100%																								
	Money market instruments (including CBLO/reverse repos)	0%	20%																								
Investment Strategy	Please refer to page 31 for details																										
Options	<ul style="list-style-type: none"> <li>Growth</li> <li>Dividend (Reinvestment and Payout) Quarterly Dividend</li> </ul>																										
Minimum Application Size (Lumpsum Investment per Application)	<b>Initial Investment</b>		<b>Additional Investment</b>																								
	Rs.10,000 per application and in multiples of Re. 1 thereafter		Rs. 1,000 per application and in multiples of Re. 1 thereafter																								
Minimum Application Size (Systematic Investment per Application)	<b>Min. Instalment Amount</b>	<b>Min. No. of Instalments</b>	<b>Min. Aggregate Investment</b>																								
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4	Rs. 6,000																								
	All the above three conditions to be jointly fulfilled																										
Minimum Redemption Size	Rs. 1000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																										
Benchmark Index	I-Sec Composite Index																										
Dividend Policy	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme.</p> <p>The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates which will be fixed by the Trustees and announced in advance. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV announced immediately after the record date. No Exit Load will be charged on account of Units allotted by way of dividend re-investment.</p>																										
Dividend Frequency and Record Dates	<b>Dividend Frequency</b>	<b>Record Date</b>	<b>Facilities available</b>																								
	Quarterly	Would be announced in advance	Re-investment and Payout																								
Name of Fund Manager(s)	Mr. Vikram Chopra																										
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	<b>Compounded Annualised Returns</b>		<b>L&amp;T Gilt Fund</b>																								
	Returns for last 1 year		7.48%																								
	Returns for last 3 years		10.94%																								
	Returns for last 5 years		10.19%																								
	Returns Since Inception (March 29, 2000)		8.49%																								
	Returns for last 1 year (Direct Plan)		8.12%																								
	Returns since inception from January 01, 2013 (Direct Plan)		11.33%																								
			<b>I-SEC Composite Index</b>																								
	Returns for last 1 year		8.37%																								
	Returns for last 3 years		9.11%																								
	Returns for last 5 years		8.98%																								
	Returns Since Inception (March 29, 2000)		-																								
	Returns for last 1 year (Direct Plan)		8.37%																								
	Returns since inception from January 01, 2013 (Direct Plan)		8.99%																								
	<p style="text-align: center;"><b>Absolute Returns</b></p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Year</th> <th>L&amp;T Gilt Fund</th> <th>I-sec Composite Index</th> </tr> </thead> <tbody> <tr> <td>FY 10-11</td> <td>5.29</td> <td>6.41</td> </tr> <tr> <td>FY 11-12</td> <td>4.47</td> <td>6.79</td> </tr> <tr> <td>FY 12-13</td> <td>15.55</td> <td>11.64</td> </tr> <tr> <td>FY 13-14</td> <td>8.31</td> <td>3.91</td> </tr> <tr> <td>FY 14-15</td> <td>18.42</td> <td>15.72</td> </tr> <tr> <td>FY 13-14 Direct Plan</td> <td>8.85</td> <td>3.91</td> </tr> <tr> <td>FY 14-15 Direct Plan</td> <td>18.90</td> <td>15.72</td> </tr> </tbody> </table>			Year	L&T Gilt Fund	I-sec Composite Index	FY 10-11	5.29	6.41	FY 11-12	4.47	6.79	FY 12-13	15.55	11.64	FY 13-14	8.31	3.91	FY 14-15	18.42	15.72	FY 13-14 Direct Plan	8.85	3.91	FY 14-15 Direct Plan	18.90	15.72
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FY 13-14 Direct Plan	8.85	3.91																									
FY 14-15 Direct Plan	18.90	15.72																									
Expenses	Exit Load: Nil																										
Load Structure For Ongoing Offer																											

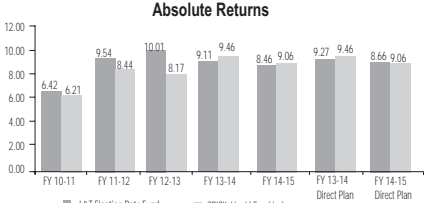
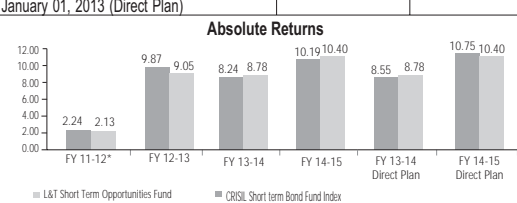
<b>Name of the Scheme</b>	<b>L&amp;T Monthly Income Plan (L&amp;TMIP)</b> (Monthly Income is not assured and is subject to the availability of distributable surplus)																												
<b>Product Labelling</b>	For product labelling please refer to the cover page																												
<b>Investment Objective</b>	To generate monthly income through investments in a range of Debt, Equity and Money Market Instruments. Income will be distributed only if the same is earned by the scheme and there can be no assurance that the objective of the scheme will be realized.																												
<b>Asset Allocation Pattern</b>	<b>Type of Security</b>	<b>Maximum Allocation of the Corpus</b>	<b>Minimum Allocation of the Corpus</b>	<b>Normal Allocation of the Corpus</b>	<b>Risk Profile</b>																								
	Debt, Money Markets & Government Securities (including cash/call money)	100%	80%	90%	Low to Medium																								
	Equity & Equity related instruments	20%	0%	5%	Medium to High																								
	Securitized Debt	40%	0%	5%	Low to Medium																								
<b>Investment Strategy</b>	Please refer to page 32 for details																												
<b>Options</b>	<ul style="list-style-type: none"> <li>Growth</li> <li>Dividend (Reinvestment and Payout) <ul style="list-style-type: none"> <li>1. Monthly Dividend</li> <li>2. Quarterly Dividend</li> </ul> </li> </ul>																												
<b>Minimum Application Size (Lumpsum Investment per Application)</b>	<b>Initial Investment</b>		<b>Additional Investment</b>																										
	Rs.10,000 per application and in multiples of Re. 1 thereafter		Rs. 1,000 per application and in multiples of Re. 1 thereafter																										
<b>Minimum Application Size (Systematic Investment per Application)</b>	<b>Min. Instalment Amount</b>	<b>Min. No. of Instalments</b>		<b>Min. Aggregate Investment</b>																									
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4		Rs. 6,000																									
	All the above three conditions to be jointly fulfilled																												
<b>Minimum Redemption Size</b>	Rs. 1000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																												
<b>Benchmark Index</b>	CRISIL MIP Blended Fund Index																												
<b>Dividend Policy</b>	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. No Exit Load will be charged on account of Units allotted by way of dividend re-investments. For L&TMIP, in line with requirements under SEBI circular number CIR/MD/DF/21/2012 dated September 13, 2012 any dividend declared under the Institution Plan will be compulsorily paid out.																												
<b>Dividend Frequency and Record Dates</b>	<b>Dividend Frequency</b>	<b>Record Date</b>		<b>Facilities available</b>																									
	Monthly Quarterly	25th of the month Would be announced in advance		Re-investment and Payout																									
<b>Name of Fund Manager(s)</b>	Mr. Venugopal Manghat and Mr. Vikram Chopra (debt and debt related instruments)																												
<b>Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.</b>	<b>Compounded Annualised Returns</b>		<b>L&amp;T Monthly Income Plan</b>	<b>CRISIL MIP Blended Fund Index</b>																									
	Returns for last 1 year		4.02%	6.79%																									
	Returns for last 3 years		7.99%	9.21%																									
	Returns for last 5 years		7.38%	8.23%																									
	Returns Since Inception (July 31, 2003)		8.68%	8.22%																									
	Returns for last 1 year (Direct Plan)		4.73%	6.79%																									
	Returns since inception from January 01, 2013(Direct Plan)		8.63%	9.12%																									
	<p style="text-align: center;"><b>Absolute Returns</b></p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Year</th> <th>L&amp;T Monthly Income Plan</th> <th>CRISIL MIP Blended Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 10-11</td> <td>4.93</td> <td>6.17</td> </tr> <tr> <td>FY 11-12</td> <td>5.34</td> <td>5.24</td> </tr> <tr> <td>FY 12-13</td> <td>7.79</td> <td>9.06</td> </tr> <tr> <td>FY 13-14</td> <td>4.52</td> <td>6.44</td> </tr> <tr> <td>FY 14-15</td> <td>18.75</td> <td>16.54</td> </tr> <tr> <td>FY 13-14 Direct Plan</td> <td>5.27</td> <td>6.44</td> </tr> <tr> <td>FY 14-15 Direct Plan</td> <td>19.56</td> <td>16.54</td> </tr> </tbody> </table>						Year	L&T Monthly Income Plan	CRISIL MIP Blended Fund Index	FY 10-11	4.93	6.17	FY 11-12	5.34	5.24	FY 12-13	7.79	9.06	FY 13-14	4.52	6.44	FY 14-15	18.75	16.54	FY 13-14 Direct Plan	5.27	6.44	FY 14-15 Direct Plan	19.56
Year	L&T Monthly Income Plan	CRISIL MIP Blended Fund Index																											
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FY 13-14 Direct Plan	5.27	6.44																											
FY 14-15 Direct Plan	19.56	16.54																											
<b>Expenses</b>	<b>Exit Load:</b> For redemption on or before 3 years from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV.																												
<b>Load Structure</b>	For redemption after 3 years from the date of allotment or Purchase applying First in First out basis Nil.																												
<b>For Ongoing Offer</b>	Bonus units and units issued on reinvestment of dividends shall not be subject to Exit Load.																												

Name of the Scheme	L&T Liquid Fund (L&TLF)																																											
Product Labelling	For product labelling please refer to the cover page																																											
Investment Objective	To generate reasonable returns while maintaining safety and providing the investor superior liquidity. To achieve this objective, investments will be predominantly made in a well-diversified and highly liquid portfolio of money market instruments, government securities and corporate debt																																											
Asset Allocation Pattern	<b>Type of Security</b>	<b>Minimum Allocation of the Corpus</b>	<b>Maximum Allocation of the Corpus</b>	<b>Risk Profile</b>																																								
	Debt securities	0%	100%	Low to Medium																																								
	Securitized Debt	0%	100%	Low to Medium																																								
	Money Market instruments (including cash/call money)	20%	100%	Low to Medium																																								
	Pursuant to SEBI Circular no. SEBI/IMD/CIR No. 13/ 150975/ 09 dated January 19, 2009, the Scheme shall not invest in/ purchase debt and money market securities having maturity more than 91 days.																																											
Investment Strategy	Please refer to page 32 for details																																											
Options	<ul style="list-style-type: none"> <li>• Growth</li> <li>• Dividend (Reinvestment and Payout) - Weekly dividend</li> <li>• Daily Dividend Reinvestment Plan</li> </ul>																																											
Minimum Application Size (Lumpsum Investment per Application)	<b>Initial Investment</b>		<b>Additional Investment</b>																																									
	Weekly Dividend / Growth: Rs. 10,000 per application and in multiples of Re. 1 thereafter Daily Dividend Reinvestment Plan ("DDRIP"): Rs. 1,00,000 per application and in multiples of Re. 1 thereafter		Rs. 1,000 per application and in multiples of Re. 1 thereafter																																									
Minimum Application Size (Systematic Investment per Application)	<b>Min. Instalment Amount</b>	<b>Min. No. of Instalments</b>		<b>Min. Aggregate Investment</b>																																								
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4		Rs. 6,000																																								
	All the above three conditions to be jointly fulfilled																																											
Minimum Redemption Size	Regular Plan #: Rs. 1,000 or 1 unit; Institutional Plus Plan # / Weekly Dividend/Growth/DDRIP: Rs.1,000 or 1 Unit. # Please note that, pursuant to SEBI circular dated September 13, 2012; effective October 1, 2012; no fresh applications for investments are being accepted in the aforesaid plan. However investors are requested to note that, valid repurchase/redemption requests will be accepted in respect of the said plan.																																											
Benchmark Index	CRISIL Liquid Fund Index																																											
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above. The dividend will be reinvested at the ex-dividend NAV. In line with requirements SEBI circular number CIR/MD/DF/21/2012 dated September 13, 2012 any dividend declared under the Retail and Institution Plus Plans will be compulsorily paid out.																																											
Dividend Frequency and Record Dates	<b>Dividend Frequency</b>	<b>Record Date</b>	<b>Facilities available</b>																																									
	Daily	Every Day*	Re-investment																																									
	Weekly	Monday of the week	Re-investment and Payout																																									
	*All days for which NAV is published on www.amfindia.com/www.lntmf.com websites																																											
Name of Fund Manager(s)	Mr. Shriram Ramanathan and Mr. Jalpan Shah																																											
Performance of Schemes (as at December 31, 2015) NAV's of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	<b>Compounded Annualised Returns</b>	<b>L&amp;T Liquid Fund - Regular Plan</b>	<b>L&amp;T Liquid Fund</b>	<b>CRISIL Liquid Fund Index</b>																																								
	Returns for the last 1 year	8.34%	8.34%	8.23%																																								
	Returns for last 3 years	8.11%	8.87%	8.83%																																								
	Returns for last 5 years	8.21%	9.04%	8.63%																																								
	Returns since inception	7.07%	7.97%	-																																								
	Retail Plan (October 04, 2000), Institutional Plus Plan (April 10, 2003), L&T Liquid Fund (October 3, 2006)																																											
	Returns for last 1 year (Direct Plan)	8.43%		8.23%																																								
	Returns for last 3 year (Direct Plan)	8.93%		8.83%																																								
	Returns since inception from January 01, 2013 (Direct Plan)	8.93%		8.83%																																								
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Year	L&T Liquid Fund - Regular Plan	L&T Liquid Fund - Institutional Plus Plan	L&T Liquid Fund	CRISIL Liquid Fund Index																																								
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	** There were no investors in L&TLF - Institutional Plus Plan as on March 27, 2015.																																											
Expenses	Exit Load: NIL																																											
Load Structure For Ongoing Offer																																												

Name of the Scheme	L&T Income Opportunities Fund (L&TIOF)																																			
Product Labelling	For product labelling please refer to the cover page																																			
Investment Objective	To generate regular returns and capital appreciation by investing in debt (including securitised debt), government and money market securities.																																			
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of total assets)		Risk Profile																																
		Minimum	Maximum	High/Medium/Low																																
	Debt instruments including securitized debt <sup>^</sup>	0	100	Low to Medium																																
	Money Market Instruments	0	100	Low																																
<sup>^</sup> The scheme will predominantly invest in corporate debt instruments The average maturity of the Portfolio of the Scheme shall not exceed 3 years. The Scheme shall not invest in foreign securities and stock lending. The Scheme may undertake derivative transactions for the purpose of portfolio hedging and portfolio balancing, as permitted under the regulations and guidelines issued by SEBI from time to time.																																				
Investment Strategy	Please refer to page 32 for details																																			
Options	<ul style="list-style-type: none"> <li>• Growth • Dividend* • Annual Dividend</li> </ul> * Investors are requested to note that currently the Board of Trustee Company has decided the frequency as Monthly dividend under Dividend Option of the Scheme. The Board of Trustee Company reserves the right to change the frequency of the said Dividend Sub-Option of the Scheme.																																			
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																																	
	Rs.10,000 per application and in multiples of Re. 1 thereafter		Rs. 1,000 per application and in multiples of Re. 1 thereafter																																	
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																																	
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4	Rs. 6,000																																	
	All the above three conditions to be jointly fulfilled																																			
Minimum Redemption Size	Retail Option#: Rs. 1,000 or 100 units Dividend/Growth/Bonus: Rs.1,000 or 100 Units # Please note that, pursuant to SEBI circular dated September 13, 2012; effective October 1, 2012; no fresh applications for investments are being accepted in the said option. However investors are requested to note that, valid repurchase/redemption requests will be accepted in respect of the said option.																																			
Benchmark Index	CRISIL Short Term Bond Fund Index																																			
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. No Exit load will be charged on account of Units allotted by way of dividend re-investments. In line with requirements under SEBI circular number CIR/IMD/DF/21/2012 dated September 13, 2012, any dividend declared under the Retail Option will be compulsorily paid out																																			
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available																																	
	Monthly	25th of the month	Re-investment and Payout																																	
	Annual	Would be announced in advance																																		
Name of Fund Manager(s)	Mr. Shriram Ramanathan																																			
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns	L&T Income Opportunities Fund- Retail Plan	L&T Income Opportunities Fund	CRISIL Short Term Bond Fund Index																																
	Returns for the last 1 year	9.41%	9.41%	8.66%																																
	Returns for last 3 years	8.81%	8.86%	9.13%																																
	Returns for last 5 years	8.92%	9.15%	8.87%																																
	Returns since inception (October 08, 2009)	8.19%	8.46%	8.08%																																
	Returns for last 1 year (Direct Plan)	-	9.93%	8.66%																																
	Returns since inception from January 01, 2013 (Direct Plan)	-	9.22%	9.12%																																
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FY	L&T Income Opportunities Fund - Retail Plan	L&T Income Opportunities Fund	CRISIL Short Term Bond Fund Index																																	
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FY 11-12	9.34	9.83	8.28																																	
FY 12-13	8.39	8.87	9.05																																	
FY 13-14	6.53	6.51	8.78																																	
FY 14-15	11.56	11.56	10.40																																	
FY 13-14 Direct Plan	6.81	8.78	-																																	
FY 14-15 Direct Plan	11.91	10.40	-																																	
Expenses	Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV.																																			
Load Structure	For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL																																			
For Ongoing Offer	Bonus units and units issued on reinvestment of dividends shall not be subject to Exit Load.																																			

Name of the Scheme	L&T Ultra Short Term Fund (L&TUSTF)																																			
Product Labelling	For product labelling please refer to the cover page																																			
Investment Objective	To generate reasonable and stable income and provide liquidity to the unit holder. To achieve this objective the scheme will invest predominantly in a well diversified and highly liquid portfolio of money market instruments, government securities and corporate debt. The scheme will not invest in equities or equity related instruments																																			
Asset Allocation Pattern	<b>Type of Security</b>	<b>Maximum Allocation of the Corpus</b>	<b>Minimum Allocation of the Corpus</b>	<b>Risk Profile</b>																																
	Debt Securities	100%	0%	Low to Medium																																
	Money Market instruments (including cash/call money)	100%	0%	Low to Medium																																
	The Scheme can invest up to 100% in money market instruments, however this is not a liquid scheme, and the Fund Manager shall have the liberty to invest in securities having maturity of more than 91 days.																																			
Investment Strategy	Please refer to page 33 for details																																			
Options	<ul style="list-style-type: none"> <li>Growth + Dividend (Reinvestment and Payout) 1. Weekly Dividend 2. Monthly Dividend 3. Semi- annual Dividend</li> <li>Daily Dividend Reinvestment Plan</li> </ul>																																			
Minimum Application Size (Lumpsum Investment per Application)	<b>Initial Investment</b>		<b>Additional Investment</b>																																	
	Growth/Weekly Dividend/Monthly Dividend/Semi- annual Dividend/Bonus: Rs. 10,000 per application and in multiples of Re. 1 thereafter; Daily Dividend Reinvestment Plan: Rs. 1,00,000 per application and in multiples of Re. 1 thereafter.		Rs. 1,000 and in multiples of Re. 1 thereafter																																	
Minimum Application Size (Systematic Investment per Application)	<b>Min. Instalment Amount</b>	<b>Min. No. of Instalments</b>		<b>Min. Aggregate Investment</b>																																
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4		Rs. 6,000																																
	All the above three conditions to be jointly fulfilled																																			
Minimum Redemption Size	Growth/Weekly Dividend/Monthly Dividend/Semi- annual Dividend and Daily Dividend Reinvestment Plan: Rs.1,000 or 100 units. Regular Plan #: Rs.1,000 or 100 units. # Please note that, pursuant to SEBI circular dated September 13, 2012; effective October 1, 2012; no fresh applications for investments are being accepted in the said plan. However investors are requested to note that, valid repurchase/redemption requests will be accepted in respect of the said plan.																																			
Benchmark Index	CRISIL Liquid Fund Index																																			
Dividend Policy	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme.</p> <p>The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. No Exit load will be charged on account of Units allotted by way of dividend re-investments. In line with requirements under SEBI circular number CIR/MD/DF/21/2012 dated September 13, 2012 any dividend declared under the Regular Plan will be compulsorily paid out.</p>																																			
Dividend Frequency and Record Dates	<b>Dividend Frequency</b>	<b>Record Date</b>		<b>Facilities available</b>																																
	Weekly	Monday of the week		Re-investment and Payout																																
Monthly	25th of the month																																			
Semi-annual: At Trustee's Discretion	Would be announced in advance																																			
Name of Fund Manager(s)	Mr. Vikram Chopra and Mr. Jalpan Shah																																			
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	<b>Compounded Annualised Returns</b>	<b>L&amp;T Ultra Short Term Fund- Regular Plan</b>	<b>L&amp;T Ultra Short Term Fund</b>	<b>CRISIL Liquid Fund Index</b>																																
	Returns for the last 1 year	8.47%	8.47%	8.23%																																
	Returns for last 3 years	8.60%	9.02%	8.83%																																
	Returns for last 5 years	8.81%	9.23%	8.63%																																
	Returns Since Inception Regular Plan (November 27, 1997) and Institutional Plan (April 10, 2003)	8.20%	7.44%	-																																
	Returns for last 1 year (Direct Plan)	8.85%	-	8.23%																																
	Returns since inception from January 01, 2013 (Direct Plan)	9.32%	-	8.83%																																
	<p style="text-align: center;"><b>Absolute Returns</b></p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Year</th> <th>L&amp;T Ultra Short Term Fund-Regular Plan</th> <th>L&amp;T Ultra Short Term Fund</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 10-11</td> <td>6.19</td> <td>6.55</td> <td>6.21</td> </tr> <tr> <td>FY 11-12</td> <td>9.39</td> <td>9.66</td> <td>8.44</td> </tr> <tr> <td>FY 12-13</td> <td>8.68</td> <td>9.39</td> <td>8.17</td> </tr> <tr> <td>FY 13-14</td> <td>8.94</td> <td>9.70</td> <td>9.46</td> </tr> <tr> <td>FY 14-15</td> <td>8.78</td> <td>9.05</td> <td>9.06</td> </tr> <tr> <td>FY 13-14 Direct Plan</td> <td>9.92</td> <td>9.46</td> <td>-</td> </tr> <tr> <td>FY 14-15 Direct Plan</td> <td>9.43</td> <td>9.06</td> <td>-</td> </tr> </tbody> </table>				Year	L&T Ultra Short Term Fund-Regular Plan	L&T Ultra Short Term Fund	CRISIL Liquid Fund Index	FY 10-11	6.19	6.55	6.21	FY 11-12	9.39	9.66	8.44	FY 12-13	8.68	9.39	8.17	FY 13-14	8.94	9.70	9.46	FY 14-15	8.78	9.05	9.06	FY 13-14 Direct Plan	9.92	9.46	-	FY 14-15 Direct Plan	9.43	9.06	-
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Expenses	Exit Load: NIL																																			
Load Structure For Ongoing Offer																																				



Name of the Scheme	L&T Floating Rate Fund (L&TRF)	L&T Short Term Opportunities Fund (L&TSTOF)																																										
<b>Product Labelling</b> <b>Investment Objective</b>	For product labelling please refer to the cover page To generate regular income through investment in a portfolio comprising substantially of floating rate debt/money market instruments, fixed rate debt/money market instruments swapped for floating rate returns, and fixed rate debt securities, Government securities and money market instruments.																																											
<b>Asset Allocation Pattern</b>	<table border="1" data-bbox="320 208 854 353"> <thead> <tr> <th>Type of Security</th> <th>Maximum Allocation of the Corpus (%)</th> <th>Minimum Allocation of the Corpus (%)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Floating Rate Securities and Money Market Instruments</td> <td>100%</td> <td>65%</td> <td>Low to Medium</td> </tr> <tr> <td>Debt Instruments including Floating Rate Securities</td> <td>35%</td> <td>0%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>The Scheme may invest upto 100% of its net assets in Securitized debt.            The Scheme may take exposure in derivatives, either exchange traded or OTC, upto 100% of Net Assets as permitted by SEBI regulations, as amended from time to time.            The gross investment in Debt and Money Market Instruments including securitized debt and derivatives shall not exceed 100% of net assets of scheme/plan.</p>	Type of Security	Maximum Allocation of the Corpus (%)	Minimum Allocation of the Corpus (%)	Risk Profile	Floating Rate Securities and Money Market Instruments	100%	65%	Low to Medium	Debt Instruments including Floating Rate Securities	35%	0%	Low to Medium	<table border="1" data-bbox="862 208 1396 353"> <thead> <tr> <th>Types of Instruments</th> <th>Indicative allocations Min% - Max% (% of Net Assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Debt and Money Market Instruments with residual maturity upto 2 years</td> <td>75 to 100</td> <td>Low</td> </tr> <tr> <td>Debt Instruments with residual maturity greater than 2 years and less than 5 years</td> <td>0 to 25</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>The Scheme may invest in securitized debt up to 50% of the portfolio.            The Scheme shall have derivatives exposure as per the SEBI/ RBI Guidelines issued from time to time.            Further, the Scheme may undertake Interest rate derivatives transactions for the purpose of hedging and portfolio rebalancing (within the permissible limits specified by RBI/ SEBI from time to time).            The average maturity of the Portfolio of the Scheme shall not exceed 2 years.</p>	Types of Instruments	Indicative allocations Min% - Max% (% of Net Assets)	Risk Profile	Debt and Money Market Instruments with residual maturity upto 2 years	75 to 100	Low	Debt Instruments with residual maturity greater than 2 years and less than 5 years	0 to 25	Low to Medium																					
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<b>Investment Strategy</b>	Please refer to page 33 for details																																											
<b>Options</b>	<ul style="list-style-type: none"> <li>Growth</li> <li>Dividend</li> </ul> <ol style="list-style-type: none"> <li>Daily Dividend (Payout)</li> <li>Weekly Dividend (Payout)</li> <li>Monthly Dividend (Re-investment and Payout)</li> </ol>	<ul style="list-style-type: none"> <li>Growth</li> <li>Dividend (Re-investment and Payout)*</li> <li>Quarterly Dividend (Re-investment and Payout)</li> <li>Annual Dividend (Re-investment and Payout)</li> </ul> <p>* Investors are requested to note that currently the Board of Trustee Company has decided the frequency as Monthly dividend under Dividend Option of the Scheme.</p>																																										
<b>Minimum Application Size (Lumpsum Investment per Application)</b>	<table border="1" data-bbox="320 639 1396 678"> <thead> <tr> <th>Initial Investment</th> <th>Additional Investment</th> </tr> </thead> <tbody> <tr> <td>Rs.10,000 per application and in multiples of Re. 1 thereafter</td> <td>Rs. 1,000 per application and in multiples of Re. 1 thereafter</td> </tr> </tbody> </table>		Initial Investment	Additional Investment	Rs.10,000 per application and in multiples of Re. 1 thereafter	Rs. 1,000 per application and in multiples of Re. 1 thereafter																																						
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<b>Minimum Application Size (Systematic Investment per Application)</b>	<table border="1" data-bbox="320 683 1396 741"> <thead> <tr> <th>Min. Instalment Amount</th> <th>Min. No. of Instalments</th> <th>Min. Aggregate Investment</th> </tr> </thead> <tbody> <tr> <td>Rs. 1,000</td> <td>(a) Monthly: 6 (b) Quarterly: 4</td> <td>Rs. 6,000</td> </tr> </tbody> </table> <p>All the above three conditions to be jointly fulfilled</p>		Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4	Rs. 6,000																																				
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<b>Minimum Redemption Size</b>	Rs. 1000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																																											
<b>Benchmark Index</b>	CRISIL Liquid Fund Index / CRISIL Short Term Bond Fund Index																																											
<b>Dividend Policy</b>	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme.</p> <p>The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above or the next Business Day as the case may be. Under the monthly dividend declaration frequency, the Unit Holders have the option of receiving the dividend or reinvesting the same while under the daily and weekly dividend declaration frequencies the dividend will be compulsorily reinvested. The dividend will be reinvested at the ex-dividend NAV. No Exit load will be charged on account of Units allotted by way of dividend re-investments.</p>																																											
<b>Dividend Frequency and Record Dates</b>	<table border="1" data-bbox="320 1108 1396 1205"> <thead> <tr> <th>Dividend Frequency</th> <th>Record Date</th> <th>Facilities available</th> <th>Dividend Frequency</th> <th>Record Date</th> <th>Facilities available</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>Every Day*</td> <td rowspan="2">Re-investment only</td> <td>Monthly</td> <td>25th of the Month</td> <td>Re-investment and Payout</td> </tr> <tr> <td>Weekly</td> <td>Monday of the week</td> <td>Quarterly</td> <td>Would be announced in advance</td> <td>Re-investment and Payout</td> </tr> <tr> <td>Monthly</td> <td>25th of the month</td> <td>Re-investment and Payout</td> <td>Annual</td> <td>Would be announced in advance</td> <td>Re-investment and Payout</td> </tr> </tbody> </table> <p>* All days for which NAV is published on www.amfiindia.com/www.intmf.com websites</p>		Dividend Frequency	Record Date	Facilities available	Dividend Frequency	Record Date	Facilities available	Daily	Every Day*	Re-investment only	Monthly	25th of the Month	Re-investment and Payout	Weekly	Monday of the week	Quarterly	Would be announced in advance	Re-investment and Payout	Monthly	25th of the month	Re-investment and Payout	Annual	Would be announced in advance	Re-investment and Payout																			
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<b>Name of Fund Manager(s)</b>	Mr. Vikram Chopra / Mr. Vikram Chopra																																											
<b>Performance of Schemes (as at December 31, 2015)</b> <b>NAV of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit.</b> <b>Past Performance may or may not be sustained in future.</b>	<table border="1" data-bbox="320 1255 1396 1400"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>L&amp;T Floating Rate Fund</th> <th>CRISIL Liquid Fund Index</th> <th>Compounded Annualised Returns</th> <th>L&amp;T Short Term Opportunities Fund</th> <th>CRISIL Short Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>Returns for last 1 year</td> <td>8.44%</td> <td>8.23%</td> <td>Returns for last 1 year</td> <td>8.17%</td> <td>8.66%</td> </tr> <tr> <td>Returns for last 3 years</td> <td>8.60%</td> <td>8.83%</td> <td>Returns for last 3 years</td> <td>8.88%</td> <td>9.13%</td> </tr> <tr> <td>Returns for last 5 years</td> <td>9.14%</td> <td>8.63%</td> <td>Returns for last 5 years</td> <td>-</td> <td>-</td> </tr> <tr> <td>Returns Since Inception (August 10, 2005)</td> <td>7.67%</td> <td>7.38%</td> <td>Returns Since Inception (December 27, 2011)</td> <td>9.12%</td> <td>9.12%</td> </tr> <tr> <td>Returns for last 1 year (Direct Plan)</td> <td>8.86%</td> <td>8.23%</td> <td>Returns for last 1 year (Direct Plan)</td> <td>8.71%</td> <td>8.66%</td> </tr> <tr> <td>Returns since inception from January 01, 2013 (Direct Plan)</td> <td>8.85%</td> <td>8.83%</td> <td>Returns since inception from January 01, 2013 (Direct Plan)</td> <td>9.28%</td> <td>9.12%</td> </tr> </tbody> </table>		Compounded Annualised Returns	L&T Floating Rate Fund	CRISIL Liquid Fund Index	Compounded Annualised Returns	L&T Short Term Opportunities Fund	CRISIL Short Term Bond Fund Index	Returns for last 1 year	8.44%	8.23%	Returns for last 1 year	8.17%	8.66%	Returns for last 3 years	8.60%	8.83%	Returns for last 3 years	8.88%	9.13%	Returns for last 5 years	9.14%	8.63%	Returns for last 5 years	-	-	Returns Since Inception (August 10, 2005)	7.67%	7.38%	Returns Since Inception (December 27, 2011)	9.12%	9.12%	Returns for last 1 year (Direct Plan)	8.86%	8.23%	Returns for last 1 year (Direct Plan)	8.71%	8.66%	Returns since inception from January 01, 2013 (Direct Plan)	8.85%	8.83%	Returns since inception from January 01, 2013 (Direct Plan)	9.28%	9.12%
Compounded Annualised Returns	L&T Floating Rate Fund	CRISIL Liquid Fund Index	Compounded Annualised Returns	L&T Short Term Opportunities Fund	CRISIL Short Term Bond Fund Index																																							
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<b>Expenses</b> <b>Load Structure</b> <b>For Ongoing Offer</b>	<p><b>Exit Load:</b> Within 60 days from the date of allotment or Purchase applying First in First out basis - 0.5</p> <p>After 60 days from the date of allotment or Purchase applying First in First out basis - NIL. A switch-out or a withdrawal under SWP or a transfer under STP (except a switch-out or a transfer under STP into any of the Equity Schemes or fund of fund schemes) may also attract an Exit Load like any Redemption.</p> <p>No Exit Load will be chargeable in case of switches made between different options of the Scheme.</p> <p>No Exit Load will be chargeable in case of (i) Units allotted on account of dividend reinvestments, and (ii) Units issued by way of bonus, if any.</p>																																											

Name of the Scheme		L&T Resurgent India Corporate Bond Fund (L&TRICBF)											
Product Labelling	For product labelling please refer to the cover page												
Investment Objective	To seek to generate income by investing primarily in debt and money market securities of fundamentally strong corporates/companies in growth sectors which are closely associated with the resurgence of domestic economy, with a flexibility to follow more conservative investment approach during economic downturns												
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of net assets)		Risk Profile									
		Maximum	Minimum										
	Corporate debt instruments* including securitized debt	100	65	Low to Medium									
	Money market instruments and government securities	35	0	Low to Medium									
	*Corporate debt instruments would include all debt securities issued by entities such as banks, companies, Public Sector Undertakings, Municipal Corporations, body corporates, etc.												
Investment Strategy	Please refer to page 33 for details												
Options	<p>• Growth • Dividend (Reinvestment** and Payout) • Annual Dividend (Reinvestment** and Payout)</p> <p>If the investor does not clearly specify the choice of option at the time of investing, the default option for investment will be considered as the Growth Option.</p> <p>** If the investor does not clearly specify the choice of sub-option i.e. Payout or Re-investment at the time of investing then:</p> <p>a) In case of first time investment in the Scheme within a folio, the default facility considered for the investment shall be the Re-investment facility.</p> <p>b) For all subsequent investments in the same folio, the investment will be considered for the facility applicable for the earlier investments in the Scheme within the folio</p>												
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment (in multiples of Re. 1 thereafter)										
	Rs. 5,000 per application and in multiples of Re. 1 thereafter		Rs. 1,000 per application and in multiples of Re.1 thereafter										
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment									
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4		Rs. 6,000									
	All instalments under a SIP application registered in respect of the Retail Plan and Institutional Plan shall be processed and units will be allotted under Super Institutional Plan. All the above three conditions to be jointly fulfilled.												
Minimum Redemption Size	Rs. 1,000 or 100 units or account balance, whichever is lower. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.												
Benchmark Index	CRISIL Composite Bond Fund Index												
Dividend Policy	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding the dividend distribution rate and the record date, AMC shall issue notice to the public, communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV.</p> <p>If the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme.</p> <p>In case of dividend payout facility, the AMC shall despatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.</p> <p>No Exit load will be charged on account of redemption of Units allotted by way of dividend reinvestments. Further the dividend proceeds may be paid by way of direct credit/NEFT/RTGS/any other manner through which the investor's bank account specified in the Registrar's records is credited with the dividend proceeds.</p>												
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available										
	At Trustee's Discretion	Would be announced in advance	Re-investment and Payout										
Name of Fund Manager(s)	Mr. Shriram Ramanathan												
Performance of Schemes (as at December 31, 2015) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.	Absolute Returns*	L&T Resurgent India Corporate Bond Fund	CRISIL Composite Bond Fund Index										
	Returns Since Inception (February 02, 2015) (Regular Plan)	5.83%	3.96%										
	Returns since inception from (February 02, 2015) (Direct Plan)	6.36%	3.96%										
	<table border="1"> <caption>Absolute Returns Comparison</caption> <thead> <tr> <th>Year</th> <th>L&amp;T Resurgent India Corporate Bond Fund</th> <th>CRISIL Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 14-15* (Regular Plan)</td> <td>5.83%</td> <td>3.96%</td> </tr> <tr> <td>FY 14-15* (Direct Plan)</td> <td>6.36%</td> <td>3.96%</td> </tr> </tbody> </table> <p>*from February 02, 2015</p>				Year	L&T Resurgent India Corporate Bond Fund	CRISIL Composite Bond Fund Index	FY 14-15* (Regular Plan)	5.83%	3.96%	FY 14-15* (Direct Plan)	6.36%	3.96%
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FY 14-15* (Regular Plan)	5.83%	3.96%											
FY 14-15* (Direct Plan)	6.36%	3.96%											
	* Since the Scheme has not completed one year from the date of allotment, absolute returns have been shown												
Expenses	<b>Exit Load:</b> For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis - 2% of Applicable Net Asset Value. After 1 year but on or before 2 years from the date of allotment or Purchase applying First in First Out basis - 1% of Applicable Net Asset Value. After 2 years – NIL.												
Load Structure For Ongoing Offer	A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Load will be chargeable in case of switches made between different options of the Scheme. No Exit Load will be chargeable in case of (i) Units allotted on account of dividend reinvestments; and (ii) Units issued by way of bonus, if any.												

Information Common To All Schemes										
<b>Name of Trustee Company</b>	L&T Mutual Fund Trustee Limited									
<b>Applicable NAV for all schemes except L&amp;T Cash Fund and L&amp;T Liquid Fund</b>	<p>The Cut-off time and the Applicable NAV will be as under:  <b>For Purchases/Redemptions:</b> For applications for Purchases (along with a local cheque or demand draft payable at par at the place where the application is received)/Redemptions, accepted at the Investor service Centres of the Mutual Fund on a Business Day up to the Cut-off time of the Scheme, the NAV of that day; and For applications for Purchases (along with a local cheque or demand draft payable at par at the place where the application is received)/Redemptions accepted at the Investor service Centres of the Mutual Fund on a Business Day after the Cut-off time of the Scheme, the NAV of the next Business Day; and In respect of valid Purchase applications accepted at the Investor service Centres for an investment amount equal to or more than Rs. 2 lakh, the NAV of the Business Day on which the funds are available for utilisation shall be applicable subject to the following: (1) Purchase application is accepted before the Cut-off time; (2) funds for the entire amount of Purchase/Subscription applications are credited to the bank account of the respective Scheme before the Cut-off time; and (3) the funds are available for utilisation by the respective Scheme before the Cut-off time without availing any credit facility, whether, intra-day or otherwise.  The aforesaid will be applicable only for cheques/demand drafts/payment instruments payable locally in the city in which the ISC is located. No outstation cheques will be accepted. For applications for Purchases along with demand drafts not payable at par at the place where the application is received, NAV of the day on which the demand draft is credited. <b>Please note that in respect of L&amp;T Tax Advantage Fund and L&amp;T Tax Saver Fund redemption of units can be made only after three years of lock-in period from the date of allotment of units proposed to be redeemed.</b></p>									
<b>Applicable NAV for L&amp;T Cash Fund and L&amp;T Liquid Fund</b>	<p>The Cut-off time and the Applicable NAV will be as under:  <b>For Purchase:</b>  1. In respect of valid Purchase applications accepted at the Investor service Centres upto 2.00 p.m. on a day, where the funds for the entire amount of Purchase/Subscription applications are credited to the bank account of the Scheme before the Cut-off time and are available for utilisation before the Cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day of receipt of the applications;  2. In respect of valid Purchase applications accepted at the Investor service Centres after 2.00 p.m. on a day, where the funds for the entire amount of Purchase/Subscription applications are credited to the bank account of the Scheme and are available for utilisation on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the next Business Day; and  3. In respect of valid Purchase applications accepted at the Investor service Centres on a Business Day, irrespective of the time of receipt of application, where the funds are not available for utilisation before the Cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilisation.  <b>For Redemption:</b>  1. In respect of valid Redemption applications accepted at the Investor service Centres upto 3.00 p.m. on a Business Day, the closing NAV of the day immediately preceding the next Business Day.  2. In respect of valid Redemption applications accepted at the Investor service Centres after 3.00 p.m. on a Business Day, the closing NAV of the next Business Day.</p>									
<b>Dispatch of Repurchase (Redemption) Request</b>	Within 10 Business Days of the receipt of the valid redemption request at the Investor Service Centres/Official Points of Acceptance. Please note that in respect of L&T Tax Advantage Fund and L&T Tax Saver Fund redemption of units can be made only after three years of lock-in period from the date of allotment of units proposed to be redeemed.									
<b>Transaction Charge(s)</b>	<p>AMC shall deduct Transaction Charge(s) from the subscription amount and pay it to the distributor who has opted to receive the same for a particular product category. The details of the same are mentioned below:-</p> <ul style="list-style-type: none"> <li>Rs. 150 if the application is received from a First Time Mutual Fund Investor.</li> <li>Rs. 100 if the application is received from an investor other than a First Time Mutual Fund Investor i.e. Existing Investor in Mutual Funds.</li> </ul> <p>In case of investments through SIP, Transaction Charge(s) shall be deducted only if the total commitment (i.e. amount per SIP instalment x Number of instalments) amounts to Rs. 10,000 or more. The Transaction Charge(s) will be deducted in four equal instalments. However, Transaction Charge(s) will not be deducted for the following:-</p> <ul style="list-style-type: none"> <li>Purchase/Subscription submitted by investor at the designated collection centres or through AMC's website viz. www.Intmf.com and which are not routed through any distributor.</li> <li>Purchase/Subscription through a distributor for an amount less than Rs. 10,000.</li> <li>Transactions such as Switches, STP i.e. all such transactions wherein there is no additional cash flow at a Mutual Fund level similar to Purchase/Subscription.</li> <li>Purchase/Subscriptions through any stock exchange.</li> </ul>									
<b>Actual Recurring Expenses (% p.a. of daily net assets) for the Financial Year 2014-15</b>	<b>L&amp;T Equity Fund</b>			<b>L&amp;T Tax Advantage Fund</b>			<b>L&amp;T India Special Situations Fund</b>			
	Direct 1.63%	non-Direct 2.26%		Direct 1.82%	non-Direct 2.44%		Direct 1.87%	non-Direct 2.58%		
	<b>L&amp;T India Large Cap Fund</b>			<b>L&amp;T India Value Fund</b>			<b>L&amp;T India Prudence Fund</b>			
	Direct 2.14%	non-Direct 2.77%		Direct 2.28%	non-Direct 3.02%		Direct 2.02%	non-Direct 2.95%		
	<b>L&amp;T Dynamic Equity Fund</b>			<b>L&amp;T Midcap Fund</b>			<b>L&amp;T Tax Saver Fund</b>			
	Direct 1.96%	non-Direct 2.84%		Direct 2.10%	non-Direct 2.90%		2.97%			
	<b>L&amp;T Infrastructure Fund</b>			<b>L&amp;T Arbitrage Opportunities Fund</b>			<b>L&amp;T Business Cycles Fund</b>			
	Direct 2.20%	non-Direct 2.88%		Direct 0.40%	non-Direct 1.00%		Direct 2.05%	non-Direct 2.73%		
	<b>L&amp;T Equity Savings Fund</b>			<b>L&amp;T Flexi Bond Fund</b>			<b>L&amp;T Cash Fund</b>			
	Direct 1.86%	non-Direct 2.55%		Direct 0.84%	Retail 1.24%		Direct 0.14%	Institutional# 0.65%	Retail# 0.84%	non-Direct 0.81%
	<b>L&amp;T Low Duration Fund</b>			<b>L&amp;T Global Real Assets Fund</b>			<b>L&amp;T Short Term Income Fund</b>			
	Direct 0.15%	Institutional 0.54%	Retail 0.97%	non-Direct 0.72%	Direct 1.08%	non-Direct 1.88%		Direct 1.25%	non-Direct 1.50%	
	<b>L&amp;T Triple Ace Bond Fund</b>			<b>L&amp;T Gilt Fund</b>			<b>L&amp;T Monthly Income Plan</b>			
	Direct 0.53%	non-Direct 1.62%		Direct 0.94%	non-Direct 1.08%		Direct 1.65%	non-Direct 2.33%		
	<b>L&amp;T Liquid Fund</b>			<b>L&amp;T Income Opportunities Fund</b>			<b>L&amp;T Ultra Short Term Fund</b>			
	Direct 0.04%	Institutional Plus# 0.25%	Retail# 0.78%	non-Direct 0.09%	Direct 1.15%	Regular# 1.44%	non-Direct 1.47%	Direct 0.19%	Super Institutional# 0.79%	non-Direct 0.55%
	<b>L&amp;T Floating Rate Fund</b>			<b>L&amp;T Short Term Opportunities Fund</b>			<b>L&amp;T Resurgent India Corporate Bond Fund</b>			
	Direct 0.37%	non-Direct 0.53%		Direct 0.30%	non-Direct 0.80%		Direct 0.74%	non-Direct 1.51%		
	# Please note that, pursuant to SEBI circular dated September 13, 2012; effective October 1, 2012; no fresh applications for investments are being accepted in the said plans.									
<b>Tax Treatment for the Investors (Unit holders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax adviser.									
<b>Daily Net Asset Value (NAV) Publication</b>	L&T Mutual Fund shall calculate NAV on daily basis and publish the same in at least two daily newspapers having circulation all over India and NAVs along with the Purchase and Redemption Price declared on AMFI's website www.amfiindia.com by 9.00 PM and also at www.Intmf.com. The NAVs of all the schemes can also be viewed on <a href="http://www.Intmf.com">www.Intmf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> . Alternatively, investors can call up our Investorline on <b>1800 2000 400 or 1800 4190 200</b> (toll-free) to access the NAV.									
<b>For Investor Grievances please contact</b>	<b>Computer Age Management Services Private Limited</b> New No. 10, Old No. 178, M. G. R. Salai, Nungambakkam, Chennai - 600 034. For any grievances with respect to transactions through BSE and/or NSE, the investors/ Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.					<b>Mr. John Vijayan</b> 6th floor, KGN Towers, No.62 Ethiraj Salai, (Commander-in-Chief Road), Egmore, Chennai – 600 105. Tel: 1800 2000 400 or 1800 419 0200, Fax: 044-4902 2818 E-mail: investor.line@Intmf.co.in				

## Information Common To All Schemes

### Unit Holders' Information

#### Consolidated Account Statements/Account Statements

The AMC/Mutual Fund will send to the investor whose application for Purchase/Redemption has been accepted, a confirmation specifying the number of units allotted/redeemed by way of e-mail and/or text message within 5 Business Days from the date of allotment/redemption to the investor's registered e-mail address and/or mobile number.

CAS for each calendar month will be sent on or before 10th of the succeeding month by way of mail/e-mail to the Unit Holders who have transacted during the month.

In case of a specific request received from the Unit holders, the AMC/Mutual Fund will provide the account statement in physical form to the investors within 5 Business Days from the receipt of such request.

In the event a folio has more than one registered holder, the first named Unit holder will receive the CAS/account statement.

CAS will not be sent to the Unit holders in respect of the folio(s) where the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with the PAN details.

Further, a CAS shall also be sent by mail/e-mail at the end of every six months (i.e. September/March), on or before 10th day of succeeding month to all those Unit Holders who have not transacted in the folios during the period of last six months.

Account statements to be issued in lieu of Unit Certificates under the Scheme shall be non-transferable. The account statement shall not be construed as a proof of title.

A non-transferable Unit Certificate will be sent to the Unit Holder within 5 Business Days following the receipt of a written request. Units are non-transferable. The Trustees reserves the right to make the Units transferable at a later date, subject to the Regulations.

However, in case of Unit Holders holding units in the dematerialized mode, the Mutual Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement. All Units will rank pari passu, among Units within the same option in the Scheme, as to assets and earnings.

#### Annual Report

An annual report of the Schemes will be prepared as at the end of each financial year (i.e. March 31) and copies of the report or an abridged summary thereof will be sent to all Unit Holders as soon as possible but not later than 4 months from the closure of the relevant financial year. In case of an Unit Holder whose email address is available with the AMC/Mutual Fund, the annual report or abridged summary thereof will be sent by way of an e-mail at the email address provided by the Unit Holder and such Unit Holder will not receive physical copies of the annual report or abridged summary thereof unless a specific request is received by the AMC/Mutual Fund in this behalf from the Unit holder.

The Unit Holder may request for physical copies of the annual report or abridged summary thereof by calling the toll-free investor line of the AMC at 1800 2000 400 or 1800 4190 200.

An Unit holder whose e-mail address is not available with the AMC/Mutual Fund, the AMC shall continue to dispatch the annual report or an abridged summary thereof in physical form. The full report or the abridged summary thereof will be displayed on the website of the Mutual Fund i.e. www.Intmf.com and will also be available for inspection at the registered office of the AMC and a copy thereof will be provided on request to the Unit Holder.

#### Half yearly disclosures:

##### Portfolio

This is a list of securities where the corpus of the Schemes is invested. The market value of these investments is also stated in the portfolio disclosures. Full portfolio details, in the prescribed format, shall be disclosed either by publishing it in the newspapers or by sending to the Unit Holders within one month from the end of each half-year (i.e. March 31 and September 30) and it shall also be displayed on the website of the Mutual Fund.

##### Financial Results

The Mutual Fund shall before the expiry of one month from the close of each half year (i.e. March 31 and September 30) display its unaudited financial results on the website of the Mutual Fund.

Further, an advertisement disclosing the hosting of the aforesaid results on the website shall be published in one national English daily newspaper circulating in the whole of India and in a Marathi daily newspaper.

##### Monthly Portfolio Disclosures:

The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Schemes as on the last day of the month on its website www.Intmf.com on or before the tenth day of the succeeding month in a user-friendly and downloadable format.

##### Sectoral Allocation:

In accordance with SEBI circular CIR/ IMD/ DF/ 21/ 2012 dated September 13, 2012; the total exposure to single sector shall not exceed 30% or such other limit as may be specified by SEBI from time to time of the net assets of the scheme. The Sectoral classification shall be as per AMFI classification, as amended from time to time. However, this limit is not applicable for investments in Bank CDs, Collateralized borrowings and lending obligations (CBL0), Government Securities, Treasury Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and short term deposits of scheduled commercial banks.

##### Maximum Recurring Expenses:

Daily net assets	L&TMCF, L&TEF, L&TTSF, L&TTAF, L&TISSF, L&TILCF, L&TIF, L&TTABF, L&TUSTF, L&TGF, L&TLF, L&TMIP, L&TFRF, L&TFBF, L&TCF, L&TIVF, L&TIPF, L&TDEF, L&TAOF, L&TBCF, L&TESF	L&TLDF, L&TIOF, L&TSTIF, L&TSTOF, L&TRICBF
	Maximum as a % of daily net assets	
First 100 Crores	2.50%	2.25%
Next 300 Crores	2.25%	2.00%
Next 300 Crores	2.00%	1.75%
Balance Assets	1.75%	1.50%

Direct Plan under a Scheme shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid/charged under Direct Plan.

The AMC shall charge the Scheme with investment management and advisory fees in accordance with Regulation 52 (2) of SEBI Regulations.

The Mutual Fund/AMC shall annually set apart at least 2 basis points of the daily net assets of a Scheme within the maximum limit of total recurring expenses as per Regulation 52 for investor education and awareness initiatives.

In accordance with Regulation 52 (6) (a), in case of a fund of funds scheme i.e. L&TGRAF, the total expenses of the scheme including weighted average of charges levied by the underlying schemes shall not exceed 2.50% of the daily net assets of the scheme.

In accordance with Regulation 52 (6A), the following expenses can be charged in addition to the existing total recurring expenses charged under Regulation 52 (6):

- (a) brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 % in case of cash market transactions and 0.05 % in case of derivatives transactions.

Please note that any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps for cash market and derivatives transactions respectively, shall be charged to the Scheme within the total recurring expenses limit specified under Regulation 52. Any expenditure in excess of the said limit will be borne by the AMC/Trustees/Sponsors.

- (b) additional recurring expenses up to 30 basis points on daily net assets of the Scheme, if the new inflows from cities as specified by SEBI are at least (a) 30% of gross new inflows in the scheme; or (b) 15% of the average assets under management (year to date) of the Scheme, whichever is higher.

In case inflows from such cities are less than the higher of (a) or (b) stated above, additional expenses on daily net assets of the Scheme can be charged on a proportionate basis.

The expenses so charged can be utilised for distribution expenses incurred for bringing inflows from such cities.

The amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

- (c) additional expenses, incurred towards different heads mentioned under sub-Regulations 52 (2) and 52 (4), not exceeding 0.20 % of the daily net assets of the scheme.

##### Service Tax:

- a) Service tax on the investment management and advisory fees will be charged to the Scheme in addition to the total recurring expenses limit specified under Regulation 52.

- b) Service tax, if any, on any other fees/expenses (including brokerage and transaction costs on asset purchases) shall be charged to the Scheme within the total recurring expenses limit specified under Regulation 52.



## Information Common To All Schemes

### Note on Employee Unique Identity Number ("EUID")

Please note that disclosing Employee Unique Identity Number is important, especially in case of advisory transactions, as it will help us in resolving your query and assist in tackling the problem of misselling of Mutual Fund schemes.

### Risk Profile of the Schemes

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. **Scheme specific risk factors are summarized below:**

As per SEBI circular no. SEBI/IMD/CIR No.10/22701/03 dated December 12, 2003, each scheme/plan (including the plans thereunder) should have a minimum of 20 Unit Holders and no single Unit Holder should account for more than 25% of the corpus of such scheme/plan. The aforesaid conditions should be met in each calendar quarter on an average basis. In case of non-fulfillment with the first condition i.e. minimum of 20 investors in the scheme/plan, for each calendar quarter as specified by SEBI, the scheme/plan shall be wound up by following the guidelines prescribed by SEBI and Unit Holders' investment in such scheme/plan would be redeemed at the Applicable NAV. SEBI has further prescribed that if any investor breaches the 25% limit over a quarter, a rebalancing period of one month will be allowed to the investor and thereafter the investor who is in breach of the limit shall be given 15 days notice to redeem his exposure over the 25% limit. In the event of failure on part of the said investor to redeem the excess exposure, the excess holding will be automatically redeemed by the Fund following the guidelines prescribed by SEBI.

#### Risk Factors pertaining to Equity Schemes/Funds

Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Equity Schemes may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Equity Schemes to make intended securities purchases, due to settlement problems, could cause the Equity Schemes to miss certain investment opportunities. Similarly, the inability to sell securities held in the Equity Schemes' portfolios would result at times, in potential losses to the respective Equity Schemes, should there be a subsequent decline in the value of securities held in such Equity Schemes' portfolios.

Investments in equity and equity related securities involve a degree of risks and investors should not invest in Equity Schemes unless they can afford to take the risk of losing their investment.

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. The liquidity and valuation of the Schemes' investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments.

Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments. The AMC endeavours to manage such risk by the use of inhouse credit analysis. The NAV of Equity Schemes' Units, to the extent that such Schemes are invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline. The NAV will also be affected by Risks associated with investments made in derivatives. The NAV of the Equity Schemes will also be affected by Risk Factors associated with scrip lending and investments in Foreign Securities.

#### Risk Factors pertaining to Debt Schemes/Funds

In addition to the factors that affect the values of securities, the NAV of Units of the Debt Schemes will fluctuate with the movement in the broader fixed income, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the fixed income markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges. Further the investments made by the Debt Schemes will also be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, re-investment risk, settlement risk, risk associated with investment in derivatives and foreign securities.

#### Risks Factors associated with transaction in Units through stock exchange(s)

In respect of transaction in Units of the Scheme through BSE and/or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE and/or NSE and their respective clearing corporations on which the Fund has no control.

#### Additional Scheme Specific Risk Factors

◆ **L&TTAF and L&TTSF:** By virtue of requirements under ELSS, Units issued under L&TTAF will not be redeemed until the expiry of three years from the date of their allotment. The ability of an investor to realise returns on investments in L&TTAF is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid three year period only in the event of the death of a Unit Holder, subject to the Units having been held for a period of one year from the date of their allotment.

◆ **L&TIVF:** To the extent that the Scheme is invested in ETFs, the Scheme will be subject to all risks associated with such ETFs and the underlying assets that it is tracking. The Scheme can purchase/redeem units of ETFs only through stock exchanges on which such ETFs are listed and not directly through a mutual fund. Thus there could be a liquidity issue. The units of ETF may trade above (at a premium) or below (at a discount) the scheme's net asset value (NAV). The price of the units of an ETF is influenced by the forces of supply and demand. Thus the Scheme may not be able to purchase/redeem units of an ETF at the applicable NAVs.

To the extent that the assets of the Scheme will be invested in units of debt oriented mutual fund schemes, investors will be bearing the expenses of a Scheme in addition to the expenses of the relevant underlying scheme in which the Scheme will make investments.

◆ **L&TGRAF:** The assets of the Scheme shall be predominantly invested in the shares/units of the Underlying Scheme. However, due to market conditions in the jurisdiction in which the Scheme invests, the AMC may, for short term purposes and with a view to protect the interest of Unit Holders, deviate from the asset allocation range set out in this Scheme Information Document subject to limitations prescribed by SEBI/RBI from time to time. Unit Holders will not be given any prior intimation or indication when the composition/asset allocation pattern under the Scheme changes within the broad range set out in the Scheme Information Document. The Scheme's performance will be affected by the performance of the Underlying Scheme and it will be subject to all the risks associated with the Underlying Scheme. Investors will be bearing the expenses of the Scheme in addition to the expenses of the Underlying Scheme. Investors could incur load charges on two occasions. First, on their redemptions/switchouts in the options under the Scheme and second, on the Scheme's investment/redemption/switches in the options under the Underlying Scheme, if any.

◆ **L&TTSF: Volatility Risk** – Investors may note that AMC/Fund Manger's investment decisions may not be always profitable. The Scheme proposes to invest substantially in equity and equity related securities. The Scheme will, to a lesser extent, also invest in money market securities. Trading volumes, settlement periods and transfer procedures, generally for equity and equity related securities and in particular Midcap and Small Cap stocks, may restrict the liquidity of these investments and experience high volatility

◆ **L&TMIP:** Monthly Income is not assured and is subject to the availability of distributable surplus.

◆ **L&TAOF and L&TDEF:** The Scheme proposes to invest in equity and equity related instruments by identifying and exploiting price discrepancies in cash and derivative segments of the market. These investments by nature are volatile as the prices of the underlying securities are affected by various factors such as liquidity, time to settlement date, news flow, spreads between cash and derivatives market at different points of time, trading volumes, etc. There is no guarantee that the Fund Manager will be able to spot investment opportunities or correctly exploit price discrepancies in the different segments of the market. The Scheme is also expected to have a high portfolio churn, especially in a volatile market. There is an execution risk while implementing arbitrage strategies across various segments of the market, which may result in missed investment opportunities, or may also result in losses. In case of a large outflow from the Scheme, the Scheme may need to reverse the spot-futures transaction before the settlement of the futures trade. While reversing the spot-futures transaction on the Futures and Options settlement day on the exchange, there could be a risk of volume-weighted-average-price of the market being different from the price at which the actual reversal is processed resulting in basis risk.

### Direct plan

Investors proposing to purchase units of the Scheme directly from the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder) can invest under the Direct Plan. The options referred above (i.e. Dividend (Re-investment and Payout) and Growth) will be available under the Direct Plan. The Scheme shall have a common portfolio i.e. the Direct Plan will not have a segregated portfolio. Investments under the Direct Plan can be made through various modes offered by the mutual fund for investing directly with the mutual fund (except Stock Exchange Platform(s) and all other platform(s) where investors' applications for subscription of units are routed through distributors).

Investors subscribing under the Direct Plan will have to indicate "Direct Plan" against the Scheme name in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the distributor code will be ignored and the application will be processed under the Direct Plan. Further, where application is received for the Scheme without distributor code or "Direct" mentioned in the ARN Column, the application will be processed under the Direct Plan. Non-Direct Plan (L&TBCF): Investors proposing to purchase units of the Scheme through an ARN Holder can invest under the non-Direct Plan. The options referred above will be available under the non-Direct Plan. The Scheme shall have a common portfolio i.e. the non-Direct Plan will not have a segregated portfolio.

The application(s) will be processed under Direct / Non-Direct Plan as stated in the table below (w.e.f July 1, 2015):

Scenario	Distributor / broker code mentioned by the investor	Plan mentioned by the investor	Default plan in which the application shall be processed
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Non-Direct	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Non-Direct	Direct Plan
7	Mentioned	Non-Direct	Non-Direct
8	Mentioned	Not Mentioned	Non-Direct

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under the Non-Direct Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

### Risk Mitigation Factors

Equity Schemes: Investments in equity and equity related securities carry various risks such as inability to sell securities, trading volumes and settlement periods, liquidity risk, default risk, re-investment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.

Further, the portfolio of a Scheme will be constructed in accordance with the investment restrictions specified under the Regulation which would help in mitigating certain risks relating to investments in securities market.

Debt Schemes: Investments in debt instruments carry various risks such as interest rate risk, liquidity risk, default risk, re-investment risk etc. Whilst such risks cannot be eliminated, they may be minimized by diversification and effective use of hedging.



Name of the Scheme	Investment Strategies of the Schemes
L&T Equity Fund	<p>The investment approach is bottom-up stock picking. The Scheme seeks to add the best opportunities that the market presents, without any sector/cap bias. The key features of the Fund's investment strategy include:</p> <p><b>Diversification:</b> The Scheme will be well diversified across sectors in about 60 to 80 stocks. The Scheme is likely to be fully invested in equity at all times.</p> <p><b>Bottom-up stock picking:</b> Consistent with L&amp;T's approach, the Scheme focuses on bottom-up stock picking (i.e. focussing solely on prospects of individual stocks) as opposed to a top-down approach (i.e. predicting macro economic and political trends and taking investment decisions based on them).</p> <p><b>No cap bias:</b> It will seek to identify the best stocks at a point in time, regardless of any market cap bias.</p>
L&T Tax Advantage Fund	<p>The investment approach is bottom-up stock picking. The Scheme seeks to add the best opportunities that the market presents, without any sector/cap bias. The key features of the Fund's investment strategy include:</p> <p><b>Diversification:</b> The Scheme will be well diversified across sectors in about 60 to 80 stocks but it could hold more than 80 stocks at any given time. While holdings in individual stocks will generally not exceed 4% of net assets of the Scheme, there may be times when considering the investment opportunities, holdings in certain stocks could be in excess of 4%. The Scheme is likely to be fully invested in equity at all times.</p> <p><b>Bottom-up stock picking:</b> Consistent with L&amp;T's approach, the Scheme focuses on bottom-up stock picking (i.e. focusing solely on prospects of individual stocks) as opposed to a top-down approach (i.e. predicting macro economic and political trends and taking investment decisions based on them).</p> <p><b>No cap bias:</b> It will seek to identify the best stocks at a point in time, regardless of any market cap bias</p>
L&T India Special Situations Fund	<p>The Scheme will, primarily be a diversified equity fund which will seek to invest in undervalued companies for long term investment with key theme focus being "Special Situations"-these are situations that are out-of-the-ordinary and which therefore present interesting stock picking opportunities.</p> <p>The types of companies that may fall within the scope of such Special Situations could include but are not limited to:</p> <ul style="list-style-type: none"> <li>- companies with recovery potential.</li> <li>- companies whose growth potential, may not be fully recognised by the market.</li> <li>- companies with hidden/undervalued assets whose value, may not be fully recognised by the market.</li> <li>- companies with interesting product pipelines which could offer good earnings potential.</li> <li>- companies undertaking corporate restructuring.</li> <li>- companies which could be potential candidates for mergers and acquisitions related activities.</li> </ul> <p>The investment approach will be bottom-up stock picking-where investments will be selected primarily on the basis of specific criteria relevant to the company in question rather than general macro-economic considerations. There will be no particular bias towards any market cap size or any sector. The Scheme will endeavour to remain fully invested in equity and related instruments at all times. A limited exposure to various derivatives instruments is likely for the purposes of hedging, portfolio balancing and optimising returns.</p>
L&T India Large Cap Fund	<p>The Scheme will primarily be a diversified equity fund which will likely (in normal market conditions) invest predominantly in large cap stocks to generate long term capital appreciation.</p> <p>The investment approach is bottom-up stock picking. A limited exposure to various equity derivatives instruments is likely for the purposes of hedging, portfolio balancing and optimizing returns.</p> <p>The key features of the Scheme's investment strategy include:</p> <p><b>Diversification:</b> Subject to SEBI regulations, the Scheme will be well diversified across stocks and sectors. A limited exposure to various equity derivatives instruments is likely - for the purpose of hedging, portfolio balancing and optimizing returns.</p> <p><b>Stock Selection:</b> The fund managers will adopt a methodology of bottom-up stock selection, with an emphasis on first-hand research. They will favour companies that offer the best value relative to their respective long-term growth prospects, returns in capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time.</p>
L&T India Value Fund	<p>The Fund Managers would aim to identify undervalued stocks having the potential to deliver long term superior risk-adjusted returns. Undervalued stocks would include stocks which the Fund Managers believe are trading at less than their assessed values. The identification of undervalued stocks would involve fundamental analysis. It will be based on the evaluation of various factors including but not limited to stock valuation, financial strength, cash flows, company's competitive advantage, business prospects and earnings potential.</p> <p><b>Investments in derivatives</b> Investment in derivatives will be made in accordance with the investment objective and the strategy of the Scheme and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p><b>Investments in ETFs</b> The Scheme may also invest in ETFs to the extent permitted under the applicable laws, including the SEBI Regulations and guidelines specified by RBI. Investment in ETFs will be made in accordance with the investment objective and the strategy of the Scheme for the purposes of efficient portfolio management and optimizing return.</p> <p><b>Investments in debt and money market instruments</b> Investments in debt and money market instruments shall be made for managing liquidity.</p>
L&T India Prudence Fund	<p><b>Investments in equity and equity related instruments:</b> The Fund Manager(s) will focus primarily on bottom-up stock picking as opposed to a top-down approach. The Fund Manager(s) will generally aim to identify stocks which as per the Fund Manager's belief are sound, but which are mispriced. The Fund Manager(s) does this by analyzing a company's business model and financial parameters, valuations and business expectations.</p> <p><b>Investments in debt and money market instruments:</b> The portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. Capital appreciation opportunities could be explored by extending credit and duration exposure.</p> <p>The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1. Prevailing interest rate scenario</li> <li>2. Returns offered relative to alternative investment opportunities.</li> <li>3. Quality of the security/instrument (including the financial health of the issuer)</li> <li>4. Maturity profile of the instrument</li> <li>5. Liquidity of the security</li> <li>6. Any other factors considered relevant in the opinion of the fund management team.</li> </ol> <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies. The bottom-up approach for credit issuer and security selection will be complemented by a top-down view for overall duration and credit allocation decisions.</p>

Name of the Scheme	Investment Strategies of the Schemes
	<p><b>Investments in derivatives:</b></p> <p>Investment in derivatives will be made in accordance with the investment objective and the strategy of the Scheme and in accordance with the applicable Regulations, for efficient portfolio management including for the purpose of hedging and portfolio balancing and optimizing returns to the extent permitted under and in accordance with the applicable Regulations. However, investments in interest rate swaps shall be done only for the purposes of hedging and shall be in terms of requirements specified by SEBI and/or RBI from time to time. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment. The manner in which derivative investments may be utilised and the benefits thereof have been explained in the Scheme Information Document.</p> <p><b>Investments in foreign securities:</b></p> <p>The Scheme may also invest in foreign securities for diversification as permitted under the applicable laws, including the SEBI Regulations. The investments of the Scheme in foreign securities will be restricted to 25% of the net assets of the Scheme. Any investments in foreign securities will only be undertaken after considering the risks as set out at paragraph "Risks associated with investing in foreign securities/overseas investments/offshore securities" in the Scheme Information Document. The Scheme may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments in overseas securities. The appointment of such intermediaries shall be in accordance with the applicable Regulations and payments will be within the permissible ceilings on expenses.</p>
L&T Dynamic Equity Fund	<p>The Scheme aims to dynamically manage the allocation across unhedged equity, hedged equity and debt and money market instruments using the PE ratio based asset allocation model. Historically, such a strategy of dynamically varying the equity allocation based on the PE ratio level has delivered superior risk-adjusted returns over the long term, although there is no guarantee that this past performance will be repeated in the future.</p> <p><b>Investment strategy for unhedged equity portion of the portfolio:</b></p> <p>The unhedged equity portion of the portfolio will be primarily invested in equity securities without any sector, style or market cap bias with the aim of generating long term capital appreciation. The fund managers will use a bottom-up investment approach for stock picking, with an emphasis on first-hand research. They will favour companies that offer the best value relative to their respective long-term growth prospects, returns on capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change overtime.</p> <p><b>Investment strategy for hedged equity portion of the portfolio (derivatives):</b></p> <p>The investment strategy includes identifying and investing into arbitrage opportunities between spot/cash and futures prices of individual stocks. The Scheme will deploy "Cash and Carry Arbitrage" strategy wherein the Fund Manager will evaluate the difference between price of an individual stock in the futures market and in the spot/cash market. If the price of a stock in the futures market is higher than in the spot/cash market, after considering the associated costs and taxes, the Scheme may buy the stock in the spot/cash market and sell the same in equal quantity in the futures market simultaneously. Similarly, the Scheme may at a later date, unwind the trade by selling cash position and buying in the futures markets. The Fund Manager after careful analysis may also decide to roll over his position, if the market conditions are favorable.</p> <p><b>Investment strategy for debt and money market portion of the portfolio:</b></p> <p>The investments in debt and money market instruments would be aimed at maintaining a balance between safety, liquidity and return on investments. The debt and money market portion of the portfolio shall be actively managed with an endeavor to generate superior risk adjusted returns. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1) Returns offered relative to alternative investment opportunities.</li> <li>2) Liquidity of the security.</li> <li>3) Prevailing interest rate scenario.</li> <li>4) Quality of the security/instrument. (including the financial health of the issuer)</li> <li>5) Maturity profile of the instrument.</li> <li>6) Credit Rating for the instrument.</li> <li>7) Any other factors considered relevant in the opinion of the Fund Management team.</li> </ol> <p>Further, the portfolio of the Scheme will be constructed in accordance with the investment restrictions specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p>
L&T Midcap Fund	<p>The investment strategy of the Scheme would be primarily to invest in mid cap equity and equity related securities as mentioned in the investment objective of the Scheme. The Scheme will invest in a universe of stocks, which has been arrived at using various filters like management quality, liquidity, competitive position and valuations. Using various analytical tools, management meetings and so on, the universe is continuously updated by our investment team. The strategy will be to build up diversified portfolio of quality stocks, with medium to long term potential.</p> <p>The Scheme proposes to invest at least 80% of the corpus in equity and equity related instruments. However, upon defensive considerations, this allocation could be reduced below 80% and correspondingly the allocation in debt and money market instruments will be increased. All investments made by the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996.</p> <p>The overall portfolio structuring would aim at controlling risk at moderate level. Security specific risk will be minimized by investing only on those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolios within the framework of the Schemes' investment objective and policies.</p> <p>The AMC will follow a structured investment process in order to identify the best securities for investment and has developed an internal research framework for consistently examining all securities which will focus on the follow key factors:</p> <ul style="list-style-type: none"> <li>• Management quality, strategy and vision</li> <li>• Business dynamics</li> <li>• Financial strength of the company</li> <li>• Free cash flow generation</li> <li>• Returns on capital employed and returns on equity</li> <li>• Credit Rating for the instrument in case of Debt instruments</li> </ul>

Name of the Scheme	Investment Strategies of the Schemes
L&T Tax Saver Fund	<p>The Scheme will endeavour to generate superior return by investing in equity and equity related instruments across the market capitalizations. The Scheme will use top-down/ bottom-up stock selection to build its portfolio.</p> <p>The risks of the Scheme would be managed by adequate diversification i.e., by spreading investments over a range of industries and companies.</p> <p>The investment strategy of the AMC is directed to investing in stocks, which, in the opinion of the Investment Manager, are priced at a material discount to their intrinsic value. Such intrinsic value is a function of both past performance and future growth prospects. The process of discovering the intrinsic value is through in-house research supplemented by research available from other sources.</p> <p>For selecting particular stocks as well as determining the potential value of such stocks, the AMC is guided, inter alia, by one or more of the following considerations:</p> <ul style="list-style-type: none"> <li>• The financial strength of the companies, as indicated by well recognized financial parameters;</li> <li>• Reputation of the management and track record;</li> <li>• Companies that are relatively less prone to recessions or cycles, either because of the nature of their businesses or superior strategies followed by their management;</li> <li>• Companies which pursue a strategy to build strong brands for their products or services and those which are capable of building strong franchises; and</li> <li>• Market liquidity of the stock.</li> </ul> <p>The Scheme is not restrained from investing in listed/ unlisted and/or rated/ unrated debt or money market securities, provided the investments are within the limits indicated in the Investment Pattern Table. Investment in unrated debt securities is made with the prior approval of the Board of the AMC, provided the investment is in terms of the parameters approved by the Board of the Trustee. Where the proposed investment is not within the parameters as mentioned above, approval of the Boards of both the AMC and the Trustee is taken before making the investment.</p> <p>The Scheme may invest in ADRs/ GDRs, if and in the manner permitted by SEBI/RBI. Such investments will be subject to obtaining regulatory approvals and in conformity with the investment objectives of the Scheme and the prevailing guidelines and Regulations.</p> <p>The Scheme may also use various derivative and hedging products from time to time, if and when and in a manner permitted by SEBI/ RBI from time to time, to reduce the risk of the portfolio.</p> <p>The overall portfolio structuring would aim at controlling risk at moderate level. Security specific risk will be minimized by investing only on those companies that have been thoroughly researched in house. Risk will also be managed through broad diversification of the portfolios within the framework of the Scheme' investment objective and policies.</p> <p>The AMC will follow a structured investment process in order to identify the best securities for investment and has developed an internal research framework for consistently examining all securities which will focus on the follow key factors:</p> <ul style="list-style-type: none"> <li>• Enduring business model</li> <li>• Management quality</li> <li>• Change in business fundamentals</li> <li>• Valuation</li> </ul>
L&T Infrastructure Fund	<p>The L&amp;T Infrastructure Fund will invest primarily in companies that are engaged in the area of infrastructure. The industries that fall under infrastructure sector would broadly include Banking &amp; Financial Services, Cement &amp; Cement Products, Capital Goods, Construction &amp; related Industry, Electrical &amp; Electronic components, Energy, Engineering, Metals/ Mining/Minerals, Housing, Oil &amp; Gas and Allied Industries, Petroleum &amp; Related Industry, Ports, Power and Power Equipment, Telecom, Transportation. The Scheme will also use derivative instruments such as Index/stock futures or options for portfolio rebalancing, hedging and return optimization.</p> <p>L&amp;T Mutual Fund uses a system that it believes can assemble a portfolio of securities that is style neutral and that consistently outperforms traditional strategies that focus on a single style, such as value or growth. Since the Scheme is based on Infrastructure theme, the Fund Manager will focus mainly on companies that offer an opportunity to participate in the growth of infrastructure sector.</p> <p>The aim would be to select fundamentally sound companies having potential to deliver superior earnings growth in the long run. The fund manager would adopt both Top-down and Bottom-up approach for stock selection. Under Top –down approach, the aim would be to identify industries in the infrastructure sector that can offer long-term growth. Under bottom-up approach, the aim would be select companies with high profitability and scalability supported by sustainable competitive advantages. These companies will have long-term growth prospect and will be measured on earning potential.</p> <p>The Scheme proposes to invest at least 65% of the corpus in equity, equity-linked instruments and derivative instruments and may go upto 100% of the corpus. The investment in debt and money market instruments will be in the range of 0-35%.</p> <p>The overall portfolio structuring would aim at controlling risk at moderate level. Security specific risk will be minimised by investing only on those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolios within the framework of the Scheme' investment objective and policies.</p> <p>The AMC will follow a structured investment process in order to identify the best securities for investment and has developed an internal research framework for consistently examining all securities which will focus on the follow key factors:</p> <ul style="list-style-type: none"> <li>• Enduring business model</li> <li>• Management quality</li> <li>• Change in business fundamentals</li> <li>• Valuation</li> </ul>
L&T Arbitrage Opportunities Fund	<p>The investment strategy would be aimed at meeting the investment objective of the Scheme. The investment strategy includes identifying and investing into arbitrage opportunities between spot/cash and futures prices of individual stocks. The Scheme may also invest in debt and money market securities instruments.</p> <p>The Scheme will deploy "Cash and Carry Arbitrage" strategy wherein the Fund Manager will evaluate the difference between price of an individual stock in the futures market and in the spot/cash market. If the price of a stock in the futures market is higher than in the spot/cash market, after considering the associated costs and taxes, the Scheme may buy the stock in the spot/cash market and sell the same in equal quantity in the futures market simultaneously. Similarly, the Scheme may at a later date, unwind the trade by selling cash position and buying in the futures markets. The Fund Manager after careful analysis may also decide to roll over his position, if the market conditions are favourable.</p>
L&T Business Cycles Fund	<p>The Scheme will be a diversified equity fund which will invest predominantly in equity and equity related securities with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.</p> <p>Business cycles in an economy are typically characterized by the fluctuations in economic activity measured by real GDP growth and other macroeconomic variables. A business cycle is basically defined in terms of periods of expansion and contraction. During expansion, an economy experiences an increase in economic activity as evidenced by real GDP growth, industrial production, etc whereas during contraction, the pace of economic activity slows down. The business cycle is a critical determinant of equity sector performance over the intermediate term and the relative performance of equity market sectors typically tends to rotate as the overall economy shifts from one stage of the business cycle to the next, with different sectors assuming performance leadership in different economic phases. For example, during the expansionary phase in the domestic economy from FY 2004-FY 2008, most of the cyclical stocks such as those in capital goods and consumer durables sectors outperformed the stocks in the non-cyclical sectors. However, when the economic growth slowed down from FY 2009 to FY 2014, stocks in defensive sectors such as consumer staples and healthcare outperformed the cyclical stocks.</p> <p>The Scheme would aim to deploy the business cycles approach to investing by identifying such economic trends and investing in the sectors and stocks that are likely to outperform at any given stage of business cycle in the economy. For example, during period of expansion, the Scheme would aim to predominantly invest in stocks of companies in the cyclical sectors as they tend to outperform the broader market during expansionary phase. Similarly, during period of contraction the Scheme would look to invest in defensive sectors stocks or sectors that are less sensitive to changes in overall economic activity.</p> <p>The fund managers would combine a clear macro view with bottom-up stock selection approach for managing this Scheme. The selection of stocks at the primary level will be based on the stage of the domestic economic cycle. The fund managers could use various indicators such as corporate profit growth trends, inventory levels, credit growth, capacity utilization levels and other relevant factors to determine the stage of the economic cycle. Based on the views formed on the stage of the economic cycle, the fund managers would look to own stocks that they expect to outperform over the next few years. The stock selection would lay emphasis on company fundamentals, valuation, competitive positioning and management quality among other factors. The fund managers will favour companies that offer the best value relative to their respective long-term growth prospects, returns on capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time.</p>

Name of the Scheme	Investment Strategies of the Schemes
L&T Equity Savings Fund	<p><b>Investment strategy for hedged equity portion of the portfolio</b></p> <p>The investment strategy includes identifying and investing into arbitrage opportunities between spot/cash and futures prices of individual stocks. The Scheme will deploy "Cash and Carry Arbitrage" strategy wherein the Fund Manager will evaluate the difference between price of an individual stock in the futures market and in the spot/cash market. If the price of a stock in the futures market is higher than in the spot/cash market, after considering the associated costs and taxes, the Scheme may buy the stock in the spot/cash market and sell the same in equal quantity in the futures market simultaneously. Similarly, the Scheme may at a later date, unwind the trade by selling cash position and buying in the futures markets. The Fund Manager after careful analysis may also decide to roll over his position, if the market conditions are favorable.</p> <p><b>Investment strategy for unhedged equity portion of the portfolio</b></p> <p>The unhedged equity portion of the portfolio will be primarily invested in equity securities without any sector, style or market cap bias with the aim of generating long term capital appreciation. The fund managers will use a bottom-up investment approach for stock picking, with an emphasis on first-hand research. They will favour companies that offer the best value relative to their respective long-term growth prospects, returns on capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time.</p> <p><b>Investment strategy for debt and money market portion of the portfolio</b></p> <p>The investments in debt and money market instruments would be aimed at maintaining a balance between safety, liquidity and return on investments. With a view to maintain low to medium risk, the Scheme would focus on short to medium-term securities. The debt and money market portion of the portfolio shall be actively managed with an endeavor to generate superior risk adjusted returns. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1) Returns offered relative to alternative investment opportunities.</li> <li>2) Liquidity of the security</li> <li>3) Prevailing interest rate scenario</li> <li>4) Quality of the security/instrument (including the financial health of the issuer)</li> <li>5) Maturity profile of the instrument</li> <li>6) Credit Rating for the instrument</li> <li>7) Any other factors considered relevant in the opinion of the Fund Management team.</li> </ol>
L&T Flexi Bond Fund	<p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. Capital appreciation opportunities could be explored by extending credit and duration exposure. The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1. Prevailing interest rate scenario</li> <li>2. Returns offered relative to alternative investment opportunities.</li> <li>3. Quality of the security/instrument (including the financial health of the issuer)</li> <li>4. Maturity profile of the instrument</li> <li>5. Liquidity of the security</li> <li>6. Any other factors considered relevant in the opinion of the fund management team.</li> </ol> <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies.</p> <p>The Scheme may invest in derivatives upto 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>The Scheme may also invest in permitted offshore instruments for diversification.</p>
L&T Cash Fund	<p>The portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. As the interest rate risk of the portfolio is likely to be similar to that of the money market curve, in line with the investment objective, a significant proportion of the total returns is likely to be in the form of income yield or accrual.</p> <p>The fund management team, comprising credit research and quantitative research, will take an active view on the key drivers affecting the short term interest rate movement as well as liquidity. This will include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macroeconomic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1. Prevailing interest rate scenario</li> <li>2. Returns offered relative to alternative investment opportunities</li> <li>3. Quality of the security/instrument (including the financial health of the issuer)</li> <li>4. Maturity profile of the instrument</li> <li>5. Liquidity of the security</li> <li>6. Any other factors considered relevant in the opinion of the fund management team.</li> </ol> <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies.</p> <p>The Scheme may invest in derivatives up to 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>The Scheme may also invest in permitted offshore instruments for diversification.</p>
L&T Low Duration Fund	<p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. As the interest rate risk of the portfolio is likely to be similar to that of the shorter end of the maturity spectrum, in line with the investment objective, a significant proportion of the total returns is likely to be in the form of income yield or accrual. Selective capital appreciation opportunities could be explored by extending credit and duration exposure above that offered by a cash fund.</p> <p>The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1. Prevailing interest rate scenario</li> <li>2. Returns offered relative to alternative investment opportunities.</li> <li>3. Quality of the security/instrument (including the financial health of the issuer)</li> <li>4. Maturity profile of the instrument</li> <li>5. Liquidity of the security</li> <li>6. Any other factors considered relevant in the opinion of the fund management team.</li> </ol> <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies.</p> <p>The Scheme may invest upto 100% of the net assets of the Scheme in derivatives for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>The Scheme may also invest in permitted offshore instruments for diversification.</p>

Name of the Scheme	Investment Strategies of the Schemes
<b>L&amp;T Global Real Assets Fund</b>	<p>The Scheme will invest in the Underlying Scheme i.e. Fidelity funds-Global Real Assets Securities Fund which in turn will primarily invest (at least 70%) in equity securities of companies across the world that provide exposure to commodities, property, industrials, utilities, energy, materials and infrastructure. The fund manager of the Underlying Scheme is free to select any company regardless of size, industry or location.</p> <p>The aim of the Underlying Scheme is to provide investors with long-term capital growth from diversified portfolio of securities.</p>
<b>L&amp;T Short Term Income Fund</b>	<p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.</p> <p>The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1. Prevailing interest rate scenario</li> <li>2. Returns offered relative to alternative investment opportunities.</li> <li>3. Quality of the security/instrument (including the financial health of the issuer)</li> <li>4. Maturity profile of the instrument</li> <li>5. Liquidity of the security</li> <li>6. Any other factors considered relevant in the opinion of the fund management team.</li> </ol> <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies.</p> <p>The Scheme may invest upto 100% of the net assets of the Scheme in derivatives for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>The Scheme may also invest in permitted offshore instruments for diversification.</p> <p>Investments in securitised debt will be done in accordance with the overall investment objective and the risk profile of a Fund and will primarily be for the purposes of achieving portfolio diversification and optimising returns.</p>
<b>L&amp;T Triple Ace Bond Fund</b>	<p>The composition of the portfolio would be designed in such a manner so as to achieve the maximum return, while minimizing the overall risk. The choice of the instruments would also be in accordance with this objective. It may be understood that there is a trade-off between risk and return in investments. The return on a security usually increases with an increase in risk. Given the trade-off, the priority of the Scheme is to minimise the risk, even while trying to achieve the maximum returns. Since the securities with the highest credit rating should have the least risk, the investments is made predominantly in corporate securities (bonds, debentures &amp; commercial papers) with a credit rating of "AAA" ascribed by CRISIL or an equivalent credit rating assigned by other agencies. The Scheme may also invest in privately placed debt of such AAA rated companies.</p> <p>The Scheme would invest mainly in the rated corporate securities. However, the absence of the desirable depth in the secondary market for corporate securities may restrict the pace of investments through the secondary market. Therefore, the funds of the Scheme could be invested in money market instruments like government securities, call money, commercial paper etc. The Scheme would invest in bonds/debentures or any other fixed income securities at least to an extent of 80% of the corpus. The balance will be invested in money market instruments of high quality.</p> <p>The overall portfolio structuring would aim at controlling risk at moderate level. Security specific risk will be minimised by investing only in those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolio within the framework of the Scheme's investment objective and policies.</p> <p>The AMC will follow a structured investment process in order to identify the best securities for investment and has developed an internal research framework for consistently examining all securities which will focus on the following key factors:</p> <ul style="list-style-type: none"> <li>• Management quality, strategy and vision</li> <li>• Business dynamics</li> <li>• Financial strength of the Company</li> <li>• Free cash flow generation</li> <li>• Returns on capital employed and returns on equity</li> <li>• Credit rating</li> </ul>
<b>L&amp;T Gilt Fund</b>	<p>The Fund Management team endeavors' to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Scheme shall be actively managed and the Fund Management team shall formulate active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1. Prevailing interest rate scenario</li> <li>2. Returns offered relative to alternative investment opportunities.</li> <li>3. Quality of the security/instrument (including the financial health of the issuer)</li> <li>4. Maturity profile of the instrument</li> <li>5. Liquidity of the security</li> <li>6. Any other factors considered relevant in the opinion of the Fund</li> </ol>



Name of the Scheme	Investment Strategies of the Schemes
<b>L&amp;T Monthly Income Plan</b> (Monthly Income is not assured and is subject to the availability of distributable surplus)	<p>The overall portfolio structuring would aim at controlling risk at moderate level. Stock specific risk will be minimized by investing only in those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolios within the framework of the Scheme's investment objective and policies.</p> <p>The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and return on investments. With a view to maintain low to medium risk, the Schemes may focus on short to medium-term securities. The Scheme shall be actively managed and the Fund Management team may endeavor to generate superior returns whilst moderating credit and interest rate risk. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. Investment views/ decisions inter alia may be taken on the basis of the following parameters:</p> <ul style="list-style-type: none"> <li>• Returns offered relative to alternative investment opportunities.</li> <li>• Liquidity of the security</li> <li>• Prevailing interest rate scenario</li> <li>• Quality of the security/instrument (including the financial health of the issuer)</li> <li>• Maturity profile of the instrument</li> <li>• Management quality, strategy and vision</li> <li>• Business dynamics</li> <li>• Financial strength of the company</li> <li>• Free cash flow generation</li> <li>• Returns on capital employed and returns on equity</li> <li>• Intangible assets such as brands, distribution etc.</li> <li>• Valuation in relation to the history of the stock as well as its peer group.</li> <li>• Any other factors considered relevant in the opinion of the Fund Management team.</li> </ul> <p>The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, re-investment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques.</p> <p>Other than investing in overseas securities, the Scheme may use techniques and instruments such as futures and options, warrants etc. to hedge the risk of fluctuations in the value of the investment portfolio. The Scheme may enter into derivatives transactions in a recognized stock exchange for the purpose of hedging and portfolio balancing in accordance with the guidelines issued by SEBI. These derivative instruments will include interest rate swaps, forward rate agreements, interest rate futures, index and stock futures and options or any other derivative instruments that are permissible or may be permissible in future under applicable regulations.</p> <p><b>Using Index Futures to increase percentage investments in equities:</b></p> <p>This strategy will be used for the purpose of generating returns on idle cash, pending its investment in equities. The Scheme is open ended in nature and subject to daily inflows. There may be a time lag between the inflow of funds and their deployment in equities. If so desired, the Investment Manager would be able to take immediate exposure to equities via index futures. The position in index futures may be reversed in a phased manner, as the funds are deployed in the equity markets.</p> <p><b>Using Index Futures to decrease percentage investments in equities:</b></p> <p>Similarly, in the case of a pending outflow of funds or where a negative view is taken on the market, the Investment Manager, in order to reduce exposure in equities may 'sell the index forward' by taking a short position in index Futures. This position can be unwound over a period of time by simultaneously selling the equity shares from the investment portfolio of the Scheme. Since the price of the futures contracts is expected to be positively correlated with the index, the value of a short position will move in the direction opposite to the movement in the index. The strategy of taking a short position in the index future is a hedging strategy and reduces the market risk and volatility of the portfolio.</p> <p><b>Portfolio Protection Using Index Put And Stock Put Options</b></p> <p>The purchase of an index put option gives the Scheme the option of selling the index to the writer of the put at a predetermined level of the index, called the strike price. If the index falls below this level, the Scheme benefits from the rise in the value of the put option.</p> <p>Similarly, as a stock hedging strategy, the purchase of a put option on the underlying stock would give the Scheme the option to sell the stock to the writer of the option at the predetermined strike price. This would lead to a capping of the loss in value of a stock. The contract value of options on individual stocks will be limited to 5% of the net assets of the Scheme.</p>
<b>L&amp;T Liquid Fund</b>	<p>The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The aim of the investment strategy is to generate stable returns both in the short term and long term with a low risk, particularly minimal interest rate risk strategy. The Scheme shall be actively managed and the Fund Management team shall formulate an active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, re-investment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques. The Scheme may invest in short term deposits of scheduled commercial banks and in accordance with SEBI circulars issued from time to time. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions. Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1. Liquidity of the security</li> <li>2. Quality of the security/instrument (including the financial health of the issuer)</li> <li>3. Maturity profile of the instrument</li> <li>4. Returns offered relative to alternative investment opportunities.</li> <li>5. Prevailing interest rate scenario</li> <li>6. Any other factors considered relevant in the opinion of the Fund Management team.</li> </ol> <p>The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Debt securities (in the form of floating rate bond/notes, nonconvertible debentures, bonds, secured premium notes, zero coupon bonds, deep discount bonds, securitized debt, pass through certificates, asset backed securities, mortgage backed securities and any other domestic fixed income/debt securities including structured obligations etc.)</p>
<b>L&amp;T Income Opportunities Fund</b>	<p>The Scheme seeks to generate regular returns and capital appreciation by investing in debt (including securitized debt), government and money market securities. The actual percentage of investment in various fixed income securities will be decided after considering the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity, prevailing political conditions and other considerations in the economy and markets. Also the Fund Manager will generally be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio.</p> <p>All investments made by the Scheme will be made in accordance with SEBI (Mutual Fund) Regulations, 1996.</p> <p>The overall portfolio structuring would aim at controlling risk at moderate level. Security specific risk will be minimised by investing only on those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolios within the framework of the Scheme' investment objective and policies.</p> <p>The AMC will follow a structured investment process in order to identify the best securities for investment and has developed an internal research framework for consistently examining all securities.</p> <p>The Scheme will invest in "Non Convertible Debentures", which are rated by at least one rating agency.</p>

Name of the Scheme	Investment Strategies of the Schemes
<b>L&amp;T Ultra Short Term Fund</b>	<p>In line with the investment objective, the investments are being made in fixed income securities including money market instruments with low to moderate risk. The Investment Manager would apply multiple, objective criteria for selection of securities in the portfolio. These criteria would include yield, credit rating, tenure, liquidity and value added features of the instrument.</p> <p>The composition of the portfolio is designed in such a manner so as to achieve the maximum return, while minimizing the overall risk. The choice of the instruments is in accordance with the objective of the Scheme.</p> <p>It may be understood that there is a trade-off between risk and return in investments. The return on a security usually increases with an increase in risk. Given the trade-off, the priority of the Scheme is to minimize the risk, even while trying to achieve the maximum returns.</p> <p>The Scheme would invest in bonds issued by Government and corporate, money market instruments, debentures and other debt securities. The Scheme may invest 100% in money market instruments of high quality.</p>
<b>L&amp;T Floating Rate Fund</b>	<p>In line with the investment objective of the Scheme, the investments would be made predominately in a portfolio comprising substantially of floating rate debt/ money market instruments, fixed rate debt/money market instruments swapped for floating rate returns, and fixed rate debt securities, Government securities and money market instruments.</p> <p>The Investment Manager would apply multiple objective criteria for selection of securities in the portfolio. These criteria would include yield, credit rating, tenure, liquidity and value added features of the instrument.</p> <p>The aim of the investment strategy is to generate reasonable returns with investment in securities predominantly with short term maturity/reset period and with a low risk, particularly minimal interest rate risk. The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The development of the derivatives markets, particularly Swaps and Forward Rate Agreements (FRAs) have made the environment more dynamic and have provided the opportunity to manage interest rate more actively. The aim of the Investment Manager will be to allocate the assets of the Scheme between various fixed interest rate securities and floating interest rate securities and use derivatives like Swaps and FRAs effectively with the objective of achieving reasonable returns.</p> <p>In the absence of floating rate securities, the same can be created synthetically with a combination of derivatives like Interest Rate Swaps and FRAs and fixed interest rate securities. The fixed income derivatives market has developed considerably during the last 5 years in India. The Scheme intends to use derivatives as permitted by RBI/SEBI for hedging interest rate risk. The actual percentage of investments in various floating and fixed interest rate securities and the position of derivatives will be decided after considering the prevailing market conditions, economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets.</p>
<b>L&amp;T Short Term Opportunities Fund</b>	<p>The objective of the Scheme is to generate returns with moderate level of risk by investing primarily in Debt Securities and Money Market Instruments of short term maturity, and accordingly, at least 65% of the portfolio would be invested in Debt and Money Market Instruments with residual maturity upto 24 months. The portfolio average maturity shall not exceed 3 years and construction of portfolio would be in a basket of short to medium term securities of various tenors as per yield curve dynamics and interest rate view.</p> <p>The Scheme shall follow an active duration management strategy.</p> <p>The fund manager shall manage the fund based on the outlook on interest rates and liquidity etc. Efficient portfolio construction shall be used to manage interest rate risk and credit risk across different asset class and duration buckets, and optimize risk-adjusted returns.</p> <p>The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Derivatives may be used for the purpose of hedging, and portfolio balancing and such other purpose as may be permitted under the Regulations and Guidelines from time to time. The fund manager/s shall actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.</p>
<b>L&amp;T Resurgent India Corporate Bond Fund</b>	<p>The Scheme would primarily focus on investing in debt securities of fundamentally strong companies in growth sectors which are closely associated with the resurgence of domestic economy, with a flexibility to follow more conservative investment approach during economic downturns.</p> <p>The fund manager(s) believes that India is at an inflection point, and the economy has entered a strong, multi-year domestic growth phase and with the help of the Scheme, the AMC proposes to provides fixed income investors a unique opportunity to participate in the India growth revival story.</p> <p>With the government's thrust on fast policy action and special focus on infrastructure and allied sectors, we believe that the prime beneficiaries are likely to be companies in the following growth sectors – a) infrastructure and allied sectors including banking and financials and b) core industries, manufacturing and consumer goods. Fundamentally strong companies in these growth sectors closely associated with resurgence in domestic economy provides huge opportunity to invest in debt securities at current attractive yields.</p> <p>The Scheme intends to capitalize on investment opportunities in the aforesaid sectors.</p> <p>The sectors mentioned above are only indicative and this could undergo a change based upon economic cycle.</p> <p>The Scheme may actively use floating rate instruments and derivative instruments such as Interest Rate Futures, Interest Rate Swaps or any other derivative instruments that are permissible or may be permissible in future under applicable regulations including in order to hedge or reduce the interest rate risk of the portfolio in accordance with the investment objective of the Scheme</p> <p>The portfolio will be constructed and actively managed within the specified modified duration range to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro- economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1. Prevailing interest rate scenario</li> <li>2. Returns offered relative to alternative investment opportunities.</li> <li>3. Quality of the security/instrument (including the financial health of the issuer)</li> <li>4. Maturity profile of the instrument</li> <li>5. Liquidity of the security</li> <li>6. Any other factors considered relevant in the opinion of the fund management team.</li> </ol> <p>The fund management team, supported by credit research group will generally adopt a combination of top down and bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies. Investments in debt instruments carry various risks such as interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be minimized by diversification and effective use of hedging techniques. Further, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market. The Scheme may invest upto 70% of the net assets of the Scheme in derivatives for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment. The Scheme may also invest in permitted Foreign Securities for diversification.</p> <p>Further, the portfolio of the Scheme will be constructed in accordance with the investment restrictions specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p>

Name of the Scheme	Assets under Management (AUM) (Rs. in crores) as at December 31, 2015	No. of Folios (Live Accounts) as at December 31, 2015
L&T Equity Fund	2,960.61	169,330
L&T Tax Advantage Fund	1,536.66	221,170
L&T India Special Situations Fund	973.49	95,089
L&T India Large Cap Fund	383.76	61,995
L&T India Value Fund	884.86	91,912
L&T India Prudence Fund	1,318.42	38,439
L&T Dynamic Equity Fund	69.67	8,794
L&T Midcap Fund	401.26	31,803
L&T Tax Saver Fund	28.19	11,415
L&T Infrastructure Fund	209.59	16,623
L&T Arbitrage Opportunities Fund	290.61	930
L&T Business Cycles Fund	1,319.86	68,714
L&T Equity Savings Fund	64.35	3,372
L&T Flexi Bond Fund	115.53	1,158
L&T Cash Fund	827.63	3,273
L&T Low Duration Fund	24.02	729
L&T Global Real Assets Fund	32.72	3,782
L&T Short Term Income Fund	285.35	2,972
L&T Triple Ace Bond Fund	856.88	2,663
L&T Gilt Fund	102.24	2,595
L&T Monthly Income Plan	65.09	2,802
L&T Liquid Fund	4,360.34	3,549
L&T Ultra Short Term Fund	1,571.63	3,266
L&T Income Opportunities Fund	1,135.06	4,315
L&T Floating Rate Fund	145.98	434
L&T Short Term Opportunities Fund	1,509.62	1,545
L&T Resurgent India Corporate Bond Fund	336.53	1,409

Name of the Scheme	Comparison with Other Schemes
<b>Equity Schemes</b>	
<b>L&amp;T Equity Fund</b>	The Scheme is a diversified open-ended equity scheme that predominantly invests in the Indian markets without any sector or market cap bias. The scheme does not have any style bias. The investment approach is bottom up stock picking.
<b>L&amp;T Tax Advantage Fund</b>	The Scheme is an equity linked savings scheme as per the Equity Linked Savings Scheme, 2005 notified by Ministry of Finance (Department of Economic Affairs). The Scheme is a diversified equity scheme with a mandatory 3 year lock in period. The Scheme will predominantly invest in the Indian markets without any sector or market cap bias.
<b>L&amp;T India Special Situations Fund</b>	The Scheme is a diversified, thematic open-ended equity scheme. The key theme focus is seeking investment opportunities in companies that could be facing situations that are out of the ordinary ("Special Situations"). The type of companies which falls within the scope of such Special Situations include but are not limited to; <ul style="list-style-type: none"> <li>– companies with recovery potential.</li> <li>– companies whose growth potential, may not be fully recognised by the market.</li> <li>– companies with hidden/undervalued assets whose value, may not be fully recognised by the market.</li> <li>– companies with interesting product pipelines which could offer good earnings potential.</li> <li>– companies undertaking corporate restructuring.</li> <li>– companies which could be potential candidates for mergers and acquisitions related activities.</li> </ul> Such investments will be made across sectors and market caps.
<b>L&amp;T India Large Cap Fund</b>	The Scheme is a diversified, open-ended, growth style bias equity scheme that invests largely in growth oriented companies across sectors and market cap. Such companies include companies that offer the best value relative to their respective long-term growth prospects, returns in capital and management quality.
<b>L&amp;T India Value Fund</b>	The Scheme is a diversified, open-ended, value style bias equity fund that invests largely in under valued companies across sectors and market caps. Such companies include companies whose shares, as per fund managers' analysis, are trading at less than their assessed values.
<b>L&amp;T India Prudence Fund</b>	The Scheme is an open-ended equity growth scheme that invests predominantly into equity and equity related instruments and investments approach is bottom-up stock picking.
<b>L&amp;T Dynamic Equity Fund</b>	The Scheme is an open-ended equity growth scheme that invests predominantly into equity and equity-related instruments derivatives and debt and money market instruments.
<b>L&amp;T Midcap Fund</b>	The Scheme seeks to generate return by investing primarily in midcap stocks as per the investment objective and asset allocation. The Scheme will invest primarily in companies whose market capitalization falls between the highest and the lowest constituent of the Nifty Midcap 100 Index.
<b>L&amp;T Tax Saver Fund</b>	The Scheme follows a multi-cap investment approach i.e., the Scheme invests in a well-diversified portfolio of equity & equity related instruments across all ranges of market capitalization. The Scheme enables the investors to get income tax rebate as per the prevailing tax laws, subject to lock in period of 3 years from the date of allotment.
<b>L&amp;T Infrastructure Fund</b>	The Scheme will predominantly invest in securities of the companies in the infrastructure sector.
<b>L&amp;T Arbitrage Opportunities Fund</b>	The Scheme seeks to generate return by investing in arbitrage opportunities in the cash and derivatives segments of the market as per the investment objective and asset allocation.
<b>L&amp;T Business Cycles Fund</b>	The Scheme is an open-ended equity scheme. The Scheme invests predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.
<b>L&amp;T Equity Savings Fund</b>	The Scheme looks to invest in a mix of arbitrage opportunities in cash and derivative markets, debt and corporate bonds, along with un-hedged equity exposure. The Scheme aims to generate long term appreciation of capital which is commensurate with the overall level of risk undertaken which is expected to be lower than a normal equity scheme.
<b>Debt Schemes</b>	
<b>L&amp;T Flexi Bond Fund</b>	The Scheme is an open-ended income scheme that invests in debt and money market instruments to generate reasonable returns. The portfolio is constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.
<b>L&amp;T Cash Fund</b>	The Scheme is an open-ended liquid scheme as defined under the SEBI Regulations and the scheme invests only in debt/money market securities with maturity of up to 91 days. The interest rate risk of the portfolio of the scheme is likely to be similar to that of money market curve.
<b>L&amp;T Low Duration Fund</b>	The Scheme is an open-ended debt scheme that invests maximum of 35% of its net assets in debt/money market instruments with average maturity greater than 1 year and minimum of 65% of its net assets in debt/money market instruments with average maturity not greater than 1 year. The interest rate risk of the portfolio is likely to be similar to that of the shorter end of the maturity spectrum.
<b>L&amp;T Global Real Assets Fund</b>	The Scheme is a fund of funds scheme, investing in Fidelity Funds - Global Real Asset Securities Fund, an off shore fund launched by Fidelity Funds (an open ended investment company incorporated in Luxembourg) and similar to an Indian mutual fund scheme.
<b>L&amp;T Short Term Income Fund</b>	The Scheme is an open-ended debt scheme that invests atleast of 65% of its net assets in debt/money market instruments with average maturity less than or equal to 2 year and maximum of 35% of its net assets in debt/money market instruments with average maturity greater than 2 years.
<b>L&amp;T Triple Ace Bond Fund</b>	The Scheme would invest primarily in securities rated by CRISIL or any other rating agency. Also, the Scheme invests atleast 80% of the investments in debt and government securities.
<b>L&amp;T Gilt Fund</b>	The Scheme as per the asset allocation pattern has to invest a minimum of 80% in Government Securities and Treasury bills.
<b>L&amp;T Monthly Income Plan</b>	The Scheme carries risks associated with equities; as marginal portion is invested equity and equity related instruments.
<b>L&amp;T Liquid Fund</b>	The Scheme cannot buy any debt securities or money market instruments with maturity greater than 91 days.
<b>L&amp;T Ultra Short Term Fund</b>	The Scheme can invest in a mix of debt securities and money market instruments. However, the Scheme can invest in securities having maturity of more than 91 days.
<b>L&amp;T Floating Rate Fund</b>	The Scheme invests minimum of 65% of assets in floating rate securities & money market instruments.
<b>L&amp;T Income Opportunities Fund</b>	The Scheme has flexibility to invest in all debt asset classes such as fixed income securities, floating rate debt securities, money market securities and other debt instruments. Further, it can invest across various tenors ranging from short term to long term. However, the Scheme will predominantly invest in corporate debt instruments and the average maturity of the portfolio of the Scheme shall not exceed 3 years.
<b>L&amp;T Short Term Opportunities Fund</b>	The Scheme invests minimum of 75% of assets in debt and money market instruments with maturity upto 2 years and upto 25% in debt instruments with maturity greater than 2 years & less than 5 years.
<b>L&amp;T Resurgent India Corporate Bond Fund</b>	The Scheme would primarily focus on investing in debt securities of fundamentally strong companies in growth sectors which are closely associated with the resurgence of domestic economy, with a flexibility to follow more conservative investment approach during economic downturns.

## Ready Reckoner For Schemes

Scheme	Available Options	Available Dividend Mode	Available Dividend Frequency	Minimum Investment Amount (Rs.)
L&T Equity Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	N/A	5,000
L&T India Special Situations Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	N/A	5,000
L&T Tax Advantage Fund	<u>Growth</u> & Dividend	Pay Out	N/A	500
L&T India Large Cap Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	N/A	5,000
L&T India Value Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	N/A	5,000
L&T India Prudence Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	<u>Monthly</u> & Annual	5,000
L&T Dynamic Equity Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	N/A	5,000
L&T Midcap Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	N/A	5,000
L&T Infrastructure Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	N/A	5,000
L&T Arbitrage Opportunities Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	<u>Monthly</u> & Quarterly	5,000
L&T Business Cycles Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	N/A	5,000
L&T Equity Savings Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	<u>Monthly</u> & Quarterly	5,000
L&T Flexi Bond Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment*</u>	<u>Monthly</u> & Annual	10,000
L&T Cash Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment*</u>	Daily, Weekly & <u>Monthly</u>	10,000 for all options except Daily Dividend Reinvestment. For Daily Dividend Reinvestment- 1,00,000
L&T Low Duration Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment*</u>	Daily, Weekly & <u>Monthly</u>	10,000 for all options except Daily Dividend Reinvestment. For Daily Dividend Reinvestment- 1,00,000
L&T Global Real Assets Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	N/A	<b>5,000</b>
L&T Short Term Income Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	<u>Monthly</u> & Annual	10,000
L&T Short Term Opportunities Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	<u>Monthly</u> , Quarterly & Annual	10,000
L&T Triple Ace Bond Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	<u>Quarterly</u> , Semi Annual & Annual	10,000
L&T Gilt Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	<u>Quarterly</u>	10,000
L&T Monthly Income Plan	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment*</u>	<u>Monthly</u> & Quarterly	10,000
L&T Liquid Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment*</u>	Daily & <u>Weekly</u>	10,000 for all options except Daily Dividend Reinvestment. For Daily Dividend Reinvestment- 1,00,000
L&T Income Opportunities Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	<u>Monthly</u> , Quarterly & Annual	10,000
L&T Ultra Short Term Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment*</u>	Daily, Weekly, <u>Monthly</u> & Semi Annual	10,000 for all options except Daily Dividend Reinvestment. For Daily Dividend Reinvestment- 1,00,000
L&T Floating Rate Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	Daily, Weekly, <u>Monthly</u>	10,000
L&T Emerging Businesses Fund#	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	N/A	5,000
L&T Resurgent India Bond Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	Annual	5,000

\*Any dividend declared under Retail and Institutional Plan will be compulsorily paid out.

#Being a closed ended scheme, no new inflows are allowed

In order to comply with requirements of ELSS 2005 guidelines, further subscriptions/switch in L&T Tax Saver Fund Is restricted wef November 23, 2012

If the Option, Dividend Mode or Dividend frequency is not indicated, the underlined Option, Dividend Mode and dividend frequency will be taken as default and processed accordingly.



App. No. Time Stamp

Please refer to the general instructions for assistance and complete all sections in English. For legibility, please use BLOCK LETTERS in black or dark ink.

Distributor Code	Sub-Distributor ARN	EUIIN	Branch Code	Relationship Manager's Name	
ARN- <b>48012</b>	Sub-Distributor Code	<b>E053085</b>		Mobile +91-	
				E-mail	

Initial Commission will be paid by the investor directly to the distributor, based on assessment of various factors including the service rendered by the Distributor.

Transaction Charges	Investor's Declaration where EUIIN is not furnished
SEBI (Mutual Fund) Regulations allow deduction of transaction charges of Rs. 100/- from your investment for payment to your distributor if your distributor has opted to receive transaction charges for investments sourced by him. The transaction charges deductible are Rs. 150/- if you are investing in Mutual Funds for the first time. If you are making a SIP Investment, the transaction charges would be deducted over 3-4 instalments. No transaction charges would be levied if you are not investing through a Distributor or your investment amount is less than Rs.10,000/-	I/We confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor and/or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of distributor and the distributor has not charged any advisory fees on this transaction.
If this is the first time, you are investing in any mutual fund, please tick here <input type="checkbox"/>	<input type="checkbox"/> Sole/1st Applicant <input type="checkbox"/> 2nd Applicant <input type="checkbox"/> 3rd Applicant

**1. EXISTING UNIT HOLDER'S INFORMATION** (If you hold a Folio with L&T Mutual Fund, please furnish the below information and move to Investment & Payment Information section.)

Folio No.  PAN/PEKRN# of Sole/1st Unit Holder

Name of Sole/1st Unit Holder  Mr.  Ms.  M/s  F i r s t  M i d d l e  L a s t

**2. NEW APPLICANT(S) PERSONAL INFORMATION**

**Sole /1st Applicant**

Name  Mr.  Ms.  M/s  F i r s t  M i d d l e  L a s t

PAN/PEKRN#  Date of Birth/Incorporation  D D M M Y Y Y Y (Mandatory if first applicant is a minor)

**Guardian (For Minor Investments) / Contact Person (For Non-Individuals)**

Name  Mr.  Ms.  F i r s t  M i d d l e  L a s t

PAN/PEKRN#  Relationship with Minor Applicant  Natural Guardian  Court Appointment Guardian

**Proof of Date of Birth**  Birth Certificate Copy  Passport Copy  Aadhaar Card Copy  Others (please specify)

**Proof of Relationship of Guardian**  Birth Certificate Copy  Passport Copy  Court Appointment Order  Others (please specify)

Mobile No. +91-  E-mail Id\*

\*Investors providing e-mail id will receive Account Statements, Annual Report & other communication over e-mail. If you however wish to receive this communication in your registered postal address, please tick here

KYC is mandatory. Please enclose copies of KYC acknowledgement letters for all applicants. #PEKRN required for Micro investments upto Rs. 50,000 in a year.

**ADDRESS** (Address as per KRA records will overwrite this address if you are KYC compliant)

Correspondence Address	Overseas Residence Address (Mandatory for NRIs/PIOs)
City/Town <input style="width: 100px;" type="text"/> Pin <input style="width: 50px;" type="text"/>	City/Town <input style="width: 100px;" type="text"/> Pin <input style="width: 50px;" type="text"/>
State <input style="width: 100px;" type="text"/> Country <input style="width: 100px;" type="text"/>	State <input style="width: 100px;" type="text"/> Country <input style="width: 100px;" type="text"/>

Tel (R)  (ISD)  (STD)  Tel (O)  (ISD)  (STD)  Fax  (ISD)  (STD)

**Tax status of Sole/First Applicant** (Please ✓)

<input type="checkbox"/> Resident Indian Individual	<input type="checkbox"/> Company/Body Corporate	<input type="checkbox"/> Defence Establishment	<input type="checkbox"/> Bank
<input type="checkbox"/> Non Resident Indian Individual (NRI)	<input type="checkbox"/> Financial Institutions	<input type="checkbox"/> Hindu Undivided Family (HUF)	<input type="checkbox"/> Society
<input type="checkbox"/> Person of Indian Origin (PIO)	<input type="checkbox"/> Limited Liability Partnership (LLP)	<input type="checkbox"/> Non Govt. Organization (NGO)	<input type="checkbox"/> Mutual Fund
<input type="checkbox"/> Foreign Portfolio Investor (FPI)	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Association of Persons (AOP)/Body of Individuals(BOI)	<input type="checkbox"/> Others
<input type="checkbox"/> Foreign National Residing in India	<input type="checkbox"/> Foreign Institutional Investor (FII)	<input type="checkbox"/> Trust	

Are you a Non Profit Organization (NPO)  Yes  No

**ACKNOWLEDGEMENT SLIP** (To be filled in by the Applicant)

Received from \_\_\_\_\_ an application for investment in Scheme L&T \_\_\_\_\_ Option \_\_\_\_\_ App. No. \_\_\_\_\_

Investment Type (✓)  Lumpsum  SIP  Micro SIP  Multi-Scheme SIP

Investment Cheque Details : Cheque No. \_\_\_\_\_ Rs. \_\_\_\_\_ Dated  D D M M Y Y Y Y

Drawn on Bank \_\_\_\_\_ Branch \_\_\_\_\_ City \_\_\_\_\_

For Office Use Only

Acknowledgement Stamp & Date



Document attached to avoid Third Party Payment rejection, where applicable :  Banker's Certificate, for DD  Third Party Declaration

For Multi-Scheme SIP (Please issue cheque favouring L&T MF Multi-Scheme SIP)

<b>Scheme 1</b> Dividend Frequency	L&T _____ _____	Option (✓) SIP Amount (₹) _____	<input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment
<b>Scheme 2</b> Dividend Frequency	L&T _____ _____	Option (✓) SIP Amount (₹) _____	<input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment
<b>Scheme 3</b> Dividend Frequency	L&T _____ _____	Option (✓) SIP Amount (₹) _____	<input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment

Payment Mode : <input type="checkbox"/> Cheque / DD / Pay Order <input type="checkbox"/> Electronic Transfer Instrument No. _____ Instrument Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> UTR No. _____ Investment Amount (₹) _____ DD Charges (if applicable ₹) _____ Net Amount (₹) _____	Drawn On _____ Bank Name _____ _____ Bank Branch _____ Bank City _____ Account Type <input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR
--	--

\*Default option if not selected ^Available in select schemes only

**7. DEMAT ACCOUNT INFORMATION (Mandatory for crediting units in demat account)**

If you wish to hold your investment in dematerialised mode please furnish the below details and **enclose a copy of the Client Master** that you may have received from your Depository Participant.

Depository (Please ✓ any one)  NSDL **OR**  CDSL

Depository Participant Name \_\_\_\_\_

Depository Participant ID \_\_\_\_\_ Beneficiary A/c No. \_\_\_\_\_

**8. KYC DETAILS (Mandatory. If left blank the application is liable to be rejected)**

<b>Gross Annual Income (For Individuals and Non Individuals)</b>	For First Applicant/ Guardian	<input type="checkbox"/> Below 1 lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 crore <input type="checkbox"/> > 1 Crore
		Net-worth (₹) _____ as on <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> (Not older than 1 year) (Mandatory for Non-Individuals)
	For Second Applicant	<input type="checkbox"/> Below 1 lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 crore <input type="checkbox"/> > 1 Crore
		Net-worth (₹) _____ as on <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> (Not older than 1 year)
	For Third Applicant	<input type="checkbox"/> Below 1 lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 crore <input type="checkbox"/> > 1 Crore
		Net-worth (₹) _____ as on <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> (Not older than 1 year)

<b>Occupation Details (For Individuals only)</b>	For First Applicant/ Guardian	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Agriculturist <input type="checkbox"/> Others _____ Please specify _____
	For Second Applicant	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Agriculturist <input type="checkbox"/> Others _____ Please specify _____
	For Third Applicant	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Agriculturist <input type="checkbox"/> Others _____ Please specify _____

<b>Others (For Individuals only)</b>	For First Applicant/ Guardian	<input type="checkbox"/> I am politically Exposed Person <input type="checkbox"/> I am Related to Politically Exposed Person <input type="checkbox"/> Not Applicable
	For Second Applicant	<input type="checkbox"/> I am politically Exposed Person <input type="checkbox"/> I am Related to Politically Exposed Person <input type="checkbox"/> Not Applicable
	For Third Applicant	<input type="checkbox"/> I am politically Exposed Person <input type="checkbox"/> I am Related to Politically Exposed Person <input type="checkbox"/> Not Applicable

<b>Others (For Non-Individuals only)</b>	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company (If No, please attach Ultimate Beneficiary Ownership Declaration mandatorily)	<input type="checkbox"/> YES <input type="checkbox"/> NO
	If the Entity involved/providing any of the following services:	
	→ Gaming/Gambling/Lottery/Casino Services <input type="checkbox"/> YES <input type="checkbox"/> NO	
→ Foreign Exchange/ Money Changer Services <input type="checkbox"/> YES <input type="checkbox"/> NO		
→ Money Lending/Pawning <input type="checkbox"/> YES <input type="checkbox"/> NO		

**9. INFORMATION REQUIRED FOR TAX REPORTING (Mandatory. If left blank the application is liable to be rejected)**

**FOR INDIVIDUALS:**

The below information is required for all applicant(s)/Guardian including Sole proprietor and POA Holder.

	Sole/First Applicant/Guardian	Second Applicant	Third Applicant	POA Holder
I am a tax resident of India and not a resident of any other country	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No

If No, please mandatorily enclose the **FATCA & CRS Declaration for Individual Investors.**

**FOR NON-INDIVIDUALS:** Please mandatorily enclose the **FATCA, CRS & UBO Declaration for Non Individuals with all the sections filled.**

**10. NOMINATION DETAILS (Please note that where the sole/1st applicant is a minor, no nomination is allowed)**

(Please ✓)  I/We wish to Nominate  I/We do not wish to Nominate  I/We wish to appoint Multiple Nominees (Please fill the Nomination Form separately)

Name of the Nominee	In case nominee is a minor, please fill : Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Relationship with the Applicant	Name of the Guardian	
Address of the Nominee	Address of the Guardian	
City/Town	City/Town	
State <input type="text"/> Pin <input type="text"/>	State <input type="text"/> Pin <input type="text"/>	
Country <input type="text"/>	Country <input type="text"/>	

Signature of the Nominee

Signature of the Guardian

**9. DECLARATION & SIGNATURES**

I/We have read and understood the contents of the Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the aforesaid Scheme(s) of L&T Mutual Fund including the sections on "Who cannot invest", "Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard (CRS)" ("Reporting Guidelines") and "Important Note on Anti Money Laundering, Know-Your-Customer and Investor Protection". I/We hereby apply for allotment/purchase of Units in the Scheme(s) and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any authority in India. I/We hereby authorise L&T Mutual Fund ("the Fund"), its Investment Manager ("LTIM") and its agents to disclose details of my investment to my bank(s)/ Fund's bank(s) and/or Distributor/Broker/Investment Adviser/any governmental or regulatory authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme(s) is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated.

I/We accept and agree to abide by the terms and conditions (as mentioned on HYPERLINK "http://www.Intmf.com" www.Intmf.com) with respect to my/our dealings with L&T Mutual Fund/ its Investment Manager through various channels.

In case there is any change in the information (especially pertaining to Reporting Guidelines) already provided to LTIM / Fund, I/We agree that I/We shall inform the same to LTIM/Fund within 30 days of the change. I/We authorize updation of the records (including pertaining to the Reporting Guidelines) basis the information / documents received by LTIM/Fund/Registrar and Transfer Agent ("RTA") from other SEBI Registered Intermediaries. I/We authorize LTIM/Fund/RTA, to share the information provided by me / us with other SEBI Registered Intermediaries to facilitate single submission /updation. I / We authorize LTIM/ Fund/RTA to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from the my/our account or close or suspend my/our account(s) under intimation me/us."

**APPLICABLE FOR NON-ADVISORY TRANSACTIONS ONLY:**

I/We, hereby acknowledge and confirm that the above transaction is "Execution Only" as explained vide SEBI Circular No. CIR/IMD/DF/13/2011 dated 22 August 2011. This investment is being made notwithstanding the advice of the appropriateness/inappropriateness of the same. On such transaction(s), I am not being charged any kind of transaction fee(s) by the AMFI registered distributor. On this transaction, the distributor would be compensated by the Mutual Fund House/Asset Management Company concerned in lines with the commission rate(s)disclosed by the distributor.

**\*APPLICABLE FOR NRIs/PIOs/FIIs/FPIs INVESTING ON REPATRIATION BASIS ONLY:** I/We confirm that I am/we are Non-Resident(s) of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

Date:

Sole/First Applicant/Guardian

Second Applicant

Third Applicant

## GENERAL INSTRUCTIONS FOR COMMON APPLICATION FORM

Please read the below instructions carefully before filling the form. Please fill up the form in English in BLOCK LETTERS with black or dark ink. All information sought in the form is mandatory except where it is specifically indicated as optional. All instructions & notes are subject to SEBI & AMFI guidelines as amended from time to time. Please note in case of any error while filling the form all applicants must sign against the corrections.

1. **Existing Unit Holders:** If you hold a folio with us, please furnish the Folio Number, Name and PAN of Sole/First Applicant in Section 1 of the Form. Your investment would be processed in the specified folio.

Your personal information and bank account details would apply to this investment as well.

2. **New Applicants:** New Applicants need to provide their personal information in Section 2 of the Form.

If there are more than one applicants and the mode of operation of the account is not indicated, the same would be treated as "Joint".

### In case of Non-Individual Applicants :

a. SEBI has mandated identification of Ultimate Beneficial Owners for non-individual investors other than listed companies (and majority owned subsidiary of such companies).

If the applicant investing is not the ultimate beneficiary owner, please also fill up the Declaration For 'Ultimate Beneficiary Ownership' form to furnish details of such person(s).

b. The Foreign Account Tax Compliance Act (FATCA) of the USA, stipulates identification of US account holders and reporting of details related to US Account Holders to the Inland Revenue Service (IRS) in the U.S. India has agreed to sign the Inter-Governmental Agreement with USA which inter alia includes reporting of holdings and transactions in specified US Accounts. Accordingly, certain additional information are being sought from investors. Non-Individual investors also need to indicate if they qualify under any of the heads of classification stipulated under FATCA.

3. **Investments by Minor Applicants:** If the Sole/First applicant is a minor i.e. below 18 years of age:

- details of Guardian for the minor applicant needs to be provided
- the relationship of the Guardian with the Applicant needs to be indicated in the form
- proof of date of birth of the applicant and the relationship of the guardian with the applicant needs to be provided
- the Guardian's PAN needs to be provided
- the Guardian needs to comply with applicable KYC requirements.

Please further note that joint applicants are not permitted where the Sole / First applicant is a minor. Please also note that a minor cannot be a joint applicant in a folio.

4. **Investments by Attorneys:** Where the investment is being made by a Constituted Attorney on behalf of the applicant,

- the name and PAN of the POA Holder needs to be provided in the form
- a notarized copy of the Power of Attorney duly signed by the Applicant & the Constituted Attorney needs to be attached with the application. Alternatively, the original POA can be submitted which will be returned after verification.
- nomination on behalf of an applicant signed by an attorney would not be registered.
- The Fund House reserves the right to hold redemption proceeds in case the requisite documents are not submitted.

5. **Micro Investments:** As per AMFI notification and guidelines issued on July 4, 2009, SIPs or lumpsum purchases by eligible investors in a rolling 12 month period or in a financial year not exceeding Rs. 50,000 shall be exempt from the requirement of PAN. From January 1, 2012, KYC is mandatory for all holders of Micro investments.

- The exemption of PAN requirement is only available to individuals.
- In case of investments held jointly, the first holder must not possess a PAN.
- Eligible investors may invest through SIP or lumpsum purchase without providing PAN subject to the threshold amount as mentioned above.
- Eligible investors should attach a copy of KYC acknowledgment letter quoting PAN exempt KYC Reference No. (PEKRN) along with the application form.

6. **KYC (Know Your Customer):**

- KYC is mandatory for investment in mutual funds and all applicants need to comply with this requirement.
- KYC Compliance for individual applicants, requires identification of the customer by seeking photograph, valid identity and address proof and carrying out an In Person Verification (IPV). SEBI has appointed KYC Registration Agencies ( KRA) to facilitate a single KYC across all SEBI registered intermediaries. For more information on KYC requirements, please visit our web site ([www.Intmf.com](http://www.Intmf.com)) or speak to your investment adviser.

For non-Individual applicants, KYC Compliance requires identification of the customer by seeking relevant information on incorporation, commencement of business, tax status, nature of entity, nature of business, address and certain details of Promoters/Partners/Trustees/Whole Time Directors/Kartas of HUF. SEBI has appointed KYC Registration Agencies ( KRA) to facilitate a single KYC across all SEBI registered intermediaries. For more information on KYC requirements, please visit our web site or speak to your investment adviser.

- If the investment is being made on behalf of a minor applicant, the Guardian needs to comply with KYC requirements.
- If the investment is being made by a Constituted Attorney on behalf of an applicant, the Attorney needs to comply with KYC requirements.

7. **Address & Contact Information:**

- Please furnish your full address with postal code in the Application Form. PO Box Number is not sufficient
- Please note that your address on our records would be automatically updated with your address appearing in the records of the KRA. If your address in the application form is different from what appears in the records of the KRA, please ensure that your latest address is updated in the records of the KRA.
- Please provide the **Mobile Number** and **E-Mail Address** of the Sole / First Applicant in case of of Individual Applicant and Key Contact Person in case of Non-Individual Applicants in the form. This would help us seamlessly communicate with you on your investments.

8. **Permanent Account Number (PAN):** Furnishing of PAN is mandatory for all applicants except where specific dispensation is provided under law.

9. **Demat Account:** If you wish to hold your investments in the Dematerialised mode, please provide the name and DP ID of your Depository Participant and your Beneficiary Account Number. Please also attach a copy of the Client Master that you may have received from your Depository Participant.

**Please ensure that the sequence of names in the application form matches the sequence in which the Demat account is held. If the sequence of names does not match with the Demat account details provided therein, the Units will not be transferred to the Demat Account and the Units will be held in the physical mode.**

**Please note that this is an additional facility offered to unit holders who wish to hold units in the dematerialised mode. This is not a mandatory requirement and unit holders can continue holding units physically with the mutual fund. If you do not wish to hold your mutual fund units in the dematerialised form, please strike off this section.**

If the demat account details in the application form are incomplete/incorrect or does not match with the records of the Depository, units would be allotted and held physically in the Fund's books and an Account Statement confirming the unit allotment would be sent to you..

10. **Bank Account:**

- Please furnish your complete Bank Account details to be registered against your folio for redemption / dividend payments.
- If your investment cheque is not being issued from the Bank Account indicated in the Section titled " Bank Account Information" please attach an **original cancelled cheque leaf** of this account for verification. If the cheque leaf does not have your name pre-printed, please additionally provide an extract of your bank statement or passbook duly attested evidencing the correctness of your bank details or a letter from your bank confirming your bank details.
- Electronic Payments:** We offer electronic payment of redemptions and dividends. To avail this facility please furnish :
  - **IFSC** - This is a 11 character code. If you don't see this printed on your cheque leaf, please ask your Bank for the same ;
  - **MICR Code** – This is a 9 digit number appearing next to your cheque number ;
  - **CBS Bank Account Number** – Most banks have now implemented core-banking solutions leading to a change in Account Number of customers. Please provide your latest core banking Account Number.
- We offer the facility to register multiple bank accounts against your investments. If you wish to avail this facility, please ask for a Multiple Bank Details Registration Form.
- If your units are held in the Dematerialised Form, please note that your Bank Account Details appearing in the Depository's records would be considered for redemption / dividend payments.

11. **Nomination:** You can appoint upto a maximum of 3 nominees for your investments. If you wish to appoint more than one nominee, please use the Multiple Nominees Registration Form. Please note the following with respect to nomination.



- a. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.
  - b. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
  - c. The Nominee shall not be a trust, other than a religious or charitable trust, society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
  - d. Nomination in respect of the units stands rescinded upon the transfer of units.
  - e. Transfer of units in favour of a nominee shall be valid discharge by the asset management company against the legal heir.
  - f. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
  - g. On cancellation of the nomination, the nomination shall stand rescinded and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee.
- For more details on Nomination, please refer the Statement of Additional Information (SAI).

## 12. Investment & Payment Details:

- a. Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- b. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- c. Your investment cheque should be crossed "Account Payee only" and drawn favouring the scheme name where the investment is in a specific scheme. If you are investing in our Multi-Scheme SIP facility, please draw the cheque in favour of "L&T MF Multi-Scheme SIP".

- d. Please ensure that the investment cheque issued by you complies with CTS 2010 requirements stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
- e. Payments made by Cash/Money Order/Postal Order, Non-MICR cheques Outstation cheques are not accepted. Post dated cheques will not be accepted except for investment made under Systematic investment Plan.
- f. Third Party Payments for investments are not accepted except in the below cases :
  - Payments made by Parents/Grand Parents/related persons on behalf of a minor in consideration of natural love and affection for value not exceeding Rs 50,000
  - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re imbursements.
  - Custodian on behalf of an FII or Client made by Custodian.
  - Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
  - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

**13. Signatures:** All signatures should be in English or any other Indian Language. Thumb impressions should be from the left hand in case of males and right hand in case of females. All such thumb impressions need to be attested by a Magistrate, Notary Public or Special Executive Magistrate under his/her official seal.

**14. Employees Unique Identification Number (EUIIN):** If you are making this investment based on an investment advise received from your distributor, please quote the Employees Unique Identification Number (EUIIN) of your relationship manager in the Application Form.

If your distributor has, however, not given you any advice pertaining to the investment or your investment decision is not withstanding the advice provided by your distributor regarding inappropriateness of the scheme vis-à-vis your investment needs, the EUIIN box may be left blank. In this case, please sign in the space provided in the respective section to confirm your acceptance to the declaration stated therein.

## List of documents to be submitted along with the application form:

Serial	Documents	Individuals	NRIs	Investments through Constituted Attorney	Companies	Trusts	Societies	Partnership Firms
1	Signed A/c Payee cheque/draft favouring the scheme	✓	✓	✓	✓	✓	✓	✓
2	KYC acknowledgment	✓	✓	✓	✓	✓	✓	✓
3	Copy of cancelled cheque ( Required where pay out bank details are different from the instrument bank)	✓	✓	✓	✓	✓	✓	✓
4	Proof of Date of Birth (For Minor investments)	✓	✓					
5	Third Party declaration where applicable	✓	✓					
6	FIRC where payment is made through a DD from NRE/FCNR A/c where applicable		✓					
7	Client Master List (Required for crediting units in Demat Account)	✓	✓	✓	✓	✓	✓	✓
8	Notarised Power of Attorney			✓				
9	Resolution/Authorisation to invest				✓			
10	List of authorized Signatories with Specimen Signatures				✓			
11	MOA & AOA( Not required if the KYC status is VERIFIED)				✓			
12	Trust Deed					✓		
13	Bye Laws						✓	
14	Partnership Deed							✓
15	FATCA Declaration	✓	✓	✓	✓	✓	✓	✓

All documents numbered 8-14 should be originals or true copies certified by the Director/Trustee/Company Secretary/Authorised Signatory/Notary Public/Partner as applicable.

**Note:** For product labelling please refer to the cover page.

# Multi-Scheme SIP Investment Form



Please refer to the General Instructions & Checklist for assistance. If you are not investing through a Distributor, write DIRECT in the Distributor Code.

Time Stamp

Distributor Code	Sub-Distributor ARN	EUIN	Branch Code	Relationship Manager's Name
ARN- <b>48012</b>	Sub-Distributor Code	<b>E053085</b>		Mobile +91- E-mail

Initial Commission will be paid by the investor directly to the distributor, based on assessment of various factors including the service rendered by the Distributor.

<p><b>Transaction Charges</b></p> <p>SEBI (Mutual Fund) Regulations allow deduction of transaction charges of Rs. 100/- from your investment for payment to your distributor if your distributor has opted to receive transaction charges for investments sourced by him. The transaction charges deductible are Rs. 150/- if you are investing in Mutual Funds for the first time. If you are making a SIP Investment, the transaction charges would be deducted over 3-4 instalments. No transaction charges would be levied if you are not investing through a Distributor or your investment amount is less than Rs.10,000/-</p>	<p><b>Investor's Declaration where EUIN is not furnished</b></p> <p>I/We confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor and/or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of distributor and the distributor has not charged any advisory fees on this transaction.</p>
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If this is the first time, you are investing in any mutual fund, please tick here

Sole/1st Applicant     2nd Applicant     3rd Applicant

## 1. APPLICANT INFORMATION (Mandatory. If left blank, the application is liable to be rejected)

Name of Sole/First Unit Holder: First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_ Folio No. \_\_\_\_\_

PAN: First Unit Holder \_\_\_\_\_ Second Unit Holder \_\_\_\_\_ Third Unit Holder \_\_\_\_\_

KYC is mandatory. Please enclose a copy of KYC acknowledgement letters for all applicants.

Mobile No. +91- \_\_\_\_\_ E-mail ID \_\_\_\_\_

## 2. MULTI SIP INVESTMENT DETAILS (Mandatory. If Left Blank, the application is liable to be rejected). (Minimum no. of Schemes should be 2)

Scheme 1 L&T _____	Option (✓) <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment
Dividend Frequency _____	SIP Amount ₹ _____
Scheme 2 L&T _____	Option (✓) <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment
Dividend Frequency _____	SIP Amount ₹ _____
Scheme 3 L&T _____	Option (✓) <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment
Dividend Frequency _____	SIP Amount ₹ _____

<p><b>First Instalment Details:</b> (Please issue cheque favouring "L&amp;T MF Multi Scheme SIP")</p> <p>Instrument No. _____ Instrument Date <input type="text" value="D"/><input type="text" value="D"/><input type="text" value="M"/><input type="text" value="M"/><input type="text" value="Y"/><input type="text" value="Y"/><input type="text" value="Y"/><input type="text" value="Y"/></p> <p>Account Type (✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> Others</p> <p>Drawn On _____ Bank Name _____</p> <p>Bank Branch _____ Bank City _____</p>	<p><b>Total SIP Amount #</b> ₹ _____</p> <p>(Minimum 500 per Equity scheme &amp; 1000 per Non Equity schemes)</p> <p>SIP Debit Date (✓ any one) <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th* <input type="checkbox"/> 15th <input type="checkbox"/> 25th</p> <p>SIP Period From <input type="text" value="M"/><input type="text" value="M"/><input type="text" value="Y"/><input type="text" value="Y"/><input type="text" value="Y"/><input type="text" value="Y"/> To ^^ <input type="text" value="M"/><input type="text" value="M"/><input type="text" value="Y"/><input type="text" value="Y"/><input type="text" value="Y"/><input type="text" value="Y"/></p>
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\* Default option if not selected    ^^ Maximum period of 20 years    In case of discrepancy in the SIP Period, the period mentioned in the Debit Mandate will be considered.  
# Initial cheque amount should be equal to Total SIP Amount.

## 3. DECLARATION & SIGNATURES (Mandatory. If left blank, the application is liable to be rejected)

I/We have read and understood the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum of L&T Mutual Fund. I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. I/We have neither received nor been induced by any rebate or gifts directly or indirectly in making this Systematic Investment. The ARN holder has disclosed to me/us all the commissions (in trail commission or any other), payable to him for the different competing schemes of Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby declare that the particulars given here are correct and express my/our willingness to make payments referred above through direct debit/participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold L&T Mutual Fund, their Investment Manager - L&T Investment Management Limited, or any of their appointed service providers or representatives responsible. I/We will also inform L&T Investment Management Limited about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

### SIGNATURE/S AS PER L&T MUTUAL FUND (To be signed as per Mode of Holding)

Sole/First Applicant/Guardian     Second Applicant     Third Applicant

## 4. DEBIT MANDATE FORM FOR NACH/ECS/AUTO DEBIT

UMRN \_\_\_\_\_ Office use only \_\_\_\_\_ Date

Tick (✓)  CREATE  MODIFY  CANCEL

Sponsor Bank Code \_\_\_\_\_ Office use only \_\_\_\_\_ Utility Code \_\_\_\_\_ Office use only \_\_\_\_\_

I/We hereby authorize \_\_\_\_\_ L&T Mutual Fund to debit (✓)  SB  CA  CC  SB-NRE  SB-NRO  Other

Bank A/c No. \_\_\_\_\_

With Bank \_\_\_\_\_ Bank Name \_\_\_\_\_ IFSC \_\_\_\_\_ or MICR \_\_\_\_\_

an amount of Rs \_\_\_\_\_ Amount in words \_\_\_\_\_ ₹ \_\_\_\_\_

Frequency  Monthly  Quarterly  Half Yearly  As & when presented    Debit Type  Fixed Amount  Maximum Amount

Scheme \_\_\_\_\_ Any one Scheme    Email Id \_\_\_\_\_

Folio No. \_\_\_\_\_ Mobile No. +91- \_\_\_\_\_

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

Period From <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="checkbox"/> Signature of First Account Holder	<input type="checkbox"/> Signature of Second Account Holder	<input type="checkbox"/> Signature of Third Account Holder
To <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	1. _____ Name as per Bank Records	2. _____ Name as per Bank Records	3. _____ Name as per Bank Records

or  Until Cancelled

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit.

## GENERAL INSTRUCTIONS

Please read the below instructions carefully before filling the form. Please fill up the form in English in BLOCK LETTERS with black ink. All information sought in the form is mandatory except where it is specifically indicated as optional. All instructions & notes are subject to SEBI & AMFI guidelines as amended from time to time.

**1. Applicant Information:** Please furnish the Folio Number, Name and PAN of Sole / First Applicant Section 1 of the Form. Your investment would be processed in the specified folio.

Your personal information and bank account details would apply to this investment as well.

**Contact Details:** Please provide the Mobile Number and E-Mail Address of the Sole / First Applicant in the form in case of Individuals and Key Contact in case of Non Individuals. This would help us seamlessly communicate with you on your investments.

**2. Multi SIP Investment Details:**

- a. Please mention the names of the Schemes where you plan to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- b. The SIP frequency for Multi Scheme SIP Investment is Monthly.
- c. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- d. Third Party Payments for investments are not accepted except in the below cases :
  - Payments made by Parents/Grand Parents/related persons on behalf of a minor in consideration of natural love and affection for value not exceeding Rs 50,000
  - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re imbursements.
  - Custodian on behalf of an FPI or Client made by Custodian.
  - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
  - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

In the above cases, necessary declaration / banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.

**First Installment Details:**

- a. Your investment cheque should be crossed "Account Payee only" and drawn favoring "L&T Multi Scheme SIP".
- b. Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.

Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

**3. Declarations & Signatures:**

Unit holders need to sign here in accordance to the Mode of Holding provided to us.

**4. Debit Mandate:**

- a. Please fill all the required details in the Debit Mandate Form for NACH/ECS/Auto Debit. The sole/first holder must be one of the holders in the bank account..
- b. The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
- c. The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

## CHECK LIST FOR MULTI SCHEME SIP INVESTMENT FORM

Application No./Folio No. quoted on the Form	<input type="checkbox"/>
Name of the Sole/First Holder furnished in the Form	<input type="checkbox"/>
SIP details listed below are furnished <input type="checkbox"/> SIP installment amounts <input type="checkbox"/> Total SIP amount <input type="checkbox"/> SIP date <input type="checkbox"/> SIP period <input type="checkbox"/> SIP Scheme	<input type="checkbox"/>
Complete Bank details are furnished in the form <input type="checkbox"/> Name of the Sole/1 <sup>st</sup> Holder of the Bank Account <input type="checkbox"/> Bank A/c No <input type="checkbox"/> MICR <input type="checkbox"/> IFSC	<input type="checkbox"/>
All holders have signed in accordance with the Mode of Holding as provided to us at the relevant place	<input type="checkbox"/>
All Bank Account Holders have signed in the same manner and sequence as their Bank Account in the relevant place	<input type="checkbox"/>

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

www.Intmf.com

Please note our lines are open from 9 am to 6 pm, Monday to Friday and 9 am to 1 pm on Saturday.

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

# Systematic Investment Plan (SIP) / Micro SIP Form



Please refer to the General Instructions & Checklist for assistance. If you are not investing through a Distributor, write DIRECT in the Distributor Code.

Time Stamp

Distributor Code	Sub-Distributor ARN	EUIIN	Branch Code	Relationship Manager's Name
ARN- <b>48012</b>	Sub-Distributor Code	<b>E053085</b>		Mobile +91- E-mail

Initial Commission will be paid by the investor directly to the distributor, based on assessment of various factors including the service rendered by the Distributor.

<p><b>Transaction Charges</b></p> <p>SEBI (Mutual Fund) Regulations allow deduction of transaction charges of Rs. 100/- from your investment for payment to your distributor if your distributor has opted to receive transaction charges for investments sourced by him. The transaction charges deductible are Rs. 150/- if you are investing in Mutual Funds for the first time. If you are making a SIP Investment, the transaction charges would be deducted over 3-4 instalments. No transaction charges would be levied if you are not investing through a Distributor or your investment amount is less than Rs.10,000/-</p>	<p><b>Investor's Declaration where EUIIN is not furnished</b></p> <p>I/We confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor and/or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of distributor and the distributor has not charged any advisory fees on this transaction.</p>
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If this is the first time, you are investing in any mutual fund, please tick here

Sole/1st Applicant     2nd Applicant     3rd Applicant

## 1. APPLICANT INFORMATION (Mandatory. If left blank, the application is liable to be rejected)

Name of Sole/First Unit Holder: First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_ Folio No. \_\_\_\_\_

PAN/PEKRN\*\* \_\_\_\_\_ First Unit Holder \_\_\_\_\_ Second Unit Holder \_\_\_\_\_ Third Unit Holder \_\_\_\_\_

KYC is mandatory. Please enclose a copy of KYC acknowledgement letters for all applicants.

Mobile No. +91- \_\_\_\_\_ E-mail ID \_\_\_\_\_

## 2. SIP & INVESTMENT DETAILS (Mandatory. If left blank, the application is liable to be rejected)

New SIP Registration     SIP Renewal     Update new bank details for SIP Debits (If selected, move to Section 4)

Scheme Name L&T \_\_\_\_\_

Option (✓)  Growth\*     Dividend Payout     Dividend Reinvestment

Dividend Frequency \_\_\_\_\_

### First Instalment Details:

Instrument No. \_\_\_\_\_ Instrument Date

Account Type (✓)  Savings     Current     NRE     NRO     Others

Drawn On \_\_\_\_\_ Bank Name \_\_\_\_\_

Bank Branch \_\_\_\_\_ Bank City \_\_\_\_\_

SIP Amount ₹ \_\_\_\_\_ (Minimum 500 for Equity schemes & 1000 for Non Equity schemes)

SIP Debit Date (✓)  1st     5th     10th\*     15th     25th     All five dates

SIP Frequency (✓)  Monthly\*     Quarterly

SIP Period  Until Cancelled OR From           To

(Note: Minimum gap of 30 days required between first cheque and subsequent instalment. In case of discrepancy in the SIP Period, the one mentioned in the Debit Mandate will be considered.)

Reason for your SIP (✓)  Children's education     Children's marriage     House     Car     Retirement

SIP Top Up (Optional) - Available only for investments effected through Auto Debit.

Top Up Amount ₹ Amount in multiples of ₹ 500 only    Top Up Frequency  Half Yearly     Yearly\*

Top Up to continue till SIP amount reaches^ ₹ \_\_\_\_\_ OR    Top Up to continue till #           (Please ✓ any one)

^ SIP Top Up will cease once the mentioned amount is reached.

\* It is the date from which SIP Top-Up amount will cease

\*Default option if not selected

\*\* PEKRN required for Micro investments upto Rs. 50,000 in a year

## 3. DECLARATION & SIGNATURES (Mandatory. If left blank, the application is liable to be rejected)

I/We have read and understood the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum of L&T Mutual Fund. I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. I/We have neither received nor been induced by any rebate or gifts directly or indirectly in making this Systematic Investment. The ARN holder has disclosed to me/us all the commissions (in trail commission or any other), payable to him for the different competing schemes of Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby declare that the particulars given here are correct and express my/our willingness to make payments referred above through participation in ECS/ACH/Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold L&T Mutual Fund, their Investment Manager - L&T Investment Management Limited, or any of their appointed service providers or representatives responsible. I/We will also inform L&T Investment Management Limited about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

### SIGNATURE/S AS PER L&T MUTUAL FUND (To be signed as per Mode of Holding)

Sole/First Applicant/Guardian     Second Applicant     Third Applicant

## 4. DEBIT MANDATE FORM FOR NACH/ECS/AUTO DEBIT

UMRN  Office use only    Date

Tick (✓)  CREATE    Sponsor Bank Code  Office use only    Utility Code  Office use only

MODIFY    I/We hereby authorize  L&T Mutual Fund    to debit (✓)  SB     CA     CC     SB-NRE     SB-NRO     Other

CANCEL

Bank A/c No. \_\_\_\_\_

With Bank \_\_\_\_\_ Bank Name \_\_\_\_\_ IFSC \_\_\_\_\_ or MICR \_\_\_\_\_

an amount of Rs  Amount in words    ₹ \_\_\_\_\_

Frequency  Monthly     Quarterly     Half Yearly     As & when presented    Debit Type  Fixed Amount     Maximum Amount

Scheme \_\_\_\_\_ Email Id \_\_\_\_\_

Folio No. \_\_\_\_\_ Mobile No. +91- \_\_\_\_\_

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

Period From

To

or  Until Cancelled

Signature of First Account Holder     Signature of Second Account Holder     Signature of Third Account Holder

1. Name as per Bank Records    2. Name as per Bank Records    3. Name as per Bank Records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit.

## GENERAL INSTRUCTIONS

Please read the below instructions carefully before filling the form. Please fill up the form in English in BLOCK LETTERS with black or dark ink. All information sought in the form is mandatory except where it is specifically indicated as optional. All instructions & notes are subject to SEBI & AMFI guidelines as amended from time to time. Please note in case of any error while filling the form all applicants must sign against the corrections.

**1. Applicant Information:** Please furnish the Folio Number, Name and PAN of Sole / First Applicant Section 1 of the Form. Your investment would be processed in the specified folio.

Your personal information and bank account details would apply to this investment as well.

Please provide the Mobile Number and E-Mail Address of the Sole / First Applicant in the form in case of Individuals and Key Contact in case of Non Individuals. This would help us seamlessly communicate with you on your investments.

### 2. SIP & Investment Details:

a. Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document.

b. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.

c. Micro SIP: As per AMFI notification and guidelines issued on July 4, 2009, SIPs or lumpsum purchases by eligible investors in a rolling 12 month period or in a financial year not exceeding Rs. 50,000 shall be exempt from the requirement of PAN. From January 1, 2012, KYC is mandatory for all holders of Micro investments.

- The exemption of PAN requirement is only available to individuals.
- In case of investments held jointly, the first holder must not possess a PAN.
- Eligible investors may invest through SIP or lumpsum purchase without providing PAN subject to the threshold amount as mentioned above.
- Eligible investors should attach a copy of KYC acknowledgment letter quoting PAN exempt KYC Reference No. (PEKRN) along with the application form.

d. Third Party Payments for investments are not accepted except in the below cases :

- Payments made by Parents/Grand Parents/related persons on behalf of a minor in consideration of natural love and affection for value not exceeding Rs 50,000
- Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re imbursements.

- Custodian on behalf of an FPI or Client made by Custodian.
- Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

In the above cases, necessary declaration / banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.

e. Investors can opt for SIP Top Up facility wherein the amount of SIP can be increased at fixed intervals. Top Up facility will not be available for investments where Auto Debit period has not been indicated by the investor.

f. Your investment cheque should be crossed "Account Payee only" and drawn favouring the scheme name where the investment is in a specific scheme

g. Please ensure that the investment cheque issued by you complies with CTS 2010 requirement stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.

Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

### 3. Declarations & Signatures:

Unit holders need to sign here in accordance to the Mode of Holding provided to us and as per the mode of holding in the bank account in the same sequence and manner in the relevant boxes provided in the form.

### 4. Debit Mandate:

a. Please fill all the required details in the Debit Mandate Form for NACH/ECS/Auto Debit. The sole/first holder must be one of the holders in the bank account..

b. The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.

c. The 9 digit MICR code and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

CHECK LIST FOR SIP INVESTMENT FORM	
Application No./Folio No. quoted on the Form	<input type="checkbox"/>
Name of the Sole/First Holder furnished in the Form	<input type="checkbox"/>
SIP details listed below are furnished <input type="checkbox"/> SIP installment amount <input type="checkbox"/> No. of SIP installments <input type="checkbox"/> SIP date <input type="checkbox"/> SIP frequency <input type="checkbox"/> SIP period <input type="checkbox"/> SIP Scheme	<input type="checkbox"/>
Complete Bank details are furnished in the form <input type="checkbox"/> Name of the Sole/1 <sup>st</sup> Holder of the Bank Account <input type="checkbox"/> Bank A/c No <input type="checkbox"/> MICR <input type="checkbox"/> IFSC	<input type="checkbox"/>
All holders have signed in accordance with the Mode of Holding as provided to us at the relevant place	<input type="checkbox"/>
All Bank Account Holders have signed in the same manner and sequence as their Bank Account in the relevant place	<input type="checkbox"/>

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

www.Intmf.com

Please note our lines are open from 9 am to 6 pm, Monday to Friday and 9 am to 1 pm on Saturday.

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



# Transaction Form for Financial Transactions



Please refer to the General Instructions for assistance. If you are not investing through a Distributor, write DIRECT in the Distributor Code.

Time Stamp

Distributor Code	Sub-Distributor ARN	EUIN	Branch Code	Relationship Manager's Name	
ARN- <b>48012</b>	Sub-Distributor Code	<b>E053085</b>		Mobile +91-	
				E-mail	

Initial Commission will be paid by the investor directly to the distributor, based on assessment of various factors including the service rendered by the Distributor.

**Transaction Charges**  
SEBI (Mutual Fund) Regulations allow deduction of transaction charges of Rs. 100/- from your investment for payment to your distributor if your distributor has opted to receive transaction charges for investments sourced by him. The transaction charges deductible are Rs. 150/- if you are investing in Mutual Funds for the first time. If you are making a SIP Investment, the transaction charges would be deducted over 3-4 instalments. No transaction charges would be levied if you are not investing through a Distributor or your investment amount is less than Rs.10,000/-

**Investor's Declaration where EUIN is not furnished**  
I/We confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor and/or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of distributor and the distributor has not charged any advisory fees on this transaction.

If this is the first time, you are investing in any mutual fund, please tick here

Sole/1st Applicant

2nd Applicant

3rd Applicant

## 1. APPLICANT INFORMATION

Name of Sole/1st Unit Holder: First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_ Folio No. \_\_\_\_\_

PAN: First Unit Holder \_\_\_\_\_ Second Unit Holder \_\_\_\_\_ Third Unit Holder \_\_\_\_\_

KYC is mandatory. Please enclose a copy of KYC acknowledgement letters for all applicants.

Mobile No. +91- \_\_\_\_\_ E-mail ID \_\_\_\_\_

## 2. ADDITIONAL PURCHASE (Please ensure that the cheque complies to CTS 2010 standards)

Scheme Name **L&T** Option  **Growth\***  Dividend Reinvestment  Dividend Payout

Dividend Frequency (✓wherever applicable)  Daily  Weekly  **Monthly\***  Quarterly  Annual^  Semi-Annual^

Amount (in ₹): \_\_\_\_\_ Drawn on: \_\_\_\_\_ Bank Name \_\_\_\_\_ Bank Branch \_\_\_\_\_ Bank City \_\_\_\_\_

Investment Mode  Cheque/DD/Pay Order Instrument No. \_\_\_\_\_ Instrument Date.  D  D  M  M  Y  Y  Y  Y  One Time Mandate

Electronic Transfer UTR No. \_\_\_\_\_

Payment made by (✓)  First Unit Holder  Guardian in case of minor.  Others \_\_\_\_\_ Please Specify \_\_\_\_\_

Demat Account Details (Please enclose copy of the Client Master as provided by your depository)

Depository (✓)  NSDL or  CDSL Depository Participant (DP) Name \_\_\_\_\_

Depository Participant (DP) ID \_\_\_\_\_ Beneficiary Account Number \_\_\_\_\_

## 3. SWITCH

Scheme Name **L&T** Option  **Growth**  Bonus^  Dividend Reinvestment  Dividend Payout

Dividend Frequency (✓wherever applicable)  Daily  Weekly  **Monthly\***  Quarterly  Annual^  Semi-Annual^

To Scheme **L&T** Option  **Growth\***  Dividend Reinvestment  Dividend Payout

Dividend Frequency (✓wherever applicable)  Daily  Weekly  **Monthly\***  Quarterly  Annual^  Semi-Annual^

Please tick any one (✓)  Amount (₹) \_\_\_\_\_ OR  No. of units \_\_\_\_\_ OR  All Units

## 4. REDEMPTION

Scheme Name **L&T** Option  **Growth**  Bonus^  Dividend Reinvestment  Dividend Payout

Dividend Frequency (✓wherever applicable)  Daily  Weekly  **Monthly\***  Quarterly  Annual^  Semi-Annual^

Please tick any one (✓)  Amount (₹) \_\_\_\_\_ OR  No. of units \_\_\_\_\_ OR  All Units

Please note that if the bank account has been changed and not been intimated to us, the proceeds will be credited to the bank account registered with us.

IFSC of the registered bank account for electronic payment \_\_\_\_\_ (Please enclose an original cancelled cheque leaf)

If you have registered multiple bank mandate and if you want credit in a bank A/c other than the default bank please mention the bank A/c No. below.

Name of the Bank/ Branch \_\_\_\_\_ Account No. \_\_\_\_\_

\*Default option if not selected ^Available in select schemes only

## 5. DECLARATION & SIGNATURES (To be signed as per Mode of Holding)

I/We have read and understood the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this transaction. I/We understand that the upfront commission will be paid directly by me/us to the AMFI registered distributors based on my/our assessment of various factors including the service rendered by the distributor. Also, the AMFI registered distributor has disclosed the commissions to me/us (in trail commission or any other), payable to him for different schemes of mutual funds from amongst which the scheme is being recommended to me/us

(Sole/First Unit Holder)

(Second Unit Holder)

(Third Unit Holder)

## ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Folio No. \_\_\_\_\_ Received from \_\_\_\_\_ Name of the Sole/First Unit Holder \_\_\_\_\_

Scheme/Plan/Option \_\_\_\_\_

**Additional Purchase**

Amount (in Rs) \_\_\_\_\_ Drawn On \_\_\_\_\_ Cheque/DD/Payment Instrument No. \_\_\_\_\_

**Switch Request**

Please tick any one (✓)  Amount \_\_\_\_\_ OR  No. of units \_\_\_\_\_ OR  All Units

**Redemption Request**

Please tick any one (✓)  Amount \_\_\_\_\_ OR  No. of units \_\_\_\_\_ OR  All Units



For Office Use Only

Acknowledgement  
Stamp & Date

## GENERAL INSTRUCTIONS

Please read the below instructions carefully before filling the form. Please fill up the form in English in BLOCK LETTERS with black or dark ink. All information sought in the form is mandatory except where it is specifically indicated as optional. All instructions & notes are subject to SEBI & AMFI guidelines as amended from time to time. Please note in case of any error while filling the form all applicants must sign against the corrections.

1. **Applicant Information:** Please furnish the Folio Number, Name and PAN of Sole / First Applicant Section 1 of the Form. Your investment would be processed in the specified folio.

Your personal information and bank account details would apply to this investment as well.

**Contact Details:** Please provide the Mobile Number and E-Mail Address of the Sole / First Applicant in the form in case of Individuals and Key Contact in case of Non Individuals. This would help us seamlessly communicate with you on your investments.

2. **Additional Purchase Request:**

- a. Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- b. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- c. Your investment cheque should be crossed "Account Payee only" and drawn favoring the scheme name where the investment is in a specific scheme
- d. Please ensure that the investment cheque issued by you complies with CTS 2010 requirements stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
- e. Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted. Post dated cheques will not be accepted except for investment made under Systematic investment Plan.
- f. Third Party Payments for investments are not accepted except in the below cases :
  - Payments made by Parents/Grand Parents/related persons on behalf of a minor in consideration of natural love and affection for value not exceeding Rs 50,000\
  - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re imbursements.
  - Custodian on behalf of an FPI or Client made by Custodian.
  - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
  - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

In the above cases, necessary declaration / banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.

If you wish to hold your investments in the Dematerialised mode, please provide the name and DP ID of your Depository Participant and your Beneficiary Account Number. Please also attach a copy of the Client Master that you may have received from your Depository Participant.

Please ensure that the sequence of names in the application form matches the sequence in which the Demat account is held. If the sequence of names does not match with the Demat account details provided therein, the Units will not be transferred to the Demat Account and the Units will be held in the physical mode.

Please note that this is an additional facility offered to unit holders who wish to hold units in the dematerialised mode. This is not a mandatory requirement and unit holders can continue holding units physically with the mutual fund. If you do not wish to hold your mutual fund units in the dematerialised form, please strike off this section.

If the demat account details in the application form are incomplete/incorrect or does not match with the records of the Depository, units would be allotted and held electronically in the Fund's books and an Account Statement confirming the unit allotment would be sent to you.

3. **Switch Request:**

- a. Please ensure that the Target and Source schemes are correctly indicated.
- b. Please specify the amount/number of units you wish to switch. If you wish to switch all units, tick against the box provided.
- c. If your switch request specifies both amount and units for redemption, the latter will be processed.
- d. If the balance in the source scheme/option, after taking the switch into account falls below the minimum redemption size (either in amount or units whichever is less), the entire balance in the Source scheme will be switched to the Target Scheme.

4. **Redemption Request:**

- a. Please specify scheme details and the amount/number of units you wish to redeem. If you wish to redeem all units, tick against the box provided.
- b. If your redemption request specifies both amount and units for redemption, the latter will be processed.
- c. A redemption will be processed only for the amount which has been realized.
- d. To safeguard investors against fraudulent action, where the redemption request is received along with Change of address/bank request, the AMC reserves the right to release the payment only after completing necessary additional checks.

5. **Signatures:** All signatures should be in English or any other Indian Language. Thumb impressions should be from the left hand in case of males and right hand in case of females. All such thumb impressions need to be attested by a Magistrate, Notary Public or Special Executive Magistrate under his/her official seal.

6. **Employees Unique Identification Number (EUIN):** If you are making this investment based on an investment advise received from your distributor, please quote the Employees Unique Identification Number (EUIN) of your relationship manager in the Application Form.

If your distributor has, however, not given you any advice pertaining to the investment or your investment decision is not withstanding the advice provided by your distributor regarding inappropriateness of the scheme vis-a-vis your investment needs, the EUIN box may be left blank. In this case, please sign in the space provided in Section B to confirm your acceptance to the declaration stated therein.

# Transaction Form For STP & SWP



Please refer to the General Instructions for assistance. If you are not investing through a Distributor, write DIRECT in the Distributor Code.

Time Stamp

Distributor Code	Sub-Distributor ARN	EUIN	Branch Code	Relationship Manager's Name	
ARN- <b>48012</b>	Sub-Distributor Code	<b>E053085</b>		Mobile +91-	
				E-mail	

Initial Commission will be paid by the investor directly to the distributor, based on assessment of various factors including the service rendered by the Distributor.

Transaction Charges	Investor's Declaration where EUIN is not furnished
SEBI (Mutual Fund) Regulations allow deduction of transaction charges of Rs. 100/- from your investment for payment to your distributor if your distributor has opted to receive transaction charges for investments sourced by him. The transaction charges deductible are Rs. 150/- if you are investing in Mutual Funds for the first time. If you are making a SIP Investment, the transaction charges would be deducted over 3-4 instalments. No transaction charges would be levied if you are not investing through a Distributor or your investment amount is less than Rs.10,000/-	I/We confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor and/or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of distributor and the distributor has not charged any advisory fees on this transaction.
If this is the first time, you are investing in any mutual fund, please tick here <input type="checkbox"/>	<input checked="" type="checkbox"/> Sole/1st Applicant <input checked="" type="checkbox"/> 2nd Applicant <input checked="" type="checkbox"/> 3rd Applicant

## 1. APPLICANT INFORMATION

Name of Sole/1st Unit Holder:  First Name  Middle Name  Last Name  Folio No.

PAN:  First Unit Holder  Second Unit Holder  Third Unit Holder

KYC is mandatory. Please enclose a copy of KYC acknowledgement letters for all applicants.

Mobile No. +91-  E-mail ID

## 2. SYSTEMATIC WITHDRAWAL PLAN (SWP) - Please note that the value of the unit balance in the source scheme should be at least Rs. 25,000

Scheme Name:  L&T     Option  Growth  Dividend Reinvestment  Dividend Payout

Dividend Frequency (✓ wherever applicable)  Daily  Weekly  Monthly\*  Quarterly  Annual^  Semi-Annual^

Withdrawal preference (✓)  Amount (₹)  OR  Capital Appreciation (Available for GROWTH plan only)

Withdrawal frequency (✓)  Monthly\*  Quarterly  Semi-Annual  Annual

Withdrawal date (✓)  1st  5th  10th\*  15th  25th     Withdrawal period From  M  M  Y  Y  Y  Y To  M  M  Y  Y  Y  Y OR  Till balance

## 3. SYSTEMATIC TRANSFER PLAN (STP) - Please note that the value of the unit balance in the source scheme should be at least Rs. 25,000

Scheme Name:  L&T     Option  Growth  Bonus^  Dividend Reinvestment  Dividend Payout

Dividend Frequency (✓ wherever applicable)  Daily  Weekly  Monthly\*  Quarterly  Annual^  Semi-Annual^

To Scheme:  L&T     Option  Growth\*  Dividend Reinvestment  Dividend Payout

Dividend Frequency (✓ wherever applicable)  Daily  Weekly  Monthly\*  Quarterly  Annual^  Semi-Annual^

Transfer preference (✓)  Amount (₹)  OR  Capital Appreciation (Available for GROWTH plan only) From  M  M  Y  Y  Y  Y To  M  M  Y  Y  Y  Y OR  Till balance

Transfer frequency (✓)  Daily  Weekly (✓)  Mon\*  Tue  Wed  Thu  Fri  Fortnightly(✓)  1st  15th\*  Monthly\*  Quarterly (✓)  1st  5th  10th\*  15th  25th

\*Default option if not selected     ^Available in select schemes only

## 4. DECLARATION & SIGNATURES (To be signed as per Mode of Holding)

I/We have read and understood the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this transaction. I/We understand that the upfront commission will be paid directly by me/us to the AMFI registered distributors based on my/our assessment of various factors including the service rendered by the distributor. Also, the AMFI registered distributor has disclosed the commissions to me/us (in trail commission or any other), payable to him for different schemes of mutual funds from amongst which the scheme is being recommended to me/us

(Sole/First Unit Holder)

(Second Unit Holder)

(Third Unit Holder)

## ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)



Folio No.  Received from  Name of the Sole/First Unit Holder

Scheme/Plan/Option

SWP     Instalment amount      Frequency(✓)  Monthly  Quarterly

STP     Instalment amount      Frequency(✓)  Monthly  Quarterly  Weekly  Fortnightly

For Office Use Only

Acknowledgement Stamp & Date

## GENERAL INSTRUCTIONS

Please read the below instructions carefully before filling the form. Please fill up the form in English in BLOCK LETTERS with black or dark ink. All information sought in the form is mandatory except where it is specifically indicated as optional. All instructions & notes are subject to SEBI & AMFI guidelines as amended from time to time. Please note in case of any error while filling the form all applicants must sign against the corrections.

**1. Applicant Information:** Please furnish the Folio Number, Name and PAN of Sole / First Applicant Section 1 of the Form. Your investment would be processed in the specified folio.

Your personal information and bank account details would apply to this investment as well.

**Contact Details:** Please provide the Mobile Number and E-Mail Address of the Sole / First Applicant in the form in case of Individuals and Key Contact in case of Non Individuals. This would help us seamlessly communicate with you on your investments.

**2. Systematic Withdrawal Plan (SWP):**

- a. The minimum withdrawal size is Rs 1000.
- b. SWP will be registered within 7 calendar days from the date of your request.
- c. You can cancel a registered SWP at any time by submitting a written request. The cancellation will be processed within 15 days.
- d. If your SWP request specifies both amount and units, the SWP will be processed on the basis of amount.
- e. If the scheme/plan/option is not mentioned and there is only one scheme/plan/option available in the folio, the same will be processed.

**3. Systematic Transfer Plan (STP):**

- a. The minimum transfer size is Rs 1000.
- b. STP will be registered within 7 calendar days from the date of your request.
- c. You can cancel a registered STP at any time by submitting a written request. The cancellation will be processed within 15 days.

- d. If the plan/option if the source scheme is not mentioned and there is only one plan/option available in the folio, the STP will be processed.
- e. If the plan/option of the target scheme is not mentioned, the STP will be processed as per the default options mentioned in the Scheme Information Document of the respective scheme.
- f. In case the criterion of the minimum amount for the purpose of transfer of units under the STP facility is not met, the AMC reserves the right to discontinue the STP/cancel the registration for STP..
- g. Daily STP is available only for fixed amounts.
- h. STP transfers can be made on a daily basis i.e. Monday to Friday subject to such days being business days..

**4. Signatures:** All signatures should be in English or any other Indian Language. Thumb impressions should be from the left hand in case of males and right hand in case of females. All such thumb impressions need to be attested by a Magistrate, Notary Public or Special Executive Magistrate under his/her official seal.

**5. Employees Unique Identification Number (EUIN):** If you are making this investment based on an investment advise received from your distributor, please quote the Employees Unique Identification Number (EUIN) of your relationship manager in the Application Form.

If your distributor has, however, not given you any advice pertaining to the investment or your investment decision is not withstanding the advice provided by your distributor regarding inappropriateness of the scheme vis-a-vis your investment needs, the EUIN box may be left blank. In this case, please sign in the space provided in Section B to confirm your acceptance to the declaration stated therein.





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# Third Party Payment Declaration Form



Please refer to the Third Party Payment Rules and Instructions carefully before completing this Form

## FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.
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### 1. BENEFICIAL INVESTOR INFORMATION (Refer instruction no. 2a)

Folio No. (For existing investor)  Application No.

#### NAME OF BENEFICIAL INVESTOR (Refer instruction no. 2b)

F i r s t n a m e  M i d d l e n a m e  L a s t n a m e

### 2. THIRD PARTY INFORMATION (Refer instruction no. 3)

#### NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

F i r s t n a m e  M i d d l e n a m e  L a s t n a m e

Nationality  PAN\*

\* PAN and KYC proof is mandatory for all applicants, irrespective of the amount of investment. Please attach a copy of PAN Card and KYC. (Refer instruction Nos. 6 and 8)

#### NAME OF CONTACT PERSON & DESIGNATION (in case of Non-Individual Third Party)

F i r s t n a m e  M i d d l e n a m e  L a s t n a m e

Designation

#### MAILING ADDRESS (P.O. Box Address may not be sufficient)

City/Town  State  Pin

#### CONTACT DETAILS

Tel. (O) (ISD/STD)  Tel. (R) (ISD/STD)  Mobile + 9 1

Fax  Email ID

#### RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (✓) as applicable]

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FPI <input type="checkbox"/> Client	<input type="checkbox"/> Employee(s)	<input type="checkbox"/> Empanelled Distributor	<input type="checkbox"/> Agent <input type="checkbox"/> Distributor	<input type="checkbox"/> Dealer
Relationship of Third Party with the Beneficial Investor	<input type="checkbox"/> Parent <input type="checkbox"/> Grandparent <input type="checkbox"/> Related Person*	Custodian SEBI Registration No. of Custodian <input type="text"/>	Employer	AMC	Corporate	
Declaration by Third Party	I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.	I/We declare that the payment is made on behalf of FPI/ Client and the source of this payment is from funds provided to us by FPI/Client. Registration Valid Till <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	I/We declare that the payment is made on behalf of employee(s), as per the list enclosed herewith, under Systematic Investment Plan or lump sum/one time subscription through Payroll Deductions or deductions out of expense re reimbursements.	I/We declare that the payment is made on behalf of empanelled distributors on account of commission/incentive etc. in the form of Mutual Fund units through Systematic Investment Plan or lump sum/one time subscription	I/We declare that the payment is made on behalf of agents/dealer/distributor on account of commission/incentive payable for sale of its goods/services in the form of Mutual Fund units through Systematic Investment Plan or lump sum/one time subscription	

### 3. THIRD PARTY PAYMENT DETAILS (Refer instruction no. 4) - Maximum value should not exceed Rs. 50,000

<b>Mode of Payment (Please tick ✓)</b> <input type="checkbox"/> Cheque <input type="checkbox"/> Pay Order <input type="checkbox"/> Demand Draft <input type="checkbox"/> Banker's Cheque <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Fund Transfer	<b>Mandatory Enclosure(s)*</b> In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook/ statement of bank account or letter from the bank certifying that the third party maintains a bank account. <b>Procured against registered pay-in account:</b> <b>Any one of the following (please tick ✓)</b> <input type="checkbox"/> Letter from Bank Manager with details of account holder's name, bank account number and PAN as per bank records (if available) or <input type="checkbox"/> Debit instruction from the bank, mentioning the bank account details and name of the Third Party, or <input type="checkbox"/> A copy of the passbook/bank statement evidencing the debit for issuance of a Demand Draft / Pay Order. <b>Procured against cash (For investments below ₹ 50,000/- only):</b> A banker's certificate for issuance of a Demand Draft / Pay Order against cash stating the name of the Third Party, bank account number and PAN as per bank record (if available) Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.
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\* L&T Mutual Fund / L&T Investment Management Limited ("LTIML") reserves the right to seek information and/or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount#	in figures (₹)	in words
Cheque/DD/PO/UTR No.	Cheque/DD/PO/RTGS Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

Pay-in Bank A/c No.

Name of the Bank

Branch  Bank City

Account Type (Please ✓)  Savings  Current  NRE  NRO  FCNR  Others  (please specify)

# including Demand Draft charges, if any.

#### 4. DECLARATION & SIGNATURE (Refer instruction no. 5)

##### THIRD PARTY DECLARATION

I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same.

I/We declare that the information declared herein is true and correct, which L&T Mutual Fund is entitled to verify directly or indirectly. I/We agree to furnish such further information as L&T Mutual Fund may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, L&T Mutual Fund is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies.

I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We will assume personal liability for any claim, loss and/or damage of whatsoever nature that L&T Mutual Fund may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the Beneficial Investor(s) as detailed in the Application Form.

##### APPLICABLE TO NRIS ONLY :

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account /FCNR Account.

Please (✓)  Yes  No

If yes, (✓)  Repatriation basis  
 Non-repatriation basis

| D | D | M | M | Y | Y | Y | Y |

\_\_\_\_\_  
Signature of the Third Party

##### BENEFICIAL INVESTOR(S) DECLARATION & SIGNATURE/S

I/We certify that the information declared herein by the Third Party is true and correct.

I/We acknowledge that L&T Mutual Fund reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the Beneficial Investor(s) detailed in the Application Form. L&T Mutual Fund will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of L&T Mutual Fund.

##### APPLICABLE TO GUARDIAN RECEIVING FUNDS ON BEHALF OF MINOR ONLY:

I/We confirm that I/We are the guardian of the Minor registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor.

\_\_\_\_\_  
\*Sole/First Applicant/Guardian

\_\_\_\_\_  
Second Applicant

\_\_\_\_\_  
Third Applicant

\* Authorised signatory on behalf of employee(s), as per the list enclosed.

| D | D | M | M | Y | Y | Y | Y |

#### THIRD PARTY PAYMENT RULES

1. In accordance with AMFI best practice guidelines Circular No. 16/2010-11, pertaining to "risk mitigation process against Third Party instruments and other payment modes for mutual fund subscriptions", mutual funds/asset management companies shall ensure that Third-Party payments are not used for mutual fund subscriptions.

2a. The following words and expressions shall have the meaning specified herein:

- "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
- "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
- "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/investor mentioned in the application form.

In case of payments from joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which the payment is made.

##### Illustrations

**Illustration 1:** An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

**Illustration 2:** An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

**Illustration 3:** An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This will not be considered as Third Party payment.

2b. L&T Mutual Fund will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:

- Payment by Parents/Grand-Parents/Related Persons\* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- for each regular Purchase or per SIP installment.
- Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) or lump sum/one-time subscription, through Payroll deductions or deductions out of expense re reimbursements.
- Custodian on behalf of an Foreign Institutional Investor (FII) or a Client
- Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

\* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.

- KYC Acknowledgement letter (as issued by CDSL Ventures Limited) of the Beneficial Investor and the person making the payment i.e. Third Party.
- Declaration Form containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e., third party. The said form shall be available at Investor Service Centres of the Fund or can be downloaded from our website www.lntmf.com.

2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of L&T Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of L&T Mutual Fund for any further information or updates on the same.

## INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

### 1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document carefully before making an investment decision and filling up the Application Form. Investors are deemed to have accepted the terms of subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment for investment.

#### Manner of filling Application Form

Manner must be completed in BLOCK LETTERS in ENGLISH.

Please tick in appropriate box for relevant options wherever applicable. Signatures should be in English or in any Indian Language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. Submission of Application: Duly completed applications along with full payment must be remitted at the designated Collection Centres or may be routed through Agents of L&T Mutual Fund. Note: Kindly retain the acknowledgement slip initiated/stamped by the collecting authority.

### 2. BENEFICIAL INVESTOR INFORMATION

a. The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the L&T Mutual Fund Schemes in Section 1. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

b. Investors are requested to provide the name of Guardian (if Sole/First applicant is a Minor) or name of the FII/Client, if the Beneficial Investor is a FII/Client. Please note that the name of the First/Sole Applicant should be match with the details mentioned in the Application Form. If the Beneficial Investors are employees, a separate list of employees mentioning their codes and signatures and list of authorised signatories on behalf of employees along with the KYC compliance and PAN details of each employees shall be furnished by the employer on its letterhead.

If the Beneficial Investors are empanelled distributors, a separate list of the distributors mentioning their ARN numbers and signatures shall be furnished.

If the Beneficial Investors are agents/distributors/dealers, a separate list of the agents/distributors/dealers with their signatures and list of authorised signatories on behalf of agents/distributors/dealers along with the KYC compliance and PAN details of each agent/distributor/dealer shall be furnished by the employer on the letter head.

### 3. THIRD PARTY INFORMATION

"Third Party" includes the Parent, Grand Parent, Related Person, Custodian or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s).

Full Name and relationship of Third Party with the Beneficial Investor must be provided.

The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:

- On behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/Grand Parents/ Related Persons; or
- On behalf of employee under Systematic Investment Plans or as lump sum/one-time subscription, through Payroll deductions or deductions out of expense re-imbursments. made by employer; or
- On behalf of an FPI or a Client made by the Custodian.
- Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

Mailing address and contact details of Third Party must be written in full.

### 4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor(s).

The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

#### (i) Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not pre-printed on the cheque, then the third party should provide any one of the following documents:

- A copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number; or
- A letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

The original documents along with the documents mentioned above should be submitted to the Official Points of Acceptance of L&T Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of

the L&T Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

#### (ii) Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc. against registered Pay-in account

- a proof of debit to the investor's bank account in the form of a bank manager's certificate with details of account holder's name, bank account number and PAN as per bank records, if available, or
- a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available, or
- a copy of the passbook/bank statement evidencing the debit for issuance of a DD.

#### (iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

- In such case, investor is required to provide a copy which has been provided to the Bank indicating the account number and the debit instructions.
- For payment through online mode AMC may match payer account details with registered Pay-in bank accounts of the Investor.

#### (iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

Subscription through a pre-funded instrument procured against cash shall only be accepted for investments below ₹ 50,000/-. Investor is required to provide a banker's certificate for issuance of a DD against cash stating the investor's name, bank account number and PAN as per bank record (if available).

However, investors are requested to note that such bank account number of the investor is same as the one of the registered bank account mandate(s) with the mutual fund or with the bank details mentioned in the Application Form.

### 5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors/FII clients/Employee/Agent/Dealer/Distributor should be signed by their Guardian/Custodian/Employer/AMC/Corporate respectively.

### 6. PERMANENT ACCOUNT NUMBER

As per SEBI Circular dated April 27,2007, Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, effective July 2, 2007. Transactions by unit holder/investors who fail to submit copy of PAN are liable to be rejected.

Accordingly, it is mandatory for all investors to quote their Permanent Account Number (PAN) and submit certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Furnishing an incorrect PAN or not furnishing these details could invite a penalty of ₹ 10,000 as per the extant provisions of the Income Tax Act, 1961.

However, there are certain nature of transactions and type of clients for which PAN is not mandatory, as mentioned below:

- Micro SIPs: SIPs upto ₹ 50,000/- per year per investor;
- Investments from investors residing in the state of Sikkim;
- Investments from Central Government, State Government and the official appointed by the Courts e.g. Official Liquidator, Court Receiver etc. (under the category of Government).

In all the above cases, Investors are requested to submit such documents as mentioned under "Non PAN based KYC applicability" under the Section "Know Your Customer".

### 7. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, L&T Mutual Fund reserves the right to seek information and/or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

L&T Mutual Fund and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

### 8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

As per SEBI guidelines, "Know Your Customer (KYC)" policy should clearly spell out the client identification procedure in order to implement the anti money

laundering provisions as envisaged under the Anti Money Laundering Act, 2002. Investors are requested to note that it shall be mandatory to quote the KYC Compliance status and attach attested/certified copy of KYC Acknowledgement of all fresh investment transactions registered by Individual investors effective January 1, 2011, irrespective of the amount of investment. Individual investors shall include each of the applicants, in case of application in joint name, Power of Attorney (POA) holders where investments are made through a POA, Guardian where investments are made in the name of a minor and individual becoming an investor due to an operation of law.

In order to make the data capture and document submission easy and convenient for the investors, mutual fund industry has collectively entrusted this responsibility of collection of documents relating to identity and address and record keeping to an independent agency presently CDSL Ventures Limited (CVL) that will act as central record keeping agency. As a token of having verified the identity and address and for efficient retrieval of records, CVL will issue an acknowledgement to each investor who submits an application.

- **PAN Based Common Standard KYC through CVL**

Investor who wish to complete the KYC requirements have to submit a completed Application Form for KYC along with all the prescribed documents listed in the KYC Application Form, at any of the Point of Service ('POS'). POS are the designated centres appointed by CVL for receiving application forms, checking the documents and issuing the acknowledgement thereof.

The KYC for investor will be performed based on the Permanent Account Number (APN), so submission of PAN is mandatory for all the investors. CVL will not issue any new number instead PAN will be accepted as the identification number for the investor. The investor will quote their PAN at the time of investment in the Scheme for which the Front Office of the AMC/Registrar & Transfer Agent will access the CVL database for detailed information.

The acknowledgement will be issued by CVL based on the submission of the following proof/documents:

i) photo, ii) proof of identity, iii) proof of address, iv) copy of PAN Card, v) information with regard to financial status and other demographic details, and vi) any other information and/or documentation to establish identity of any unitholder.

It should also be noted that investors are required to be registered with CVL, failing to do so the KYC for the investor will not be complete and the investment for the investor is liable to be rejected.

- **Non PAN Based KYC applicability**

For certain nature of transactions and type of clients, PAN is not mandatory. In such cases, common standard KYC through CVL will not apply. In such cases, the client will have to submit certain documents as elaborated below and KYC will be handled by the AMC/Registrar & Transfer Agent i.e. Computer Age Management Services Private Limited directly. Such nature of transaction and type of clients and the documents required for successful completion of KYC is mentioned below:

- A. **Micro SIPs: Micro schemes such as Micro SIPs upto ₹ 50,000/- per year per investor**

Documents required

1. Standard specified identification instruments like Voter ID card, Government/ Defence ID card, Card of reputed employer, Driving Licence, Passport in lieu of PAN.
2. Proof of address copy. It is clarified that where photo identification document contains the address of the investor, a separate proof of address is not required.
3. Supporting documents copy shall be self-attested by the investor/attested by the ARN holder mentioning the ARN number or attested by any competent authority.

However, it is clarified that Investors with PAN are required to follow PAN based common standard KYC through CVL procedure as mentioned above.

- B. Investments from investors residing in Sikkim**

Documents required

1. Proof of address of Sikkim state and application form should mention the same address.
2. Address proof shall be self-attested by the investor/attested by the ARN holder mentioning the ARN number or attested by any competent authority.

- C. Investments from Central Government, State Government and the officials appointed by the courts, e.g., Official Liquidator, Court receiver, etc., (under the category of Government)**

Documents required

1. Proof of identity as documentary evidence in support of the claim for such an exemption.
2. Such proof shall be self-attested by the investor/attested by the ARN holder mentioning the ARN number or attested by any competent authority.

For complying with the KYC requirement, all the investors could approach POS or CVL for submitting their KYC Application Form (KAF) and the mandatory documents of Proof of Identity and Proof of Address. The list of all documents required to fill up the form and the detailed process is mentioned above and can be found in the KYC Application Form. An updated list of POS is available at [www.Intmf.com](http://www.Intmf.com) and at [www.cvlindia.com](http://www.cvlindia.com).

After verification of the KYC Application Form and accompanying documents, investors will receive a letter certifying their KYC compliance. Investors are requested to visit the Knowledge Centre Section of our website [www.Intmf.com](http://www.Intmf.com) and also read the KYC section of Statement of Additional Information (SAI) in detail.

Investors are requested to note that KYC would be subject to verification of the veracity of the claim of the investors by collecting sufficient documentary evidence. The AMC reserves the right to ask for the necessary documentation to the satisfaction of the mutual fund.

The AMC, under powers delegated by the Trustee, shall have absolute discretion to reject any application, prevent further transactions by a Unit holder, if after due diligence, the investor/unitholder/a person making the payment on behalf of the investor does not fulfil the requirements of the KYC Policy or the AMC believes that the transaction is suspicious in nature with regard to money laundering.





## FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

\$ It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>2. Non - US passport or any non - US government issued document evidencing nationality or citizenship (refer list below);AND</li> <li>3. Any one of the following documents:                      Certified Copy of "Certificate of Loss of Nationality                      or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;                      or Reason the customer did not obtain U.S. citizenship at birth</li> </ol>
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India: <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<p><b><i>If no Indian telephone number is provided</i></b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li> <li>2. Documentary evidence (refer list below)</li> </ol> <p><b><i>If Indian telephone number is provided along with a foreign country telephone number</i></b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India: OR</li> <li>2. Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body\*
2. Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

Government or agency thereof or a municipality & the country or territory in which the payee claims to be a resident.

call 1800 2000 400 or 1800 4190 200

email [investor.line@Intmf.co.in](mailto:investor.line@Intmf.co.in)

[www.Intmf.com](http://www.Intmf.com)

Please note our lines are open from 9 am to 6 pm, Monday to Friday and 9 am to 1 pm on Saturday.

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

**FATCA, CRS & UBO DECLARATION**  
(For Non Individual Investors)



Please refer to the Instructions for assistance and complete all sections in English. For legibility, please use BLOCK letters in black or dark ink. Please seek appropriate advice from a tax professional on FATCA related information applicable to you.

**APPLICANT(S) INFORMATION**

Folio No./Application No.

Name of the entity \_\_\_\_\_

Type of address given at KRA :  Residential or Business  Residential  Business  Registered Office  
 "Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

City of Incorporation \_\_\_\_\_ Country of Incorporation \_\_\_\_\_

PAN  Date of Incorporation    /    /

Entity Type  Partnership Firm  HUF  Private Limited Company  Public Limited Company  Society  AOP/BOI  
 Please (✓)  Trust  H Liquidator  Limited Liability Partnership  Artificial Juridical Person  Others \_\_\_\_\_ specify \_\_\_\_\_

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India:  Yes  No  
 (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number%	Identification Type (TIN or Other, please specify)

%In case Tax Identification Number is not available, kindly provide its functional equivalent<sup>5</sup>.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

**FATCA & CRS Declaration**

**PART A (to be Filled by Financial Institutions or Direct Reporting NFEs)**

1 We are a,  Financial institution<sup>6</sup> or  Direct reporting NFE<sup>7</sup> (please tick as appropriate)

GIIN

**Note:** If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

**GIIN not available** (please tick as applicable)  **Applied for**  
 If the entity is a Financial institution,  Not required to apply for - please specify 2 digits sub-category<sup>10</sup>    
 Not obtained – Non-participating FI

**PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")**

1 Is the Entity a publicly traded company<sup>1</sup> (that is, a company whose shares are regularly traded on an established securities market) Yes  (If yes, please specify any one stock exchange on which the stock is regularly traded)  
 Name of stock exchange \_\_\_\_\_

2 Is the Entity a related entity<sup>2</sup> of a publicly traded company (a company whose shares are regularly traded on an established securities market) Yes  (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)  
 Name of listed company \_\_\_\_\_  
 Nature of relation:  Subsidiary of the Listed Company or  Controlled by a Listed Company  
 Name of stock exchange \_\_\_\_\_

3 Is the Entity an active<sup>3</sup> NFE Yes  (If yes, please fill UBO declaration in the next section.)  
 Nature of Business \_\_\_\_\_  
 Please specify the sub-category of Active NFE   (Mention code – Refer 2C of Part D)

4 Is the Entity a passive<sup>4</sup> NFE Yes  (If yes, please fill UBO declaration in the next section.)  
 Nature of Business \_\_\_\_\_

<sup>1</sup> Refer 2a of Part D | <sup>2</sup> Refer 2b of Part D | <sup>3</sup> Refer 2c of Part D | <sup>4</sup> Refer 3(ii) of Part D | <sup>5</sup> Refer 1 of Part D | <sup>6</sup> Refer 3(vii) of Part D | <sup>10</sup> Refer 1A of Part D



**PART D FATCA Instructions & Definitions**

1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
  - (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
    - Investment entity is any entity:
      - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
  - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
  - (ii) Individual and collective portfolio management; or
  - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

• FI not required to apply for GIIN:	
A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI



<b>2. Non-financial entity (NFE) - Foreign entity that is not a financial institution</b>
Types of NFEs that are regarded as excluded NFE are:
a. Publicly traded company (listed company) A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
b. Related entity of a publicly traded company The NFE is a related entity of an entity of which is regularly traded on an established securities market;

<b>C. Active NFE : (is any one of the following):</b>	
<b>Code</b>	<b>Sub-category</b>
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> <li>(i) an Investor Protection Fund referred to in clause (23EA);</li> <li>(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ul>

<b>3. Other definitions</b>
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(I) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(II) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;
- or
- (ii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(III) Passive income The term passive income includes income by way of :

(1) Dividends, (2) Interest (3) Income equivalent to interest, (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE (5) Annuities (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets, (8) The excess of foreign currency gains over foreign currency losses (9) Net income from swaps (10) Amounts received under cash value insurance contracts. But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(IV) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

<i>(A) Controlling Person Type:</i>	
<b>Code</b>	<b>Sub-category</b>
01	CP of legal person - ownership
02	CP of legal person - other means
03	CP of legal person - senior managing official
04	CP of legal arrangement - trust - settlor
05	CP of legal arrangement - trust - trustee
06	CP of legal arrangement - trust - protector
07	CP of legal arrangement - trust - beneficiary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement - Other - settlor equivalent
10	CP of legal arrangement - Other - trustee equivalent
11	CP of legal arrangement - Other - protector equivalent
12	CP of legal arrangement - Other - beneficiary equivalent
13	CP of legal arrangement - Other - other equivalent
14	Unknown

(V) Specified U.S. person – A U.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(VI) Owner documented FFI An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE

(VII) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(VIII) Exemption code for U.S. persons

<b>Code</b>	<b>Sub-category</b>
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

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Please note our lines are open from 9 am to 6 pm, Monday to Friday and 9 am to 1 pm on Saturday.

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



## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

### A. IMPORTANT POINTS:

1. Self attested copy of PAN card.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [E].
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals,(allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/ Mark sheet issued by Higher Secondary Board/Passport of Minor/ Birth Certificate must be provided.

### B. Proof of Identity (POI): List of documents admissible as Proof of Identity (\*Documents having an expiry date should be valid on the date of submission.):

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

### C. Proof of Address (POA): List of documents admissible as Proof of Address: (\*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.
2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill -Not more than 3 months old.

3. Bank Account Statement/Passbook -Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly or Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. The proof of address in the name of the spouse may be accepted.

### D. Exemptions/clarifications to PAN (\*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. Investments(including SIPs), in Mutual Fund schemes upto Rs.50000/ per investor per year per mutual fund.

### E. List of people authorized to attest the documents after verification with the originals:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
3. Government authorised officials who are empowered to issue Apostille Certificates.

In case of Mutual Fund following persons can additionally attest

1. KYD compliant mutual fund distributors.
2. Authorised officials of Asset Management Companies (AMC).
3. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.

### F. List of people authorized to perform In Person Verification (IPV):

1. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
2. In case of NRI applicants, a person permitted to attest documents in E(5) above, may also conduct the In Person Verification and confirm the Same in the KYC Form.

In case of Mutual Fund following persons can additionally attest

1. KYD compliant mutual fund distributors.
2. Authorised officials of Asset Management Companies (AMC).
3. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.

Please Print the KYC Application Form in A4 Size Paper Only.





## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

### A. IMPORTANT POINTS:

1. Self attested copy of PAN card for all clients, including Promoters/ Partners/Karta/Trustees and whole time directors and persons authorized to deal in securities on behalf of company/firm/others.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be certified true by Karta/Partner/Trustee/Authorized Official/Director/ Company Secretary (Name, Designation & Seal should be affixed on the copy) and properly attested by entities authorized for attesting the documents, as per the list mentioned under [E].
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & registered office addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity. If you are a sole proprietor, please use the KYC Application Form for Individuals.
7. For foreign entities, CIN is optional; and in the absence of DIN for the directors, their passport copy should be given.

### B. Permanent Account Number (PAN):

PAN is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).

In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

### C. Proof of Address (POA):

List of documents admissible as Proof of Address:

(\*Documents having an expiry date should be valid on the date of submission)

1. Latest Land Line Telephone Bill
2. Latest Electricity Bill

3. Latest Bank Passbook / Bank Account Statement
  4. Registered Lease / Sale Agreement of office premises
  5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly or Parliament/ Documents issued by any Govt. or Statutory Authority.
  6. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
  7. Registration Certificate issued under Shops and Establishments Act
- Documents having an expiry date should not be more than three months old as on the date of submission of this form.

### D. Exemptions/clarifications to PAN (\*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
3. Investors residing in the state of Sikkim.

### E. List of people authorized to attest the documents after verification with the originals:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. Government authorised officials who are empowered to issue Apostille Certificates.

In case of Mutual Fund following persons can additionally attest

1. KYD compliant mutual fund distributors.
2. Authorised officials of Asset Management Companies (AMC).
3. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.

### F. Incase of Non-Individuals, additional documents to be obtained from non-individuals, over & above the POI & POA, as mentioned below:

Type of entity	Documentary requirements
<b>Corporate</b>	<ul style="list-style-type: none"> <li>• Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>• Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD(to be submitted every year)</li> <li>• Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations</li> <li>• Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly</li> <li>• Copies of the Memorandum and Articles of Association and certificate of incorporation</li> <li>• Copy of the Board Resolution for investment in securities market</li> <li>• Authorised signatories list with specimen signatures</li> </ul>
<b>Partnership firm</b>	<ul style="list-style-type: none"> <li>• Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>• Certificate of registration (for registered partnership firms only)</li> <li>• Copy of partnership deed</li> <li>• Authorised signatories list with specimen signatures</li> <li>• Photograph, POI, POA, PAN of Partners</li> </ul>
<b>Trust</b>	<ul style="list-style-type: none"> <li>• Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>• Certificate of registration (for registered trust only). Copy of Trust deed</li> <li>• List of trustees certified by managing trustees/CA</li> <li>• Photograph, POI, POA, PAN of Trustees</li> </ul>
<b>HUF</b>	<ul style="list-style-type: none"> <li>• PAN of HUF</li> <li>• Deed of declaration of HUF/List of coparceners</li> <li>• Bank pass-book/bank statement in the name of HUF</li> <li>• Photograph, POI, POA, PAN of Karta</li> </ul>
<b>Unincorporated Association or a body of individuals</b>	<ul style="list-style-type: none"> <li>• Proof of Existence/Constitution document</li> <li>• Resolution of the managing body &amp; Power of Attorney granted to transact business on its behalf</li> <li>• Authorized signatories list with specimen signatures</li> </ul>
<b>Banks/Institutional Investors</b>	<ul style="list-style-type: none"> <li>• Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years</li> <li>• Authorized signatories list with specimen signatures</li> </ul>
<b>Foreign Institutional Investors (FII)</b>	<ul style="list-style-type: none"> <li>• Copy of SEBI registration certificate</li> <li>• Authorized signatories list with specimen signatures</li> </ul>
<b>Army/Government Bodies</b>	<ul style="list-style-type: none"> <li>• Self-certification on letterhead</li> <li>• Authorized signatories list with specimen signatures</li> </ul>
<b>Registered Society</b>	<ul style="list-style-type: none"> <li>• Copy of Registration Certificate under Societies Registration Act</li> <li>• List of Managing Committee members</li> <li>• Committee resolution for persons authorised to act as authorised signatories with specimen signatures</li> <li>• True copy of Society Rules and Bye Laws certified by the Chairman/Secretary</li> </ul>

**Please Print the KYC Application Form in A4 Size Paper Only.**

**Details of Promoters/Partners/Karta/Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals**

**Name of Applicant** \_\_\_\_\_

**PAN of the Applicant**

Sr. No.	PAN	Name	DIN (For Directors)/ UID (For others if available)	Residential Address	Relationship with Applicant (i.e. promoters, whole time directors etc.)	Photograph
	(Please attach a copy of your PAN Card)			(Please attach proof of your residential address)		
	(Please attach a copy of your PAN Card)			(Please attach proof of your residential address)		
	(Please attach a copy of your PAN Card)			(Please attach proof of your residential address)		
	(Please attach a copy of your PAN Card)			(Please attach proof of your residential address)		
	(Please attach a copy of your PAN Card)			(Please attach proof of your residential address)		

Name & Signature of the Authorised Signatory(ies)      Date    /    /

**MF UTILITY (MFU)**

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Char Rasta, Vapi 396195, Phone: 0260-6540104, Email: camsvap@camsonline.com. **Vapi:** KARVY Computershare Pvt Ltd, Shop No-12 Ground Floor, Sheetal Apartment, Near K P Tower, Vapi 396195, Mobile: +91-9228012909, Email: mfsvapi@karvy.com. **Varanasi:** Computer Age Mgmt Services Pvt Ltd, Office No 1 Second Floor, Bhawani Market, Building No. D58/2A1 Rathayatra, Beside Kuber Complex, Varanasi 221010, Mobile: +91-9235405922, Email: camsvr@camsonline.com. **Varanasi:** KARVY Computershare Pvt Ltd, D-64/1321st Floor, Anant Complex Sigra, Varanasi 221010, Mobile: +91-9369918626, Email: varanasimfd@karvy.com. **Vellore:** Computer Age Mgmt Services Pvt Ltd, No.1 Officer's Line 2nd Floor, MNR Arcade Opp. ICICI Bank, Krishna Nagar, Vellore 632001, Phone: 0416-6455223, Email: camsvl@camsonline.com. **Vellore:** KARVY Computershare Pvt Ltd, 1 M N R Arcade, Officers Line, Krishna Nagar, Vellore 632001, Phone: 0416 2215007, Email: mfsvellore@karvy.com. **Vijayawada:** Computer Age Mgmt Services Pvt Ltd, 40-1-68 Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road Labbipet, Vijayawada 520010, Phone: 0866-6500103, Email: camsvij@camsonline.com. **Vijayawada:** KARVY Computershare Pvt Ltd, 39-10-7 Opp: Municipal Water Tank, Labbipet, Vijayawada 520010, Phone: 0866-2475126, Email: vijayawadamfd@karvy.com. **Visakhapatnam:** Computer Age Mgmt Services Pvt Ltd, 47/9/17 1st Floor, 3rd Lane Dwaraka Nagar, Visakhapatnam 530016, Phone: 0891-6502009, 6502010, Email: camsviz@camsonline.com. **Visakhapatnam:** KARVY Computershare Pvt Ltd, Door No: 48-8-7, Dwaraka Diamond, Ground Floor Srinagar, Visakhapatnam 530016, Phone: 0891-2714125, Email: vizagmfd@karvy.com. **Vizianagaram:** KARVY Computershare Pvt Ltd, Soubhagya 19-6-1/3, 2nd Floor Near Fort Branch, Opp: Three Temples, Vizianagaram 535002, Phone: 08922-236962, Email: mfsvijayanagaram@karvy.com. **Warangal:** Computer Age Mgmt Services Pvt Ltd, A.B.K Mall, Near Old Bus Depot Road, F-7 1st Floor Ramnagar, Hanamkonda, Warangal 506001, Phone: 0870-6560141, Email: camsvgl@camsonline.com. **Warangal:** KARVY Computershare Pvt Ltd, 5-6-95 1 St Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal 506001, Phone: 0870-2501664, Email: mfswarangal@karvy.com. **Yamuna Nagar:** Computer Age Mgmt Services Pvt Ltd, 124 B/R Model Town, Yamuna Nagar 135001, Mobile: +91-9254303803, Email: camsynr@camsonline.com. **Yamuna Nagar:** KARVY Computershare Pvt Ltd, Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar 135001, Mobile: +91-9315017306, Email: mfsyamunanagar@karvy.com.

## Computer Age Management Services Private Limited (CAMS) / CAMS Service Centre

**Ahmedabad:** 111-113, 1st Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad 380 006. **Agartala:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala 799 001. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra 282 002. **Ahmednagar:** B, 13, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar, 414001. **Ajmer:** AMC No. 423/30, Near Church, Brahmampuri, Opp T B Hospital, Jaipur Road, Ajmer 305 001. **Akola:** Opp. RLT Science College, Civil Lines, Akola 444 001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh 202 001. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211 001. **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorri Bridge, Near Hotel Arcadia Regency, Alleppey 688 011. **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar-301001. **Amaravati:** 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati 444 601. **Ambala:** Opposite Peer, Bal Bhawan Road, Ambala 134 003. **Amritsar:** SCO-18L, 'C', Block Ranjit Avenue, Amritsar 140 001. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand 388 001. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur 515 001. **Andheri:** CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri 400 069. **Ankleshwar-Bharuch:** Shop No-F-56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch 393 002. **Ansolt:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Ansolt 713 303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431 001. **Balasoer:** B C Sen Road, Balasoer 756 001. **Bangalore:** Trade Centre, 1st Floor, 45, Dickenson Road, (Next to Manipal Centre), Bangalore 560 042. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly 243 001. **Basti:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti 272 002. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum 590 006. **Bellary:** 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary 583 101. **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur 760 001. **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur 812 002. **Bharuch (parent: Ankleshwar TP):** F-108, Rangoli Complex, Station Road, Bharuch 392 001. **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda 151 001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar 364 002. **Bhilai:** Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai 490 020. **Bhilwara:** Indraprastha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara 311 001. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal 462 011. **Bhubaneswar:** Plot No-111, Varaha Complex Building, 3rd Floor, Station Square, Kharwar Nagar, Unit 3, Bhubaneswar 751 001. **Bhuj-Kutch:** Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj-Kutch 370 001. **Bhusawal (Parent: Jalgaon TP):** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal 425 201. **Bikaner:** F 4,5 Bothra Complex, Modern Market, Bikaner 334 001. **Bilaspur:** 2 nd Floor, Gwalani Chambers, St Xavier School Road, In Front of CIT (Income Tax) Office, Vyapar vihar, Bilaspur, 495 001. **Bokaro:** Mezzanine floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro 827 004. **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan 713 101. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut 673 016. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh 160 017. **Chennai:** Ground Floor, No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Gungambakkam, Chennai 600 034. **Chhindwara:** Shop No. 01, Near Puja Lawn, Prarasia Road, Chhindwara, Madhya Pradesh, Chhindwara 480 001. **Chittoorgarh:** 3 Ashok Nagar, Near Heera Vatika, Chittoorgarh 312 001. **Cochin:** 1st Floor, K.C. Centre, Door No 42/227B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin-682018. **Coimbatore:** Old # 66 New # 86, Lokamany Street (West), Ground Floor, R.S.Puram, Coimbatore 641 002. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack 753 001. **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga 846 001. **Davengere:** 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davengere 577 002. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun 248 001. **Deoghar:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar 814 112. **Dhanbad:** Urmila Towers, Room No: 111 (1st Floor), Bank More, Dhanbad 826 001. **Dharmapuri:** 16A/63A, Pizamaneri Road, Near Indoor Stadium, Dharmapuri 636 701. **Dhule:** House No. 3140, Opp. Liberty Furniture, Jammalal Bajaj Road, Near Tower Garden, Dhule - 424 001. **Durgapur:** City Plaza Building, 3rd floor, City Centre, Durgapur 713 216. **Erode:** 197, Seshaiyer Complex, Agraaharam Street, Erode 638 001. **Faizabad:** Amar Deep Building, 3/20/14, IInd Floor, Niyawan, Faizabad - 224001. **Faridabad:** B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad 121 001. **Gandhidham:** Plot No. 261, 1st Floor, Sector 1A, Om Mandap Galli, Gandhidham 370 201. **Ghaziabad:** 113/6 I Floor, Navyug Market, Ghaziabad 201 001. **Panaji (Goa):** No.108, 1st Floor, Gurudatta Bldg, Above Weekender, M G Road, Panaji (Goa) 403 001. **Gondal (Parent Rajkot):** A/177, Kailash Complex, Opp. Khedut Decor, Gondal 360 311. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur 273 001. **Gulbarga:** Pal Complex, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga 585 101. **Guntur:** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur 522 002. **Gurgaon:** SCO-16, Sector-14, First floor, Gurgaon 122 001. **Guwahati:** A.K. Azad Road, Rehbari, Guwahati 781 008. **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior 474 002. **Haldia:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721 602. **Haldwani:** Durga City Centre, Nainital Road, Haldwani 263 139. **Hazaribagh:** Municipal Market, Annanda Chowk, Hazaribagh 825 301. **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar 383 001. **Hisar:** 12, Opp.Bank of Baroda, Red Square Market, Hisar 125 001. **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur 146 001. **Hosur:** No.9/2, 1st Floor, Attibeale Road, HCF Post, Behind RTO office Mathgiri, Hosur, 635 110. **Hubli:** No.204-205, 1st Floor, 'B' Block, Kundagol Complex, Opp.Court, Club Road, Hubli 580 229. **Secunderabad:** 208, Il Floor, Jade Arcade, Paradise Circle, Secunderabad 500 003. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore 452 001. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur 482001. **Jaipur:** R-7, Yudhisthir Marg,C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302 001. **Jalandhar:** 367/8, Central Town, Opp.Gurudwara Diwan Asthan, Jalandhar 144 001. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon 425 001. **Jalna:** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna 431 203. **Jammu:** JRD'S Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180 004. **Jamnagar:** 207, Manek Centre, P.N. Marg, Jamnagar, 361008. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistapur, Jamshedpur 831 001. **Jaunpur:** 248, Fort Road, Near Amber Hotel, Jaunpur 222 001. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi 284 001. **Jodhpur:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur 342 003. **Junagadh:** "Aastha Plus PLUS", 202-A, 2nd Floor, Sardarbagh Road, Near Alkapuri, Opp: Zansi Rani Statue, Junagadh 362 001. **Kadapa:** Bandi Subbaramaiah Complex, No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa 516 001. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada 533 001. **Kalyani:** A-1/50, Block-A, Dist Nadia, Kalyani 741 235. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur 670 004. **Kanpur:** I Floor 106 to 108, City Centre Phase II, 63/2, The Mall, Kanpur 208 001. **Karimnagar:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar 505 001. **Karnal (Parent : Panipat TP):** 7, IInd Floor, Opp. Bata Showroom, Kunjapura Road, Haryana, Karnal 132 001. **Karur:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur 639 002. **Katni:** 1st Floor, Gurananak Dharmakanta, Jabalpur Road, Bargawan, Katni 483 501. **Kestopur:** S. D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block-C, Ground Floor, Kolkata, Kestopur 700 101. **Khammam:** Shop No: 11-2-31/3, 1st floor, Phillips Complex, Balajinagar, Wrya Road, Near Baburao Petrol Bunk, Khammam 507 001. **Kharagpur:** H.NO.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur 721 301. **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416 001. **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata 700 016. **Kolkata:** Room No. 3A, Commerce House, 4th Floor, Kolkata 700 013. **Kollam:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam 691 001. **Kota:** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota 324 007. **Kottayam:** Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Shepherd Road, Kottayam - 686001. Phone 0481-6060018, email: camsktm@camsonline.com. **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam 612 001. **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool 518 004. **Lacknow:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5-Park Road, Hazratnagar, Lucknow 226 001. **Ludhiana:** U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhawal Road, Ludhiana 141 002. **Madurai:** Ist Floor, 278, North Perumal Maistry street, Nadar Lane, Madurai 625 001. **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732 101. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Kamataka Bank, Kadri Main Road, Kadri, Mangalore 575 003. **Manipal:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal 576 104. **Mapusa (Parent ISC : Goa):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa 403 507. **Margao:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao 403 601. **Mathura:** 159/160 Vikas Bazar, Mathura 281 001. **Meerut:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250 002. **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana 384 002. **Moga:** Gandhi Road, Opp Union Bank of India, Moga 142 001. **Moradabad:** H- 21 - 22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad 244 001. **Mumbai:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai 400 023. **Muzaffarpur:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur 842 001. **Mysore:** No.1, 1st Floor, CH. 26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswati Puram, Mysore 570 009. **Nadiad (Parent TP: Anand TP):** F-142, 1st Floor, Ghanatakarna Complex, Gunj Bazar, Nadiad 387 001. **Nagpur:** 145 Lendra, New Ramdaspathi, Nagpur 440 010. **Namakkal:** 156A/1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal 637 001. **Nasik:** Rutarung Bungalow, 2 Godavari Road, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik 422 005. **Navasari:** 16, 1st Floor, Shivani Park, Opp. Shankshwar Complex, Kaliawadi, Navasari-396445. **Nellore:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore 524 001. **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi 110 055. **New Delhi (CC):** Flat No. 512, Nariman Manzil, 23, Barakhamba Road, Connaught Place, New Delhi 110 001. **Noida:** C-81, 1st floor, Sector-2, Noida 201 301. **Palakkad:** 10/688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad 678 001. **Palanpur:** 3rd Floor, T-11, Opp.Government Quarter, College Road, Palanpur 385 001. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat 132 103. **Patiala:** 35, New Lal Bagh Colony, Patiala 147 001. **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800 001. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry 605 001. **Pune:** Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune 411 004. **RaeBareilly:** 17, Anand Nagar Complex, Rae Bareilly 229 001. **Raipur:** HIG,C-23 , Sector-1, Devendra Nagar, Raipur 492 004. **Rajahmundry:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry 533 101. **Rajapalayam:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam 626 117. **Rajkot:** Office 207-210, Everest Building, Harihar Chowk, Opp Shastrai Maidan, Limda Chowk, Rajkot 360 001. **Ranchi:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi 834 001. **Rattlam:** Daffria & Co, 18, Ram Bagh, Near Scholar's School, Rattlam 457 001. **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri 415 639. **Rohtak:** 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124 001. **Roorkee:** 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee 247 667. **Rourkela:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela 769 001. **Sagar:** Opp. Somani Automobiles, Bhagwanjanji, Sagar 470 002. **Saharanpur:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur 247 001. **Salem:** No.2, I Floor Vivekananda Street, New Fairlands, Salem 636 016. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak, Sambalpur 768 001. **Sangli:** Jiveshwar Krupa Bldg, Shop. No 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli 416 416. **Satara:** 117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara 415 002. **Shahjahanpur:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur 242 001. **Shimla:** I Floor, Opp. Panchayati Bhawan Main gate, Bus stand, Shimla 171 001. **Shimoga:** No. 65, 1st Floor, Kishnapada Compound, 1st Cross, Hosmane Extn., Shimoga - 577 201, Karnataka. **Siliguri:** 17B. Swamiji Sarani, Siliguri, 734001. **Sirsa:** Beside Overbridge, Next to Nissan Car Showroom, Hissar Road, Sirsa 125 055. **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur 261 001. **Solan:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan 173 212. **Solapur:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur 413 001. **Sri Ganganagar:** 18 L Block, Sri Ganganagar 335 001. **Srikakulam:** Door No 5-6-2, Punnyapu Street, Palakonda Road, Near Krishna Park, Srikakulam 532 001. **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur 228 001. **Surat:** Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat 395 001. **Surendranagar:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar 363 035. **Thane:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane 400 602. **Tirupur:** 1(1), Binny Compound, II Street, Kumaran Road, Tirupur 641 601. **Thiruvalla:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla 689 101. **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, Tinsukia 786 125. **Tirunelveli:** 1 Floor, Mano Prema Complex, 182/6, S.N High Road, Tirunelveli 627 001. **Tirupathi:** Shop No 6, Door No 19-10-8 (Opposite Passport office),AIR Bypass Road, Tirupathi 517501. **Trichur:** Room No. 26 & 27, Dee Pee Plaza, Kakkalai, Trichur 680 001. **Trichy:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy 620 018. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum 695 004. **Tuticorin:** Ground Floor, Mani Nagar, Tuticorin 628 003. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur 313 004. **Ujjain:** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain 456 010. **Unjha (Parent: Mehsana):** 10/11, Maruti Complex, Opp B R Marbles, Highway Road, Unjha 384 170. **Vadodara:** 103 Aries Complex,BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390 007. **Valsad:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad 396 001. **Vapi:** 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasta, Vapi, Gujarat-396 195. **Varanasi:** Office no 1, Second floor, Bhawani Market, Building No. D-58/2-1, Rathayatra, Beside Kuber Complex,Varanasi-221 010. **Vasco (Parent Goa):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama 403 802. **Vellore:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore 632 001. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada 520 010. **Visakhapatnam:** Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016 (w.e.f. February 01, 2016). **Warangal:** A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal 506 001. **Yamuna Nagar:** 124-B/R Model Town, Yamuna Nagar 135 001. **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal 445 001.



### L&T Investment Management Limited - Investor Service Centres

**Ahmedabad:** 301, Raindrops Building, Opp. Cargo motors, C.G. Road, Ellis bridge, Ahmedabad 380 006. **Bengaluru:** 17, AL-NOOR, Palace Road, High Grounds, Bengaluru 560 052. **Chandigarh:** Meeting Point, Cabin No 3, 1st Floor, SCO 487-488, Sector 35-C, Chandigarh 160 022. **Bhubaneswar:** 1st Floor, Rajdhani House, 77 Janpath, Kharvel Nagar, Bhubaneswar 751 001. **Chennai:** KGN Towers, 06th floor No.62, Ethiraj Salai, (Commander- In-Chief Road) Egmore, Chennai 600 105. **Cochin:** Door No. 66/622, Chicago Plaza, 4th Floor, Rajaji Road, Cochin - 682 035. **Coimbatore:** 306, 3rd Floor, Aishwarya Commercial Centre, 196/37, T.V.Samy Road West, R S Puram, Coimbatore 641 002. **Goa:** Edcon Towers, 1st Floor, Shop No. F2, Menezes Braganza Road, Panaji 403 001. **Hyderabad:** 4th floor, APDL Estates, 7-1-21/A, Survey No. 341/1, Diagonally opposite to Country Club Begumpet, Hyderabad 500 016. **Indore:** Unit No. 406, 4th floor, City Center, 570 M. G. Road, Indore 452 001. **Jaipur:** Unit No. 201 & 202, Trimurty, V-Jay City Point, D-52, Ahinsa Circle, Ashok Marg, C-Scheme, Jaipur 302 001. **Jamshedpur:** Shop no. B, 1st Floor, RR Square, Bistupur, Jamshedpur 831 001. **Kanpur:** 5th Floor, Unit 512, Kan Chamber, 14/113 Civil Lanes, Kanpur 208 001. **Kolkata:** L&T House, 1st Floor, 3-B, Shakespeare Sarani, Kolkata 700 071. **Lucknow:** Office No.104, 1st Floor, Sky high Chamber, 5 Park Road, Lucknow 226 001. **Ludhiana:** SCO-122, 1st Floor, Feroze Gandhi Market, Ludhiana 141 001. **Mumbai (HO):** 6th Floor, Brindavan, Plot No. 177, CST Road Kalina, Santacruz East Mumbai 400 068. **Mumbai:** Ground Floor, Bakhtawar, Nariman Point, Mumbai 400 021. **Mumbai:** 1st Floor, Office No. 2, Takshashilla CHS, City Survey No. 3/76 of Dadar, Naigaon Division, Gokuldas Madhavdas Pasta Road, Dadar, Mumbai – 400014. **Nagpur:** Chamber No-S3, Yoshoda Apartment, Plot No. 20, Near Mata Mandir, Dharampeth, Nagpur 440 010. **New Delhi:** 6th Floor, DCM Building, 16, Barakhamba Road, Connaught Place, Above Barakhamba Road Metro Station, New Delhi 110 001. **Patna:** Unit No. 609, 6th Floor, Hariniwas Complex, Dak Bungalow Road, Patna 800 001. **Pune:** Unit No. 101, First Floor, Pramila Apartment, Plot No. 496, B+497, B/1 A, Shivaji Nagar, Pune 41 016. **Rajkot:** 302, Metro Plaza, Near Eagle Travels, Moti Chaki Chowk, Rajkot 360 001. **Surat:** Ground Floor, 'C' Wing, Office No. G-9, ITC Building, Majuragate, Surat 395 002. **Vadodara:** 2A, Ground Floor, Soham Flats, Opp. HDFC Bank, 49, Alkapuri Society, Alkapuri, Vadodara 390 007.

### L&T Investment Management Limited - Sales Offices

**Agra:** Block No 9/4, Shanker Point, Adjacent Income Tax, Sanjay Place, Agra 282 002. **Allahabad:** UG -12, Vashishtha Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad 211 001. **Amritsar:** S.C.O. 25, Mezzanine Floor, Dist: Shopping Complex, Ranjit Avenue B-Block, Amritsar 143 001. **Aurangabad:** 1st Floor, Renuka Krupa, Bhagya Nagar, Adalat Road, Aurangabad 431 005. **Bhavnagar:** Shop No-FF-5, Gopi Arcade, Waghawadi Road, Bhavnagar 364 002. **Bhopal:** MM-31- Block C, Mansarovar Complex, Habibganj, Bhopal 462 016. **Calicut:** 2nd Floor, Trade Link Complex, Challapuram Road, Mankave Junction, Calicut 673007. **Cuttack:** 1st Floor, OSL Tower-3, Badambadi Square, Cuttack 753 009. **Dehradun:** Ground Floor-24, Sri Radha Palace, Plot No78, Rajpur Road, Opp. Pizza Hut, Dehradun 248 001. **Dhanbad:** 1st floor, Rathod Mansion, Bank More, Below UCO Bank, Dhanbad 826 001. **Durgapur:** B-27, Biplabi Rasbihari, Basu Sarani, Bidhan Nagar, Sector 2A, Durgapur 713 212. **Gorakhpur:** Shop No.19, 2nd Floor, Cross Road, The Mall, Bank Road, Gorakhpur 273 001. **Gwalior:** 2nd Floor, JJ Plaza, Huzrat Chauraha, Lashkar, Gwalior 474 001. **Guwahati:** 2nd Floor, D D Tower Christian Basti Guwahati 781 005. **Hubli:** B Block, 1st Floor, Mohinder Plaza, Opp. Galgali Nursing Home, Travellers Bungalow Road, Deshpande Nagar, Hubli 580 029. **Jalandhar:** SCO 47, 2nd floor, Gauri, Tower, Puda complex, Opp. Tehsil complex, Jalandhar 144 001. **Jamnagar:** G-43, Ground Floor, Madhav Plaza, Opp. SBI Bank, Near Lal Bungalow Jamnagar 361 001. **Jodhpur:** Jaya Enclave, 78-79/4, 1st A Road, Sardarpura, Jodhpur 342 003. **Kolhapur:** 1st Floor, F01 & F02, Jaduben Plaza, 1108/E, Shahupuri, Kolhapur 416 001. **Madurai:** 278, North Perumal Maistry Street, 1st Floor, Nadar Lane, Madurai 625 001. **Mangalore:** No-14-4-511-50-, 3rd floor, Crystal ARC, Balmata Road, Hampanakatta, Mangalore 575 001. **Meerut:** 2nd Floor, Metro Arcade, Tezgarhi, Near BSNL Office, Meerut 250 004. **Moradabad:** 8/8/4/A, First Floor, Near Raj Mahal Hotel, Civil Lines, Moradabad 244 001. **Mysore:** Kiran Mansion, First Floor, No. 646, Chamaraja Double Road, Mysore 570024. **Nashik:** 719 & 720, Plot No 28, Vise Mala Area, Sulochana Co operative Housing Society Limited, Nashik 422 005. **Panipat:** NK Tower, 2nd floor, GT Road, Panipat 132 103. **Panipat:** NK Tower, 2nd floor, GT Road, Panipat -132103. **Raipur:** 1st floor, Mezzanine Floor, Chawla Complex, Sainagar, Devendra Nagar Road, Raipur 492 001. **Ranchi:** 1st Floor, 45, Garikhana, Near PNB, Harmu Road, Ranchi 834 001. **Rourkela:** Sector 19, L&T House, Ambagan, Rourkela 769 005. **Siliguri:** C/O Sona Motors, 3rd mile, 3rd floor, Sevoke Road, Siliguri 734 008. **Thiruvanthapuram:** Parmeswara Towers, T C 15/1948(4), Ganapathy Kovil Road, Opp. Canara Bank, Vazhuthacaud, Thiruvanthapuram 695 014. **Trichy:** 2nd Floor, Sai Krishna Enclave, Block No. 14 Salai Road, Near Hotel Kanappa, Trichy 620 018. **Varanasi:** Unit No- D64/127, CH Arihant Complex, Sigra, Varanasi 221 010. **Vijaywada:** Door No- 40-5-6/1, Brundavana Colony, Tikkil Road, Street opposite to DV Manor Hotel, Labbipeta, Vijaywada 520 010. **Vishakapatnam:** D.No: 47-14-5/1, Flat No: 303, 2nd Floor, Eswara Paradise, Beside State Bank of India, Dwarakanagar Main Road, Visakhapatnam 530 016.

**The Fund's website [www.lntmf.com](http://www.lntmf.com) will be an official point of acceptance for accepting transactions in the units of the Scheme of the Fund.**

Further, CAMS will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, distribution channels, etc. (mobilised on behalf of their clients) with whom the AMC has entered/may enter into specific arrangements for purchase/sale/switch of units.

Applications from Institutional investors will be accepted by LTIML via facsimile on 1800 4190 500 as well as via an electronic email sent at [transact@lntmf.co.in](mailto:transact@lntmf.co.in), subject to satisfaction of requirements specified by LTIML.

For further details please call at 1800 2000 400 or 1800 4190 200.

Please note our lines are open from 9 am to 6 pm, Monday to Friday and 9 am to 1 pm on Saturday.