Combined Key Information Memorandum & Application Forms

Continuous Offer of Units at applicable NAV



SCHEME NAMES

This product is suitable for investors who are seeking*

L&T Cash Fund - An open-ended liquid scheme • Reasonable returns with lower volatility and higher liquidity over short term • Investment in debt and money market instruments.

L&T Liquid Fund - 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.

Riskometer Moderate Moderate

Riskometer

L&T Ultra Short Term Fund - 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

L&T Low Duration Fund - An open-ended debt scheme: • Generation of reasonable returns and liquidity over short term • Investments primarily in money market and short term debt instruments

L&T Short Term Opportunities Fund - An open-ended debt scheme: • Generation of regular returns over short term • Investment in fixed income securities of shorter term maturity

L&T Arbitrage Opportunities Fund - 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

L&T Floating Rate Fund - 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

L&T Short Term Income Fund - An open-ended income scheme: • Generation of reasonable returns over short to medium term • Investment in fixed income securities and money market instruments

L&T Income Opportunities Fund - 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

L&T Flexi Bond Fund - An open-ended income scheme: • Generation of reasonable returns over medium to long term • Investment in fixed income securities

L&T Triple Ace Bond Fund - 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

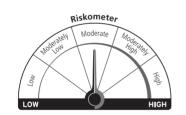
L&T Gilt Fund - An open-ended dedicated gilt (government securities) scheme: • Generation of returns over medium to long term • Investment in Government Securities

L&T Monthly Income Plan - An open-ended income scheme with no assured returns (Monthly Income is not assured & 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

L&T Resurgent India Corporate Bond Fund - 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



Investors understand that their principal will be at moderately low risk



Investors understand that their principal will be at moderate risk

For details on other schemes please turn overleaf.

MUTUAL FUND

L&T Mutual Fund

Head Office: 6th Floor, Brindavan, Plot No. 177, CST Road Kalina, Santacruz East

Mumbai 400 098

TRUSTEE
L&T Mutual Fund Trustee Limited
CIN: U65993MH1996PLC211198

Registered Office: L&T House, Ballard Estate, P.O. Box 278, Mumbai 400 001

INVESTMENT MANAGER

L&T Investment Management Limited CIN:U65991MH1996PLC229572

Registered Office:

L&T House, Ballard Estate, P.O. Box 278, Mumbai 400 001

Head Office:

6th Floor, Brindavan, Plot No. 177, CST Road Kalina, Santacruz East Mumbai 400 098

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

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).

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

Combined Key Information Memorandum & Application Forms Continuous Offer of Units at applicable NAV



Investors understand that their principal will be at high risk

SCHEME NAMES	This product is suitable for investors who are seeking*	Riskometer
L&T Equity Fund - An open-ended equity growth predominantly in equity and equity-related securiti		
L&T Tax Advantage Fund - An open-ended equence growth • Investment predominantly in equity and expressions are suppressional to the contract of the contract o	uity linked savings scheme: • Long term capital	
L&T India Special Situations Fund - An open-eigrowth • Investment predominantly in equity and ed "Special Situations", i.e. "situations that are out of the	juity-related securities, with key theme focus being	
L&T India Large Cap Fund - An open-ended equity • Investment in equity and equity related securities, and foreign securities; with predominant investments	including equity derivatives in the Indian markets	
L&T India Value Fund - An open-ended equity gr Investment predominantly in equity and equity-related with higher focus on undervalued securities		Riskometer Moderate
L&T Business Cycles Fund - An open—ended e Investment predominantly in equity and equity- Indian markets with focus on riding business cyc sectors and stocks at different stages of business	related securities, including equity derivatives in les through dynamic allocation between various	LOW HIGH
L&T Tax Saver Fund# - An open-ended equity appreciation • Investment predominantly in equity		Investors understand that their principal will be at moderately high risk
L&T Dynamic Equity Fund - An open-ended equiting generation of reasonable returns. • Investment in equiting and money market instruments.		
L&T India Prudence Fund - An open-ended equit generation of reasonable returns • Investment in economy market instruments.	, , , , , , , , , , , , , , , , , , , ,	
L&T Equity Savings Fund - An open-ended equipmedominantly investing in arbitrage opportunities in capital appreciation through unhedged exposure to a in equity and equity related instruments, derivative	the cash and derivatives segment and long-term equity and equity related instruments. • Investment	
L&T Midcap Fund - An open-ended equity schem primarily in midcap equity and equity-related secu		Riskometer
L&T Infrastructure Fund - An open-ended equity sol predominantly in equity and equity-related instrum		Moderate Moderate Moderate
L&T Global Real Assets Fund - An open-ended f • Investment primarily in Fidelity Funds - Global Real A Fidelity Funds (an open-ended investment company Indian mutual fund scheme	Asset Securities Fund, an offshore Fund launched by	LOW HIGH

^{*}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 Fu	ind (L&TEF)				L&T Tax Advanta	age Fund (L	&TTAF)				
Product Labelling				For	product labelling	ig please refer to the cover page						
nvestment Objective	To generate long-te predominantly equity			diversifie		To generate long-term cap and equity-related securit	ital growth from a	diversified por	tfolio of pred	dominantly equ		
Asset Allocation Pattern	Types of	nstruments				ns (% of net assets)		Allocations		Risk Profile		
					ximum	Minimum	(% 01 11	et assets)				
	Equity and equity rela				100	80		95 5		High		
	* Includes investment		rities AD	Rs and G	DRs not exceed	0 ling 10% of the net assets	of the Scheme su	•		w to Medium		
nvestment Strategy	moiddes investment	3 III Olishore accur	niios, AD	nto ana O		r to page 27 for details	or the conemic su	bject to OLDI	Odidolii ios.			
Options	Growth	Dividend (Re-inv	estment	and Payo		page an incident	• Growth • Divid	dend (Payout)				
Minimum Application Size	Initial Investr	nent	Addit	ional Inve	stment	Initial Investi	ment	Add	itional Inve	stment		
(Lumpsum Investment per Application)	Rs. 5,000			Rs. 1,000)	Rs. 500 and in multipl thereafter		Rs. 500 ar	nd in multipl thereafter	es of Rs. 500		
Minimum Application Size	Min. Instalment Amount	Min. No. of Inst	talments		n. Aggregate nvestment	Min. Instalment Amount	Min. No. Instalme			Aggregate estment		
Systematic Investment per Application)	Rs. 500	(a) Monthly (b) Quarter		_	Rs. 3,000	Rs. 500	(a) Monthl (b) Quarter	y: 6		s. 3,000		
		(-,	.,	A II +I	an about three	conditions to be identify fulfil		.,				
Windows Dail (1 2)	D- 4.000 400		h-1111			conditions to be jointly fulfil		dans to the	4 1 "	. 11=9 11 11		
Minimum Redemption Size	Rs. 1,000 or 100 unit Unit Holder can give and the provisions per will not be applicable.	a request for Red rtaining to minimum	lemption	only in n	umber of Units	Rs. 500 or 50 units. In ca give a request for Reden to minimum balance amo	nption only in num	ber of Units a	and the prov			
Benchmark Index					S&P	BSE-200 Index						
	with regard to availab appear in the register Further, the NAV shal of the decision by the the record date. The re- circulation as well as option of receiving the facility, the AMC shall	ility and adequacy, of Unit Holders in I be adjusted to the Trustees regardin record date shall be in a newspaper pule dividend or reinve dispatch to the Uniter the International	rate, tim the divide e extent g divide e 5 caler blished in esting the nit Holde	ning and from the dend option of dividen and distribution of the langue same. Ters, the dividendant description of the langue same.	equency of distri- on of the Schem d distribution ar- tition rate and re- from the issue of uage of the region he dividend will vidend proceeds	lable and adequate for dist ibution shall be final. The d eo on the record date which ad statutory levy, if any, at accord date, AMC shall issue of notice. Such notice shall on where the head office of be reinvested at the ex-di- within 30 days of the date	ividend will be due h will be fixed by the close of busin e notice to the pu be given in one E if the mutual fund vidend NAV. In ca e of declaration of	e to only those the Trustees ess hours on blic communi- inglish daily n is situated. These of investor dividend. For	e Unit Holde and annour record date cating the d ewspaper h ne Unit Holde s opting for r L&TEF, ur	ers whose named in advange. Within one control of the control of t		
						than Rs. 250, then the divi						
Dividend Frequency and Record	Dividend Frequency	Record Da		1	ies available	Dividend Frequency	Record		Facilitie	es available		
Dates	At Trustee's Discretion	Would be annou advance			restment and Payout	At Trustee's Would be announced advanced advanced with the company of the company			P	ayout		
Name of Fund Manager(s)	Mr S. N. Lahiri and Mr. A	Abhijeet Dakshikar (f	for investr	ments in fo	reign securities)		Mr S. N	. Lahiri				
Performance of Schemes	Compounded Annua	lised Returns		T Equity S&P		L&T Equity S&P		Compounded Annualise	ed Returns		Tax	S&P
(as at December 31, 2015)	Poturno for lost 1 year		_	und .29%	-1.48%	Returns for last 1 year			ge Fund 0%	-1.48%		
NAVs of Growth Option are used for calculation of returns.	Returns for last 1 year Returns for last 3 year		_	.70%	11.69%	Returns for last 1 year Returns for last 3 years		_	75%	11.69%		
Returns have been calculated	Returns for last 5 year		_	61%	5.91%	Returns for last 5 years			6%	5.91%		
on the face value of Rs. 10	Returns Since Inception		_	.37%	13.67%	Returns Since Inception (February 27 2006		34%	10.28%		
per unit.	Returns for last 1 year		_	99%	-1.48%	Returns for last 1 year (Di		,	3%	-1.48%		
Past Performance may or may not be sustained in future.	Returns since inceptio	,	+	.22%	11.36%	Returns since inception fr			20%	11.36%		
	January 01, 2013 (Dire	ect Plan)				January 01, 2013 (Direct	Plan)					
	-20.00 - FY 10-11 FY 11-1. -40.0060.00 -	L&T Equity Fund	48.21 1.19 4 FY 14	31.93 21.99 4-15 FY 13 Direct	17.19 3-14 FY 14-15 Plan Direct Plan		FV 12 12 FV	39.55 17.19 39.55 313-14 FY 14	-15 FY 13- Direct P			
Expenses Load Structure For Ongoing Offer	Exit Load: For reder Purchase applying Fir A switch-out or a wit like any Redemption. switches made betwe No Exit loads will be	st in First Out bási hdrawal under SW No Exit Loads/CD en different options	is 1.00% P may a SC will b s of the S	of applica also attrac be charge: Scheme.	able NAV. t an Exit Load able in case of	Exit Load: NIL						

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. Information on Special Situations 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** Types of Instruments Indicative allocations (% of net assets) Normal Allocations Risk Profile (% of net assets) Maximum Minimum Equity and equity related securities* 100 95 80 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 Please refer to page 27 for details **Investment Strategy** · Growth · Dividend (Re-investment and Payout) Options Additional Investment Initial Investment Minimum Application Size (Lumpsum investment per Rs. 5,000 Rs. 1,000 Application) Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment Rs. 3,000 Rs. 500 (a) Monthly: 6 (b) Quarterly: 4 per Application) All the above three conditions to be jointly fulfilled 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 Minimum Redemption number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable. Size S&P BSF-200 Index Benchmark Index 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 **Dividend Policy** 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 Dividend Frequency Record Date Facilities available Record Dates 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) L&T India Special Performance of Schemes Compounded Annualised Returns **S&P BSE-200** Situations Fund (as at December 31, 2015) Returns for last 1 year 1.49% -1.48% NAVs of Growth Option Returns for last 3 years 17.45% 11.69% are used for calculation Returns for last 5 years 11.91% 5.91% of returns. Returns have Returns Since Inception (May 22, 2006) 13.80% 10.58% been calculated on the Returns for last 1 year (Direct Plan) 2.23% -1.48% face value of Rs. 10 per Returns since inception from January 01, 2013 (Direct Plan) 18.01% 11.36% unit. Absolute Returns Past Performance may or 120.00 may not be sustained in 100.00 future. 80.00 48.73 60.00 40.00 20.00 10.90 6.03 -3 07 -9 28 0.00 FY 10-11 FY 11-12 FY 12-13 FY 13-14 FY 14-15 L&T India Special Situations Fund Expenses Exit Load: 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 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 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 anv.

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 Large	Cap Ful	nd (L&T	ILCF)		L&T India Value F	una (L&TI	VF)		
Product Labelling				For produ	uct labelling plea	ase refer to the cover page				
Investment Objective	To generate long-term cap equity and equity related so Scheme will predominantly invest in Foreign Securities	curities, includi invest in large	ng equity der	ivatives, in the India	n markets. The	To generate long-term capital ap equity related securities, in the The Scheme could also addition	Indian markets v	vith higher f	ocus on und	ervalued securitie
Asset Allocation Pattern	Instruments	Indicative a	t assets)	Normal Allocations (% of net assets	Risk Profile	Types of Instruments		Normal A (% of net		Risk Profile
	Equity and equity related	Maximum 100	Minimum 80	95	Medium to	Equity and equity related secur		VIAXIIIIUIII	WIIIIIIIIIII	
	securities^ (including Indian	100	00		High	Indian equity securities	1.00	100	80	Medium to High
	and foreign equity securities as permitted by SEBI/RBI*)	00	0	-	Laurta	Foreign Securities including ov (as permitted by SEBI/RBI)	erseas ETFs*	10	0	Medium to High
	Money market instruments ^ Includes investments in ed	20	-	5	Low to Medium	Debt Securities**, Money mark instruments, Cash and domest	c ETFs*	20	0	Low to Medium
	* The Scheme may invest in Investment amount.					^ Includes investments in equi * Investments in ETFs will be time. ** including securitised	within the limits s	pecified und	der the Regu	ations from time
Investment Strategy						page 27 for details				
Options Minimum Application Size (Lumpsum	Initial Investn	ont		Additional Invest		e-investment and Payout) Initial Investment		٨٨	ditional Inve	etmont
Investment per Application)	Rs. 5,000	EIIL		Rs. 1,000	nent	Rs. 5,000		Au	Rs. 1,00	
Minimum Application Size (Systematic		Amount			Min. No. of	Instalments		Min. /	Aggregate Ir	
Investment per Application)	Rs. 500				(a) Monthly: 6	(b) Quarterly: 4			Rs. 3,000	
				All the a	bove three cond	ditions to be jointly fulfilled				
Minimum Redemption Size	balance amount/number	e of Units held i of Units will	n dematerialis not be appli	ed mode, the Unit H cable.	older can give a	request for Redemption only in nu	mber of Units and	I the provis	sions pertai	ning to minimun
Benchmark Index Dividend Policy	S&P BSE-100 Index					S&P BSE-200 Index profit, dividends and interest, net				
	to the public communication newspaper having nationw have the option of receiving	g the decision de circulation a the dividend colders, the dividend	including the as well as in a or reinvesting dend warrants	record date. The re a newspaper publis the same. The divid s within 30 days of t	cord date shall hed in the languend will be rein- he date of declar	by the Trustees regarding divide be 5 calendar days from the iss uage of the region where the heave vested at the ex-dividend NAV. In arration of dividend. Under the div in the Scheme.	ue of notice. Such ad office of the mi case of investors	h notice sha utual fund is opting for o	all be given i s situated. Ti dividend payo	n one English dai ne Unit Holders w out facility, the AM
Dividend Frequency and Record	Dividend Frequency		cord Date		s available	Dividend Frequency	Record	Date	Facili	ties available
Dates	At Trustee's Discretion	Would b	e announced	in Re-inve	stment and ayout	At Trustee's Discretion	Would be ann advan	nounced in		vestment and Payout
Name of Fund Manager(s)		ugopal Mangha for investments		ijeet Dakshikar curities)	·		I pal Manghat and investments in for			<u> </u>
Performance of Schemes	Compounded Annualised	Returns	L&T	India Large Cap	S&P BSE-100	Compounded Annualised Re	turns		T India ue Fund	S&P BSE-200
(as at December 31, 2015) NAVs of Growth Option are used for	Returns for last 1 year			-0.23%	-3.25%	Returns for last 1 year			2.88%	-1.48%
calculation of returns. Returns have	Returns for last 3 years			15.72%	10.66%	Returns for last 3 years		2	7.96%	11.69%
been calculated on the face value of	Returns for last 5 years			8.58%	5.51%	Returns for last 5 years		1	6.38%	5.91%
Rs. 10 per unit.	Returns Since Inception (O	ctober 23, 2007	7)	8.80%	4.71%	Returns Since Inception (Janua	ary 08, 2010)	1	6.99%	7.32%
Past Performance may or may not be sustained in future.	Returns for last 1 year (Dir			0.47%	-3.25%	Returns for last 1 year (Direct		_	3.80%	-1.48%
be sustained in future.	Returns since inception fro January 01, 2013 (Direct P			16.22%	10.34%	Returns since inception from J (Direct Plan)	anuary 01, 2013	2	28.62%	11.36%
		Absol	ute Returns				Absolute Re			71.00
	100.00-					80 7		70.68		71.93
	80.00-					60 -			1 02	
	60.00-			42.20		40 -	20.09	17.19	31.93 20.86 17	.19
	40.00-			43.38	44.28		10.10 6.03	-		
	20.00- 17.88	2 3.59 6.84	20.18	28.32	3.11	0 -20 FY 10-11 -6.07 -9.28	FY 12-13 FY 13-	-14 FY 14	-15 FY 13 Direct	
	0.00 FY 10-11 -6.77 -	FY 12-13	FY 13-14	FY 14-15 FY 13-1	4 FY 13-14	■ L&T Ind	ia Value Fund 🗏 S&	P BSE-200	Dilect	an Direct Hall
	L&	India Large Cap								
Expenses Load Structure	Exit Load: For redemption For redemption after 1 year					First in First Out basis: 1.00% of out basis: Nil.	applicable NAV.			
For Ongoing Offer	A switch-out or a withdrawa				-					
J: J : :	No Exit Loads/CDSC will be			•						
						stments; and (ii) Units issued by				
						e and if subsequently redeemed,	for the purpose of	f determinin	g the Exit Lo	ad, the date whe
	such units were first allotted	iii the Schemi	e will de cons	iuered as the purch	ase/allotment d	ale.				

Name of the Scheme	L&T India Prudence Fun	d (L&TIPF)					
Product Labelling		For product lab	elling please	refer to the	ne cover page		
Investment Objective	To seek to generate long-term capital returns through a portfolio of debt and	I money market instruments.				related securities and	to generate reasonal
Asset Allocation Pattern	Under normal circumstances, it is an	ticipated that the asset allocatio	n for each Pl	lan shall be	e as follows:		
	Types of Instruments		Indicative Maxim		n (% of net assets) Minimum	Normal Allocation (% of net assets)	Risk Profile
	Equity and Equity related securities		75		65	70	Medium to High
	Debt and Money Market Instruments including units of debt/fix by mutual funds registered with SEB		35		25	30	Low to Medium
	*includes investments in securitized of The Scheme may, subject to applical The Scheme may, invest in derivative	ble regulations from time to time					
Investment Strategy		Please	refer to pag	je 27 for d	etails		
Options	• Growth • [Dividend Option (Reinvestment a	and Payout)	Annual D	ividend Option (Reinv	estment and Payout)	
Minimum Application Size	Initial	Investment			Add	litional Investment	
Lumpsum Investment per Application)	Rs. 5,000	per application			Rs. 1	1,000 per application	
Minimum Application Size	Min. Instalment Amount	Min	No. of Inst	alments		Min. Aga	regate Investment
Systematic Investment per	Rs. 500		nthly: 6 (b) (1		Rs. 3,000
Application)		All the above	three condition	ons to be j	ointly fulfilled	1	
Minimum Redemption Size	Rs. 1000 or 100 units. In case of Units pertaining to minimum balance amour			er can give	a request for Redemp	otion only in number o	f Units and the provisio
Benchmark Index		70% - S&P BSE-200 Index	and 30% - 0	CRISIL Sho	ort Term Bond Fund Ir	ndex	
	appear in the register of Unit Holders	in the Dividend Option of a Fund	distribution s on the reco	shall be finant rd date wh	al. The dividend will be ich will be fixed by the	e due to only those U	nit Holders whose nam
	appear in the register of Unit Holders the NAV shall be adjusted to the exte decision by the Trustees regarding div date. The record date shall be 5 caler as well as in a newspaper published i receiving the dividend or reinvesting the NAV. No Exit Load will be charged on facility, the AMC shall dispatch to the lep paid by way of direct credit/NEFT/I dividend proceeds. Under the dividence the dividence of the NAV shall dispatch to the lep and by way of direct credit/NEFT/I dividend proceeds. Under the dividence of the NAV shall dividence the dividence of the NAV shall dispatch to the lep and the NAV shall dispatch to the lep and the NAV shall dispatch to the lep and the NAV shall dispatch to the NAV shall dispat	in the Dividend Option of a Funr ent of dividend distribution and a idend distribution rate and record ndar days from the issue of notion in the language of the region of he same. In case of Unit Holder account of redemption of Units Unit Holders, the dividend warra RTGS /any other manner throug by payout facility, if the amount of	d on the reco statutory levy d date, AMC ce. Such noti here the Head s opting for co allotted by wonts within 30 h which the	rd date wh v, if any, at shall issue ce shall be d Office of dividend re- way of dividays of the investor's I	ich will be fixed by the the close of busines e e notice to the public c e given in one English the mutual fund is sit investment facility, the dend re-investments. e date of declaration of bank account specifie	e due to only those U e or Trustees and annou is hours on record da ommunicating the ded daily newspaper hav uated. The Unit Holde e dividend will be rein In case of investors of of dividend. Further, the d in the Registrar's re	e. Within one day of the ision including the reconstruction in automore circulations will have the option vested at the ex-divident pling for dividend payone of dividend proceeds me cords is credited with the construction.
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Expenses Load Structure For Ongoing Offer Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis: 1.00% of applicable NAV.

A switch-out or a withdrawal under SWP may also attract an Exit Load 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 Dynamic Equity Fund (L&TDEF) **Product Labelling** For product labelling please refer to the cover page 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 Investment Objective in a portfolio of debt and money market instruments and arbitrage opportunities in the cash and derivatives segments of the equity markets. Under normal circumstances, it is anticipated that the asset allocation for the Scheme shall be as follows: Asset Allocation Pattern Indicative allocations Types of Instruments Risk (% of net assets) Profile Maximum Minimum Equity and Equity related instruments 80 65 A1. Net long equity 80 20 High A2. Equity and equity derivatives (arbitrage opportunities) 60 High 0 Debt, Money Market Instruments and Government Securities (including CBLO/ reverse repos and securitized debt) 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% 20% to 30% Above 22 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. Investment Strategy Please refer to page 28 for details Options Growth • Dividend (Re-investment and Payout) Additional Investment Initial Investment Minimum Application Size (Lumpsum Investment per Rs. 5,000 per application Rs. 1,000 per application Application) Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment Minimum Application Size (Systematic Investment per Rs. 500 (a) Monthly: 6 (b) Quarterly: 4 Rs. 3,000 Application) All the above three conditions to be jointly fulfilled 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 Minimum Redemption Size pertaining to minimum balance amount/number of Units will not be applicable. 50% - S&P BSE-200 Index and 50% CRISIL Short Term Bond Fund Index Benchmark 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 Itiming 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 eniverstiment 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 creditive FT/RTGS (any other manner through which the investor's park account specified in the Repisiter's records is credited with the dividend proceeds. 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 Record Date Facilities available **Dividend Frequency and Record Dates** At Trustee's Discretion Would be announced in advance Re-investment and Payout 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) Name of Fund Manager(s) L&T Dynamic Equity Fund ' Compounded Annualised Returns Benchmark Performance of Schemes Returns for last 1 year (as at December 31, 2015) Returns for last 3 years 18 56 8 12% NAVs of Growth Option are used for Returns for last 5 years calculation of returns. Returns have Returns Since Inception (February 07, 2011) been calculated on the face value of 269 Returns for last 1 year (Direct Plan) Rs. 10 per unit. Returns since inception from January 01, 2013 (Direct Plan) 19.38 Past Performance may or may not be sustained in future. Absolute Returns 51.24 50 40 30 21.85 21.85 20 11.76 11 76 5.82 7.62 6.16 10 3 19 1 41 0.79 0 FY 13-14 FY 13-14 FY 10-11 FY 11-12 FY 14-15 Direct Plan Direct Plan ■ L&T Dynamic Equity Fund (G) ■ Benchmark *from inception (February 07, 2011) to March 31, 2011 ^ 70% - S&P BSE-200 Index, 20% - Gold Prices and 10%-CRISIL Short Term Bond Fund Index

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.

*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%

Expenses Load Structure For Ongoing Offer Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis: 1.00% of applicable NAV.

A switch-out or a withdrawal under SWP may also attract an Exit Load 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 Midcap F	Fund (L&	TMCF)			L&T Tax Saver F	und (L&	TTSF)*		
Product Labelling				For	product labelling plea	ase refer to the cover page				
Investment Objective	To generate capital apprinted in companies who constituent of the Nifty	nose market cap	oitalization falls I				enabling investo	or to get inco		
Lock-in Period	Not Applicable					The scheme is open for conti of 3 years from the date of a tax benefits are restricted to a excess of Rs. 1,00,000 would. However, in the event of the may be, shall be able to with from the date of allotment of	illotment as pro n investment a I also be subje death of the as ndraw the inve	escribed in the amount of Rs. act to the lock assessee, the	he ELSS guideli . 1,00,000. Howe k-in period of 3 y nominee or lega	nes. Currently, th ver, any amount i ears. I heir, as the cas
Asset Allocation Pattern	Types of Instruments		Maximum Allocation of the Corpus	Minimum Allocation of the Corpus	Risk Profile	Types of Instruments	Allo	laximum ocation of e Corpus	Minimum Allocation of the Corpus	Risk Profile
	Equity and Equity related Debt Securities, Securities, Money Market instrume	ized Debt &	100% 20%	80%	Medium to High Low to medium	Equity and Equity related inst	ruments ruments	100% 20%	80%	Medium to Hig Low to mediun
	cash/call money)	ilis (ilicidality				*Investment in Securitised de	bt, if undertake	n, will not exc	ceed 20% of corp	us of the scheme
Investment Strategy	- "	Please refe	er to page 28 for	r details		F	Please refer to	page 29 for	details	
Options			nd (Re-investme				• Growth • D	Dividend (Pay		
Minimum Application Size	Initial Inv		D- 4	Additional Ir		Initial Investm	ent		Additional Inv	estment
(Lumpsum Investment per Application)	Rs.5,000 and in Re. 1 the		Rs. 1	,000 and therea Re.	fter in multiples of 1	N.A.*			N.A.*	
Minimum Application Size (Systematic Investment per	Min. Instalment Amount	Min. No	of Instalments	;	Min. Aggregate Investment	*In order to comply with requ		N.A.* LSS 2005, fu	urther subscription	n/ switch - in in
Application)	Rs. 500	(a) Monthly	: 6 (b) Quarterly	v: 4	Rs. 3,000	L&T Tax Saver Fund is restr				
	All	., .	conditions to b			Mutual Fund have stop crediting Systematic Transfer Plan in the installment of SIP/STP will be note that, with effect from Novel of Dividend Re-investment Open.	ne scheme with effected in the vember 23, 201	n effect from scheme on N 12, dividends	November 23, 2 November 15, 20	012. Thus, the las 12. Further, pleas
Minimum Redemption Size	Rs. 1,000 or 100 units. If a request for Redemption balance amount/number	on only in numb	er of Units and t				Redemption only	y in number o	of Units and the pr	
Benchmark Index	balarioo amoanenambo		Midcap 100 Inde	ex		to minimum balance amount		50 Index	арріїоавіо.	
	of the Scheme on the n levy, if any, at the close to the public communic newspaper having natio have the option of recei shall dispatch to the Ur	ecord date whice of business ho ating the decision powide circulation iving the dividen nit Holders, the	th will be fixed bours on record don including the on as well as in d or reinvesting dividend warran	y the Trustees a ate. Within one record date. Th a newspaper pu the same. The of ts within 30 day	and announced in ad day of the decision e record date shall I blished in the langualividend will be reinvised of decl	ose Unit Holders whose names ivance. Further, the NAV shall by the Trustees regarding divic be 5 calendar days from the is- age of the region where the he ested at the ex-dividend NAV. Il laration of dividend. For L&TMF y reinvested in the Scheme. Any	pe adjusted to lend distribution sue of notice. Se ad office of the n case of investance, under the diversity	the extent of n rate and re Such notice e mutual fun stors opting for vidend payou	f dividend distrible ecord date, AMC shall be given in d is situated. Th or dividend payo ut facility, if the a	ution and statutor shall issue notice one English daile Unit Holders w ut facility, the AM- mount of dividen
Dividend Frequency and Record	Dividend Frequence		Record Date		lities available	Dividend Frequency		ord Date		ies available
Dates	At Trustee's Discretion	-	d be announced advance		investment and Payout	At Trustee's Discretion		announced i	n	Payout
lame of Fund Manager(s)		N	/r S. N. Lahiri	'			Mr. Raje	sh Pherwani	i	
Performance of Schemes	Compounded Annualis	sed Returns	L&T	Midcap Fund	Nifty Midcap 100	Compounded Annualised R	eturns	L&T	Tax Saver Fund	Nifty 50
as at December 31, 2015)					Index	Returns for last 1 year			7.47%	-4.06%
IAVs of Growth Option are used for alculation of returns. Returns have	Returns for last 1 year			10.77%	6.46%	Returns for last 3 years			19.81%	10.40%
een calculated on the face value of	Returns for last 3 years Returns for last 5 years			28.55% 15.68%	16.35% 8.62%	Returns for last 5 years	1 10 000	\E\	8.58%	5.31%
Rs. 10 per unit.	Returns Since Inception		104)	21.31%	17.57%	Returns Since Inception (Nov		,	10.04%	11.58%
Past Performance may or may not	Returns for last 1 year		104)	11.73%	6.46%	Returns since inception from (Direct Plan)	January 01, 20	013		
e sustained in future.	Returns since inception January 01, 2013 (Direct	from		29.30%	15.93%	,	Absolu	te Returns		
	January 01, 2013 (Direct	,	solute Returns			- 120.00- 100.00-				
	100.00			73.97	75.41	80.00-				
	75.00 -			50.96	50.96	60.00-				
	50.00 -		31.18		2.12	40.00-			25.62	37.03
	25.00 -		16.36		_	20.00- 7.57 11.14		7.31	17.98	26.65
	0.00	Y 11-12 1.83 - .34 -4.09 FY 12		FY 14-15 F	16.36 Y 13-14 FY 14-15	0.00	Y 11-12 (0.00	FV 12 14	EV 14.1E
	-25.00		und Nifty Midca		irect Plan Direct Plan	-20.00 FY 10-11 -1	2.66 -9.23	FY 12-13	FY 13-14	FY 14-15
							■ L&T Tax	Saver Fund	Nifty 50	
Expenses Load Structure For Ongoing Offer	Exit Load: For redemy applying First in First C For redemption after 1 out basis – NIL.	Out basis – 1.00	% of the applica	ible NAV.						
6	Bonus units and units is	ssued on reinve	stment of divider	nds shall not be	subject to Exit Load.					

Product Labelling	For	product labelling please refer to the	cover page		
Investment Objective	To generate capital appreciation by investing pred	ominantly in equity and equity rela	ted instruments of comp	anies in the infrastructur	re sect
sset Allocation Pattern	Types of Instruments	Maximum Allocation to the Corpus (%)	Minimum Allocation to the C		rofile
	Equity and equity related instruments (including equity derivative instruments)	100	65	Medium	to Hig
	Debt and Money Market Instruments*	35	0	Low to n	nediu
	* Investment in Securitized debt, if undertaken, w	ould not exceed 35% of the net as	sets of the scheme.		
vestment Strategy		Please refer to page 29 for de	ails		
ptions	• G	rowth • Dividend (Re-investment a	nd Payout)		
linimum Application Size	Initial Investment		Additional	Investment	
umpsum Investment per pplication)	Rs. 5,000 and in multiples of Re. 1	thereafter	Rs. 1,000 and thereafte	er in multiples of Re. 1	
linimum Application Size	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Inves	tmer
Systematic Investment per	Rs. 500	(a) Monthly: 6 (b) Quarterly:	ļ	Rs. 3,000	
pplication)	All	the above three conditions to be jo	intly fulfilled		
linimum Redemption Size	Rs. 1,000 or 100 units. In case of Units held in a Units and the provisions pertaining to minimum ba			for Redemption only in r	numb
enchmark Index	Cinic and the previous pertaining to minimum be	Nifty 50	пос во арриоавіо.		
	of the Trustee. The Trustee's decision with regar dividend will be due to only those Unit Holders where record date which will be fixed by the Truster distribution and statutory levy, if any, at the close dividend distribution rate and record date, AMC shall be 5 calendar days from the issue of not as well as in a newspaper published in the langu	hose names appear in the registe as and announced in advance. Fu of business hours on record date. all issue notice to the public commi- tice. Such notice shall be given in	of Unit Holders in the of ther, the NAV shall be a Within one day of the d nicating the decision income English daily newsp	dividend option of the So adjusted to the extent of lecision by the Trustees sluding the record date. T	cheme f divid regar he re
	have the option of receiving the dividend or reinverting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be computed by reinverted in the Schome	esting the same. The dividend will ispatch to the Unit Holders, the div	be reinvested at the ex- dend warrants within 30	dividend NAV. In case of days of the date of decl	olders inves laratio
lividend Frequency and	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme.	esting the same. The dividend will ispatch to the Unit Holders, the divariant of dividend payable to the	pe reinvested at the ex-codend warrants within 30 Unit Holder is less than F	dividend NAV. In case of days of the date of decl	olders inves laration and am
	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency	esting the same. The dividend will ispatch to the Unit Holders, the divariant of dividend payable to the Record	pe reinvested at the ex-codend warrants within 30 Unit Holder is less than F	dividend NAV. In case of days of the date of decles. 250, then the dividen	olders inves laration id am
ecord Dates	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme.	esting the same. The dividend will ispatch to the Unit Holders, the dividend payable to the Record Would be announced.	pe reinvested at the ex-codend warrants within 30 Unit Holder is less than F	dividend NAV. In case of days of the date of decl	olders investigation ld am
ecord Dates ame of Fund Manager(s)	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion	esting the same. The dividend will ispatch to the Unit Holders, the divamount of dividend payable to the Record Would be announder. S. N. Lahiri	pe reinvested at the ex- dend warrants within 30 Jnit Holder is less than F Date	dividend NAV. In case of days of the date of deci Rs. 250, then the dividen Facilities availab Re-investment and F	olders investigation ld am
ame of Fund Manager(s) rformance of Schemes	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns	esting the same. The dividend will ispatch to the Unit Holders, the divamount of dividend payable to the Record Would be announder. S. N. Lahiri	pe reinvested at the ex- dend warrants within 30 Jnit Holder is less than F Date red in advance	dividend NAV. In case of days of the date of decles. 250, then the dividen Facilities availate Re-investment and Figure 10. Nifty 50	olders investigation ld am
ame of Fund Manager(s) rformance of Schemes s at December 31, 2015)	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year	esting the same. The dividend will ispatch to the Unit Holders, the divamount of dividend payable to the Record Would be announder. S. N. Lahiri	pe reinvested at the ex- dend warrants within 30 Jnit Holder is less than F Date red in advance	dividend NAV. In case of days of the date of decles. 250, then the dividen Facilities available Re-investment and F Nifty 50 -4.06%	olders investigation ld am
ame of Fund Manager(s) rformance of Schemes s at December 31, 2015) VS of Growth Option	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 3 years	esting the same. The dividend will ispatch to the Unit Holders, the divamount of dividend payable to the Record Would be announder. S. N. Lahiri	pe reinvested at the ex-codend warrants within 30 Unit Holder is less than Final Poate red in advance Infrastructure Fund 6.78% 18.03%	dividend NAV. In case of days of the date of decles. 250, then the dividen Facilities availate Re-investment and F Nifty 50 -4.06% 10.40%	olders investigation ld am
arme of Fund Manager(s) rformance of Schemes at December 31, 2015) Ws of Growth Option a used for calculation of urns. Returns have been	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years	esting the same. The dividend will ispatch to the Unit Holders, the divamount of dividend payable to the Record Would be announder. S. N. Lahiri	pe reinvested at the ex- dend warrants within 30 Unit Holder is less than F Date led in advance ofrastructure Fund 6.78% 18.03% 6.43%	dividend NAV. In case of days of the date of decles. 250, then the dividen Facilities availate Re-investment and F Nifty 50 -4.06% 10.40% 5.31%	olders investigation ld am
arme of Fund Manager(s) rformance of Schemes at December 31, 2015) Vs of Growth Option e used for calculation of urns. Returns have been lculated on the face value	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 3 years	esting the same. The dividend will ispatch to the Unit Holders, the divamount of dividend payable to the Record Would be announder. S. N. Lahiri	pe reinvested at the ex-codend warrants within 30 Unit Holder is less than Final Poate red in advance Infrastructure Fund 6.78% 18.03%	dividend NAV. In case of days of the date of decles. 250, then the dividen Facilities availate Re-investment and F Nifty 50 -4.06% 10.40%	olders investigation laration ad am
ame of Fund Manager(s) rformance of Schemes s at December 31, 2015) Ws of Growth Option e used for calculation of curns. Returns have been lculated on the face value Rs. 10 per unit.	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (September 27, 2007)	esting the same. The dividend will ispatch to the Unit Holders, the divamount of dividend payable to the Record Would be announded the Section of Section 1. Sectio	pe reinvested at the ex- dend warrants within 30 Unit Holder is less than F Date Led in advance Ifrastructure Fund 6.78% 18.03% 6.43% 1.01%	dividend NAV. In case of days of the date of decles. 250, then the dividen racilities availate Re-investment and F Nifty 50 -4.06% 10.40% 5.31% 5.76%	olders investigation laration ad am
ame of Fund Manager(s) rformance of Schemes s at December 31, 2015) NVs of Growth Option e used for calculation of turns. Returns have been Iculated on the face value Rs. 10 per unit. st Performance may or ay not be sustained in	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (September 27, 2007) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (E	esting the same. The dividend will ispatch to the Unit Holders, the divamount of dividend payable to the Record Would be announded the Section of Section 1. Sectio	pe reinvested at the ex- dend warrants within 30 Unit Holder is less than F Date Led in advance Ifrastructure Fund 6.78% 18.03% 6.43% 1.01% 7.47%	racional dividend NAV. In case of days of the date of decides as 250, then the dividen racional divident rac	olders investigation laration ad am
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lame of Fund Manager(s) erformance of Schemes is at December 31, 2015) AVs of Growth Option e used for calculation of turns. Returns have been ilculated on the face value Rs. 10 per unit. sist Performance may or ay not be sustained in	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (September 27, 2007) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (E	esting the same. The dividend will ispatch to the Unit Holders, the divamount of dividend payable to the Record Would be announ Mr. S. N. Lahiri L&T I	pe reinvested at the ex- dend warrants within 30 Unit Holder is less than F Date red in advance offrastructure Fund 6.78% 18.03% 6.43% 1.01% 7.47% 18.45% FY 4-15 Dir	Facilities availat Re-investment and F Nifty 50 -4.06% 10.40% 5.31% 5.76% -4.06% 10.13%	olders investigation ld am
lame of Fund Manager(s) erformance of Schemes is at December 31, 2015) AVs of Growth Option e used for calculation of turns. Returns have been ilculated on the face value Rs. 10 per unit. sist Performance may or ay not be sustained in	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 1 year Returns for last 5 years Returns Since Inception (September 27, 2007) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) 100.00 80.00 60.00 40.00	esting the same. The dividend will ispatch to the Unit Holders, the divamount of dividend payable to the Record Would be announ Mr. S. N. Lahiri L&T I	pe reinvested at the ex- dend warrants within 30 Unit Holder is less than F Date led in advance of rastructure Fund 6.78% 18.03% 6.43% 1.01% 7.47% 18.45% FY 4-15 FY 13-14	Facilities availat Re-investment and F Nifty 50 -4.06% 10.40% 5.31% 5.76% -4.06% 10.13%	olders investigation ld am
lame of Fund Manager(s) erformance of Schemes is at December 31, 2015) AVs of Growth Option e used for calculation of turns. Returns have been ilculated on the face value Rs. 10 per unit. sist Performance may or ay not be sustained in	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (September 27, 2007) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) 100.00 80.00 40.00 40.00 11.14	esting the same. The dividend will ispatch to the Unit Holders, the divamount of dividend payable to the Record Would be annound Mr. S. N. Lahiri L&T II Direct Plan) Absolute Returns FY	pe reinvested at the ex- dend warrants within 30 Unit Holder is less than F Date red in advance offrastructure Fund 6.78% 18.03% 6.43% 1.01% 7.47% 18.45% FY 4-15 Dir	Facilities availat Re-investment and F Nifty 50 -4.06% 10.40% 5.31% 5.76% -4.06% 10.13%	olders investigation ld am
lame of Fund Manager(s) erformance of Schemes is at December 31, 2015) AVs of Growth Option is used for calculation of turns. Returns have been iculated on the face value Rs. 10 per unit. ist Performance may or ay not be sustained in	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 1 year Returns for last 5 years Returns Since Inception (September 27, 2007) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) 100.00 80.00 40.00 20.00 11.14 FY 1	Record Would be annound Mr. S. N. Lahiri L&T II Direct Plan) Absolute Returns FY 12-13 FY 13-14	pe reinvested at the ex- dend warrants within 30 Jnit Holder is less than F Date Led in advance Ifrastructure Fund 6.78% 18.03% 6.43% 1.01% 7.47% 18.45% FY 4-15 FY Jirect Plan	Facilities availat Re-investment and F Nifty 50 -4.06% 10.40% 5.31% 5.76% -4.06% 10.13%	olders investigation laration ad am
lame of Fund Manager(s) erformance of Schemes is at December 31, 2015) AVs of Growth Option is used for calculation of turns. Returns have been iculated on the face value Rs. 10 per unit. ist Performance may or ay not be sustained in	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 1 year Returns for last 5 years Returns for last 5 years Returns Since Inception (September 27, 2007) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) 100.00 80.00 40.00 20.00 11.14 FY 1 0.00 -6.61	Record Would be annound Mr. S. N. Lahiri L&T I Direct Plan) Absolute Returns FY 1-12 FY 12-13 FY 13-14 1-12 FY 12-13 FY 13-14 1-12 FY 12-13 FY 13-14	pe reinvested at the ex- dend warrants within 30 Jnit Holder is less than F Date Led in advance Ifrastructure Fund 6.78% 18.03% 6.43% 1.01% 7.47% 18.45% FY 4-15 FY Jirect Plan	Facilities availat Re-investment and F Nifty 50 -4.06% 10.40% 5.31% 5.76% -4.06% 10.13%	olders investigation laration ad am
Dividend Frequency and Record Dates Name of Fund Manager(s) erformance of Schemes is at December 31, 2015) AVs of Growth Option re used for calculation of eturns. Returns have been alculated on the face value f Rs. 10 per unit. ast Performance may or lay not be sustained in iture.	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (September 27, 2007) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) Returns Since Inception from January 01, 2013 (Direct Plan) 100.00 80.00 40.00 20.00 11.14 FY 1 -6.61 -20.00 FY 10-11 -14.00	Record Would be annound Mr. S. N. Lahiri L&T I Direct Plan) Absolute Returns FY 1-12 FY 12-13 FY 13-14 1-12 FY 12-13 FY 13-14 1-12 FY 12-13 FY 13-14	pe reinvested at the ex- dend warrants within 30 Jnit Holder is less than F Date Led in advance Ifrastructure Fund 6.78% 18.03% 6.43% 1.01% 7.47% 18.45% FY 4-15 FY Jirect Plan	Facilities availat Re-investment and F Nifty 50 -4.06% 10.40% 5.31% 5.76% -4.06% 10.13%	olders inves laration id am
Name of Fund Manager(s) Name of Fund Manager(s) Name of Schemes Is at December 31, 2015) AVs of Growth Option The used for calculation of turns. Returns have been alculated on the face value The Rs. 10 per unit. The sast Performance may or any not be sustained in	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 1 year Returns for last 5 years Returns for last 5 years Returns Since Inception (September 27, 2007) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) 100.00 80.00 40.00 20.00 11.14 FY 1 0.00 -6.61	Record Would be annound Mr. S. N. Lahiri L&T I Direct Plan) Absolute Returns FY 1-12 FY 12-13 FY 13-14 1-12 FY 12-13 FY 13-14 1-12 FY 12-13 FY 13-14	pe reinvested at the ex- dend warrants within 30 Jnit Holder is less than F Date Led in advance Ifrastructure Fund 6.78% 18.03% 6.43% 1.01% 7.47% 18.45% FY 13-14 Direct Plan T 26.65 20.32 17.98 6	Facilities availat Re-investment and F Nifty 50 -4.06% 10.40% 5.31% 5.76% -4.06% 10.13%	olders investigation ld am
lame of Fund Manager(s) erformance of Schemes is at December 31, 2015) AVs of Growth Option e used for calculation of turns. Returns have been ilculated on the face value Rs. 10 per unit. sist Performance may or ay not be sustained in	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (September 27, 2007) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) Returns Since Inception from January 01, 2013 (Direct Plan) 100.00 80.00 40.00 20.00 11.14 FY 1 -6.61 -20.00 FY 10-11 -14.00	Record Would be annound Mr. S. N. Lahiri L&T II Direct Plan) Absolute Returns FY 1-12 FY 12-13 FY 13-14 1-9.23 -6.09 7.31 19.44 17.98 60.4	pe reinvested at the ex- dend warrants within 30 Jnit Holder is less than F Date Led in advance Ifrastructure Fund 6.78% 18.03% 6.43% 1.01% 7.47% 18.45% FY 13-14 Direct Plan T 26.65 20.32 17.98 6	Facilities availat Re-investment and F Nifty 50 -4.06% 10.40% 5.31% 5.76% -4.06% 10.13%	olders investigation laration ad am
Name of Fund Manager(s) erformance of Schemes is at December 31, 2015) AVs of Growth Option is used for calculation of rturns. Returns have been alculated on the face value if Rs. 10 per unit. ast Performance may or ay not be sustained in ture.	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (September 27, 2007) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) 100.00 80.00 40.00 20.00 11.14 FY 1 -6.61 FY 10-11 -14.00 -60.00	Record Would be annound Mr. S. N. Lahiri L&T II Absolute Returns FY 1-12 FY 12-13 FY 13-14 1-9.23 -6.09 7.31 19.44 7.98 60.4	pe reinvested at the ex- dend warrants within 30 Jnit Holder is less than F Date led in advance led in advance of as w 18.03% 6.43% 1.01% 7.47% 18.45% FY 19.13-14 Direct Plan 1 26.65 20.32 17.98 6	Facilities availat Re-investment and F Nifty 50 -4.06% 10.40% 5.31% 5.76% -4.06% 10.13%	olders inve laratid d am
lame of Fund Manager(s) erformance of Schemes is at December 31, 2015) AVs of Growth Option e used for calculation of turns. Returns have been ilculated on the face value Rs. 10 per unit. sist Performance may or ay not be sustained in	opting for dividend payout facility, the AMC shall dividend. Under the dividend payout facility, if the will be compulsorily reinvested in the Scheme. Dividend Frequency At Trustee's Discretion Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (September 27, 2007) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) 100.00 80.00 40.00 20.00 40.00 -20.00 Fy 10-11 -14.00	Record Would be annound Mr. S. N. Lahiri L&T Infrastructure Fund Nifty Nifty Mathematical Street Street L&T Infrastructure Fund Nigspatch to the Unit Holders, the divarious to the Unit Holders, the divarious to the Infrastructure Fund Record Would be annound L&T Infrastructure Fund Nifty L&T Infrastructure Fund Nifty	pe reinvested at the ex- dend warrants within 30 Jnit Holder is less than F Date Led in advance Interpretation of the service of the servi	Facilities availat Re-investment and F Nifty 50 -4.06% 10.40% 5.31% 5.76% -4.06% 10.13%	older inve larati id an ble

Name of the Scheme L&T Arbitrage Opportunities Fund (L&TAOF) For product labelling please refer to the cover page Product Labelling To seek to generate reasonable returns by predominantly investing in arbitrage opportunities in the cash and derivatives segments of the equity markets and Investment Objective 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 Indicative allocations Risk Profile Types of Instruments (% of net assets) Maximum Minimum Equity and equity related securities and equity derivatives^ 90 65 Medium to High 35 10 Debt and money market instruments including units of liquid schemes launched by mutual fund Low ^ 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. Please refer to page 29 for details Investment Strategy Ontions Dividend 1. Monthly Dividend (Payout and Re-investment) Quarterly Dividend (Payout and Re-investment) Additional Investment Minimum Application Size Initial Investment (Lumpsum Investment per Rs.5,000 and in multiples of Re. 1 thereafter Rs.1,000 and in multiples of Re. 1 thereafter Application) Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per Rs 500 (a) Monthly: 6 (b) Quarterly: 4 Rs 3 000 Application) 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. CRISIL Liquid Fund Index Benchmark 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. Record Date Dividend Frequency and Record **Dividend Frequency** Facilities available 25th of the month Re-investment and Payout Monthly Dates Would be announced in advance Re-investment and Payout Quarterly Name of Fund Manager(s) Mr. Venugopal Manghat, Mr. Praveen Ayathan and Mr. Abhijeet Dakshikar (for investments in Foreign Securities) CRISIL Liquid Fund Index Performance of Schemes Compounded Annualised Returns L&T Arbitrage Opportunities Fund Returns for last 1 year 8.23% (as at December 31, 2015) 7.69% Returns for last 3 years NAVs of Growth Option are used for calculation of returns. Returns for last 5 years Returns Since Inception (June 30, 2014) 7.76% 8.44% Returns have been calculated on the face value of Rs. 10 Returns for last 1 year (Direct Plan) 8.36% 8.23% Returns since inception from June 30, 2014 (Direct Plan) per unit. 8.42% 8.44% Past Performance may or may 9.00 8.01 not be sustained in future 7.65 8.00 6.00 4.00 2.00 0.00 FY 14-15 FY 14-15* Direct Plan L&T Arbitrage Opportunities Fund = CRISIL Liquid Fund Index *from June 30, 2014 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. Expenses 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. No Exit Load/CDSC will be chargeable in case of switches made between different plans/options of the Scheme. Load Structure For Ongoing Offer 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 Fu	ind (L&TBCF)			
Product Labelling		For product labelling plea	se refer to the cover page	е	
Investment Objective	in the Indian market with focus on right in the economy.	I appreciation from a diversified portfolio of ding business cycles through dynamic alloc	predominantly equity an ation between various se	d equity related securitie ctors and stocks at diffe	s, including equity derivatives rent stages of business cycles
	The Scheme could also additionally	nvest in Foreign Securities. tive of the Scheme will be realised and the	Scheme does not assur	e or guarantee any retur	ne
Asset Allocation Pattern	Types of Instruments	ave of the coneme will be realised and the		ns (% of net assets)	Risk Profile
			Maximum	Minimum	
	Equity and equity related securities* as permitted by SEBI/RBI^)	including Indian and foreign equity securit	ies 100	65	High
	Debt and money market instruments		35	0	Low to Medium
	considerations and the intention being a local field investments in equity derivate complative gross exposure through the Scheme may invest in Foreign subject to the investment restrictions. The Scheme does not propose to impress the Scheme does not propose to enter the Scheme may invest in equity derivative.	nay invest beyond the range set out above of at all times to protect the interests of Unit ratives up to 25% of the net assets of the 5 gh equity, debt and derivative positions will i Securities upto 10% of its net assets sub specified by SEBI/RBI from time to time. rest in securitised debt. gage in short selling, securities lending and vatives instruments to the extent permitted u imizing returns. For details and limits applica	Holders. In the event of discheme. not exceed 100% of the lect to the Eligible Invest I repo in corporate bonds nder and in accordance w	eviations, rebalancing winet assets of a Scheme ment Amount. Investment.	Il be carried out within 30 Day tin Foreign Securities shall but in Foreign Securities shall be carried out within 30 Day
Investment Strategy	or neuging, portiono balancing and op-	• 11	age 29 for details	ilives piease reier paragra	apri invesiments in Denvatives
Options	Growth		-g		
	Dividend (Payout and Reinvestm Initial In	1		Additional Investmen	4
Minimum Application Size (Lumpsum Investment per Application)		Investment Itiples of Re. 1 thereafter	Rs.1,	Additional Investment of Residue and in multiples of Residue and Indiana a	
Minimum Application Size	Min. Instalment Amount	Min. No. of In	stalments	Mir	n. Aggregate Investment
(Systematic Investment per	Rs. 500	(a) Monthly: 6 (b	· · · · · · · · · · · · · · · · · · ·		Rs. 3,000
Application)		All the above three condit			
Minimum Redemption Size		alance, whichever is lower. In case of Units isions pertaining to minimum balance amou	int/number of Units will n		give a request for Redemptio
Benchmark Index Dividend Policy	The Trustee may decide to distribute	by way of dividend, the surplus by way of	-200 Index	and interest not of less	os expenses and taxos if anu
	of dividend distribution and statutory dividend distribution rate and the rec be 5 calendar days from the issue of published in the language of the recreinvesting the same. The dividend will be reinvested at the If the amount of dividend payable to dividend payout facility, the AMC she No Exit load will be charged on acco	e record date which will be fixed by the Trus levy, if any, at the close of business hour ord date, AMC shall issue notice to the put i notice. Such notice shall be given in one to ion where the Head Offi ce of the mutual	s on record date. Within ilic, communicating the di- inglish daily newspaper I fund is situated. The Un the dividend amount wild d warrants within 30 days f dividend re-investments	one day of the decision ecision including the recra aving nationwide circula it Holders have the option I be compulsorily reinve s of the date of declarati Eurther the dividend pr	by the Trustees regarding the ord date. The record date shal tion as well as in a newspape on of receiving the dividend o sted in the Scheme In case o on of dividend. oceeds may be paid by way o
Dividend Frequency and Record	Dividend Frequency	Record Date	count specified in the INC		es available
Dates	At Trustee's Discretion	Would be announced in ac	vance		nent and Payout
Name of Fund Manager(s)	N	r. Venugopal Manghat and Mr. Abhijeet Da	shikar (for investments i	n Foreign Securities)	,
Performance of Schemes	Compounded Annualised Returns		L&T Business Cycles	Fund	S&P BSE-200
(as at December 31, 2015)	Returns for last 1 year Returns for last 3 years		3.49%		-1.48%
NAVs of Growth Option are used for calculation of returns.	Returns for last 5 years		-		-
Returns have been calculated	Returns Since Inception (August 20, 20	14)	13.79%		3.76%
on the face value of Rs. 10 per unit.	Returns for last 1 year (Direct Plan) Returns since inception from August 20	2014 (Direct Plan)	4.19% 14.57%		-1.48% 3.76%
Past Performance may or may	Returns since inception from August 20	25.00	23.30		3.70 /6
not be sustained in future.		20.00 - 15.00 -	23.30		
		10.00 – 5.00 – 0.00	10.00	_	
		FY 14-15*	FY 14-15* Direct Plan		
		L&T Business Cycles F*from August 20, 2014			
Expenses Load Structure For Ongoing Offer	No Exit load will be chargeable in ca No Exit Load/CDSC will be chargeat In case of units switched out/systen of determining the Exit Load, the dat A switch-out or a withdrawal under S	months from the date of allotment or Purc se of; (i) Units allotted on account of divide ale in case of switches made between differ natically transferred to another option/Plan e when such units were first allotted in the WP or a transfer under STP (except a swit may also attract an Exit Load/CDSC like a	and re-investments; and (ent plans/options of the s within the same Plan/Sorespective Plan/Scheme ch-out or a transfer unde	ii) Units issued by way of Scheme. heme and if subsequen will be considered as the	if bonus, if any. tly redeemed, for the purpose purchase/allotment date.

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) For product labelling please refer to the cover page Product Labelling 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 Investment Objective and to generate long-term capital appreciation through unhedged exposure to equity and equity related instruments Asset Allocation Pattern Types of Instruments Risk Profile Indicative allocations (% of net assets) Maximum Minimum Equity and equity related instruments 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 35 10 Low swaps, equity linked debentures, margin money and securitized debt * 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. Types of Instruments Indicative allocations (% of net assets) Risk Profile Maximum Minimum Equity and equity related instruments 20 High Medium to High Equity and equity derivatives (arbitrage opportunities) A2. Net Iona equity 20 30 High Debt, Money Market Instruments and Government Securities (including CBLO/ reverse repos, Credit 80 Iow default swaps, equity linked debentures, margin money and securitized debt) 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 Options · Growth · Dividend 1 Monthly Dividend (Reinvestment and Payout) 2. Quarterly Dividend (Reinvestment and Payout) Minimum Application Size Initial Investment Additional Investment (Lumpsum Investment per Rs.5,000 and in multiples of Re. 1 thereafter Rs. 1,000 and in multiples of Re. 1 thereafter Application) Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per (a) Monthly: 6 (b) Quarterly: 4 Application) 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. CRISIL MIP Blended Fund Index Benchmark Index 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 Policy 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. Facilities available Dividend Frequency Record Date Dividend Frequency and Record Monthly 25th of the month Dates 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) L&T Equity Savings Fund^ CRISIL MIP Blended Fund Index Compounded Annualised Returns Performance of Schemes Returns for last 1 year 5 10% 6.79% (as at December 31, 2015) 9 65% 9.21% NAVs of Growth Option are used for Returns for last 3 years calculation of returns. Returns have Returns for last 5 years been calculated on the face value of Returns Since Inception (October 18, 2011) 9 329 9 59% Rs. 10 per unit. Returns for last 1 year (Direct Plan) 6.04% 6.79% Past Performance may or may not Returns since inception from January 01, 2013 (Direct Plan) 9.12% 10.32% be sustained in future. Absolute Returns 25.00 20.00 15.00 10.00 7.07 6 44 6 44 5.00 Direct Plan Direct Plan L&T Equity Savings Fund CRISIL MIP Blended Fund Index * from inception (October 18, 2011) to March 31, 2012 Expenses Exit Load: 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 Ongoing Offer

For redemption after 1 year from the date of allotment or Purchase applying First in First out basis - NIL.

Bonus units and units issued on reinvestment of dividends shall not be subject to Exit Load.

Product Labelling Investment Objective	For p	product labelling please refer		ge		
Asset Allocation Pattern	Types of Instruments	Indicative allocation		sets)	Risk	Profile
, 10001 / 11100411011 / 4110111	Types or monuments	Maximum	Minimu		1	
	Debt Instruments including securitized debt	100	0		Mediu	ım to Low
	Money market instruments	100	0			im to Low
	The Scheme may, subject to applicable regulation. The Scheme may, invest in derivatives upto 100%.	ns from time to time, invest in	n offshore secu		to 25% of net ass	sets of the Scheme
Investment Strategy		Please refer to page 30 f				
Options	,	vestment and Payout) • Anni	ual Dividend (R	einvestm		
Minimum Application Size (Lumpsum Investment per	Initial Inves			De	Additional Inv	
Application)	Rs. 10,000 per a	аррисацоп		KS	thereaf	
Minimum Application Size	Min. Instalment Amount	Min. No. of Ins			Min. Aggre	gate Investment
(Systematic Investment per Application)		(a) Monthly: 6 (b) All instalments under a SIP a respect of the Retail Plan si units will be allotted under	pplication regis nall be processe er Institutional F	ed and Plan	Rs	s. 6,000
		he above three conditions to				
Minimum Redemption Size Benchmark Index	Rs. 1,000 or 100 units. In case of Units held in d Units and the provisions pertaining to minimum b	lematerialised mode, the Unit valance amount/number of Ur CRISIL Composite Bond F	its will not be a	re a requapplicable	est for Redemption	on only in number o
Dividend Policy	The Trustee may decide to distribute by way of di			dividends	s and interest, net	of losses, expense
	and taxes, if any, to Unit Holders in the dividend o of the Trustee. The Trustee's decision with rega case of dividend payout facility, the AMC shall did of dividend. In case of the Schemes under the di 250, then the dividend amount will be compulsor. The dividend will be due to only those Unit Holder on the 25th or the next Business Day as the case.	ind to availability and adequate spatch to the Unit Holders, the vidend payout facility, if the a lity reinvested in the Scheme. It whose names appear in the may be. These days will be	cy, rate, timing ne dividend war mount of divide e register of Uni considered as	and freq rants wit end paya t Holders the Rec	uency of distribut hin 30 days of the ble to the Unit Ho in the Dividend cord Dates. The U	ion shall be final. I e date of declaratio older is less than Re option of the Schem
Dividend Frequency and	option of receiving the dividend or reinvesting the Dividend Frequency	Record Date	reinvested at tr	ie ex-aivi	Facilities av	railable
Record Dates	Monthly	25th of every mon	th			
	Annual	Would be announced in			Re-investment a	and Payout
	If 25th of a month happens to be a non-Business under Retail Plan will be compulsorily paid out.	Day, the immediately next Bu	ısiness Day wo	uld be th	e Record Date. A	ny dividend declare
Name of Fund Manager(s)	, , , , , , , , , , , , , , , , , , , ,	Mr. Vikram Chopr	a			
Performance of Schemes (as at December 31, 2015)	Compounded Annualised Returns	L&T Flexi Bond Fund Retail Plan	- CRISIL Com bond Fund		L&T Flexi Bond Fund**	CRISIL Composit Bond Fund Inde
NAVs of Growth Option	Returns for last 1 year	7.45%	8.63%		7.47%	8.63%
are used for calculation of	Returns for last 3 years	8.60%	8.82%		8.97%	8.82%
returns. Returns have been calculated on the face value	Returns for last 5 years	8.53%	8.54%		8.97%	8.54%
of Rs. 10 per unit. Past Performance may or may	Returns since inception Retail Plan (August 30, 2006), L&T Flexi Bond Fund (September 27, 201	7.28%	7.37%		8.75%	8.33%
not be sustained in future.	Returns for last 1 year (Direct Plan)	7.96%	8.63%		-	-
	Returns since inception from January 01, 2013 (Direct Plan)	9.29%	8.76%		-	-
		Absolute Return	s			
	18.00 - 16.00 - 14.00 - 12.00 - 10.00 - 8.00 - 5.06 - 4.00 - 2.00 - 10	9.86 10.41 57 7.68 9.24 4.78 5.31 4.32	Direc &T Flexi Bond Fund**	3 4.32 3-14 tt Plan	6.06 14.67 14.15 FY 14-15 Direct Plan	
Expenses	Exit Load: For redemption within 1 year from the	e date of allotment or Purcha	se applying Fire	st in First	t Out basis 0.5%	of applicable NAV.
Load Structure	After 1 year from the date of allotment or Purcha					
For Ongoing Offer	A switch-out or a withdrawal under SWP or a trans (except L&TAOF and L&TBCF) or fund of funds so No Exit Load/CDSC will be chargeable in case o	sfer under STP (except a swit schemes) may also attract ar	ch-out or a tran Exit Load/CDS	SC like a	ny Redemption.	the Equity Scheme

Name of the Scheme	L&T Cash Fund (L&	ΓCF)							
Product Labelling			For product label	ing please	refer to the cove	r page			
Investment Objective	To deliver reasonable returns w	vith lower volatility a	nd higher liquidity t	rough a po	ortfolio of debt ar	nd money	market instrun	nents.	
Asset Allocation Pattern	Types of Instruments				Normal Allo Maximu		% of net as: Minimu		Risk Profile
	Certificates of deposit issue	d by banks, bank	fixed deposits tr	easury	100	""	65		Medium to Low
	bills, CBLO, Repo/reverse r		to including con-	eitiood	35		0		Madium to Law
	Commercial papers and oth debt								Medium to Low
	In case of exposure to rated nextent of atleast 90% of invest Due to market conditions, the A considerations and the intentio out within 10 Business Days. The Scheme may, subject to a The Scheme may invest in der	ments in the rated in MC may invest bey in being at all times opplicable regulations	nstruments. In the range set of the to protect the interest from time to time,	out above. Sests of the invest in of	Such deviations s Unit Holders. In	shall norm the event up to 25%	ally be for a sh of deviations, % of net assets	nort term rebalan	n purpose only, for defensi- cing will normally be carrie Scheme.
Investment Strategy					e 30 for details				
Options	le isi	al laveaturent	Growth Divident	lend (Re-in	vestment and Pa		-4 /iI4i	laa af	Do 4 thoroafter)
Minimum Application Size (Lumpsum Investment per	Growth and Dividend : Rs.	al Investment	ation and in mult	nles			nt (in muitip thereafter in		Re. 1 thereafter).
Application)	of Re. 1 thereafter Daily Dividend Option: Rs. 1,0			.	110. 1,	ooo ana	anoroditor in	manapi	00 01 110. 1
Minimum Application Size	Min. Instalment Amount	,		of Instal	ments			Min. A	ggregate Investment
(Systematic Investment per	Rs. 1,000		(a) Monthly	6 (b) Qu	uarterly: 4			- *	Rs. 6,000
Application)			under a SIP appl utional Plan shall under Sup	be proces	ssed and units				
		-	All the above thr	e condition	ns to be jointly fu	lfilled			
Minimum Redemption Size	Rs. 1,000 or 1 unit. In case of Upertaining to minimum balance				an give a reques	t for Rede	emption only in	number	of Units and the provisions
Benchmark Index	,			SIL Liquid F	und Index				
	decision with regard to availab dispatch to the Unit Holders, the facility, if the amount of dividen The dividend will be due to onl dates as mentioned above. The dated September 13, 2012, any	e dividend warrants d payable to the Un y those Unit Holders dividend will be reir	within 30 days of hit Holder is less that s whose names approvested at the ex-di	the date of in Rs. 250, bear in the vidend NAV	declaration of di then the dividen register of Unit H . In line with requ	vidend. In d amount lolders in iirements	case of the S will be compu the Dividend c under SEBI cir	chemes Isorily re option of	s under the dividend payout einvested in the Scheme. the Scheme on the record
Dividend Frequency and Record	Dividend Frequ	<u> </u>		Record				acilitie	es available
Dates	Daily			Every D				Re-inve	estment only
	Weekly Monthly		-	Every Mor	nday** ndar month***				estment only nent and Payout
	(Applicable for Super Institution * All days for which NAV is pu ** If a particular Monday of a w holidays, the last day for which *** If 25th of a month happens Any dividend declared under R	blished on www.aml eek happens to be a the Net Asset Value to be a non-Busine	fiindia.com/www.lntn n non-Business Day e is published on th ss Day, the immedi al Plan will be com	of.com web if the Reco e website of ately next E oulsarily pa	osites ord Date falls on a of AMFI (www.an Business Day wo id out	nfiindia.co	m) shall be the	record	day or in case of successive date.
Name of Fund Manager(s)				Mr. Vikram					
Performance of Schemes	Compounded Annualised Return	ns			n Fund-Retail	L&T Ca	sh Fund - Gro	wth	CRISIL Liquid Fund Index
(as at December 31, 2015) NAVs of Growth Option are used	Returns for last 1 year Returns for last 3 years				.41% .85%		7.41% 8.11%	-	8.23% 8.83%
for calculation of returns. Returns	Returns for last 5 years				.15%		8.55%		8.63%
have been calculated on the face	Returns Since Inception (Novemb	er 27. 2006)			.29%		7.76%		7.65%
value of Rs. 10 per unit.	Returns for last 1 year (Direct Pla				.28%				8.23%
Past Performance may or may not be sustained in future.	Returns since inception from Janu	uary 01, 2013 (Direct	Plan)	8	.64%				8.83%
	12.00		,	bsolute R	eturns				
	10.00 8.00 6.00 4.00 2.00 0.00	5.89 6.48 6.21		12-13	FY 13-14	8.03 8.02 E	0.33	FY 1	4-15
			■ L	&T Cash Fund - &T Cash Fund - RISIL Liquid Fun					
	There are no inves		sh Fund-Institution erefore the perfor					tions ca	an be accepted,
Expenses Load Structure	Exit Load: Nil. If the AMC introduce an Exit Load	20.1	20.1	WD ((OTD				91 18 1 8

Load Structure For Ongoing Offer 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&T	LDF)						
Product Labelling		For product	labelling please	refer to the	cover page			
Investment Objective	To generate reasonable returns and liquidity	primarily through inv	estment in mon	ey market ar	nd short term	debt instruments.		
Asset Allocation Pattern	Types of Instruments					icative allocation % of net assets)	ıs	Risk Profile
					Maximu	m Mir	nimum	
	Money Market and Debt instruments with ave instruments may include securitized debt)*	rage maturity of not	greater than 1 y	year. (Debt	100		65	Low
	Debt Instruments with average maturity more securitized debt)*	e than 1 year. (Deb	t instruments m	ay include	35		0 N	ledium to Low
	* The Scheme may invest in securitized deb The Scheme may, subject to applicable regu invest in derivatives up to 100% of the net permitted under and in accordance with the	lations from time to assets of the Schem	time, invest in one for efficient					
Investment Strategy		Plea	ase refer to pag	e 30 for deta	ails			
Options		• Growth •	Dividend (Re-in	nvestment ar	nd Payout)			
Minimum Application Size	Initial Investme					ment (in multiple	s of Re. 1 there	after)
(Lumpsum Investment per Application)	Rs. 10,000 per app					nd in multiples of		,
Minimum Application Size	Min. Instalment Amount		Min. No.	of Instalme	nts		Min. Aggregate	nvestment
(Systematic Investment per Application)	Rs. 1,000		(a) Monthly:	6 (b) Quart	erly: 4		Rs. 6,00	00
	All instalments under a SIP application regis Institutional Plan. All the above three conditions			nd Institution	al Plan shall	be processed and	units will be allo	tted under Super
Minimum Redemption Size	Rs. 1,000 or 100 units. In case of Units helprovisions pertaining to minimum balance am				give a reques	t for Redemption	only in number	of Units and the
Benchmark Index			CRISIL Liquid	Fund Index				
	to the Unit Holders, the dividend warrants wi the amount of dividend payable to the Unit H The dividend will be due to only those Unit H as mentioned above or the next Business Da receiving the dividend or reinvesting the sam In line with requirements under SEBI circular Plans will be compulsorily paid out.	older is less than Re Holders whose name by as the case may be. The dividend will	s. 250, then the is appear in the be. These days be reinvested a	dividend am register of U will be consi t the ex-divid	ount will be c Jnit Holders in dered as the end NAV.	ompulsorily reinvent the Dividend op Record Dates. Th	ested in the respection of the Scher e Unit Holders ha	ctive Scheme. ne on the day(s) ave the option of
Dividend Frequency and Record	Dividend Frequency		Record Dat	e		Faci	lities available	
Dates	Daily		Every Day*				nvestment only	
	Weekly		Every Monda	y**		Re-inve	stment and Payo	ut
	Monthly	25th (of each calenda	r month***		Re-inve	stment and Payo	ut
	* All days for which NAV is published on ww ** If a particular Monday of a week happens *** If 25th of a month happens to be a non-E Any dividend declared under Retail and Insti	to be a non-Busines Business Day, the im	ss Day, the imm mediately next compulsorily pa	nediately next Business Da aid out.			ecord Date.	
Name of Fund Manager(s) Performance of Schemes	Commonwell 15 (10715 "	Mr. Vikram		. D	ODICH :: ::	1071	ODICH :: ::
(as at December 31, 2015)	Compounded Annualised Returns	L&T Low Duration Fund-Retail	Fund Index		v Duration tutional Plan	CRISIL Liquid Fund Index	L&T Low Duration Fund	CRISIL Liquid Fund Index
NAVs of Growth Option are used	Returns for last 1 year	7.74%	8.23%		75%	8.23%	7.74%	8.23%
for calculation of returns. Returns	Returns for last 3 years	7.92%	8.83%		22%	8.83%	8.22%	8.83%
have been calculated on the face value of Rs. 10 per unit.	Returns for last 5 years	8.23%	8.63%	8.	58%	8.63%	-	-
Past Performance may or may not	Returns Since Inception (September 20, 2007)	7.48%	7.65%	7.	85%	7.71%	8.24%	8.74%
be sustained in future.	Returns for last 1 year (Direct Plan)	8.39%	8.23%		-	-	-	-
	Returns since inception from January 01, 2013 (Direct Plan)	8.66%	8.83%		-	-	-	-
	10.00 8.00 6.00 4.00 2.00 0.00 FY 10-11 L&T Low Dura L&T Low Dura	FY 11-12 FY	7.83 4.48 12-13 F	9.46 8.27 Y 13-14	8.38 8.738.51 ^{9.0} FY 14-15 und-Institutior	FY 13-14 FY Direct Plan Dir		

Expenses Load Structure For Ongoing Offer

Exit Load: 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 funds schemes or L&TFBF or L&TSTIF) may also attract an Exit Load/CDSC like any Redemption.

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) **Product Labelling** For product labelling please refer to the cover page Investment Objective 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 The Scheme shall invest in Fidelity Funds-Global Real Asset Securities Fund, an offshore fund launched by Fidelity Funds (an open-ended investment company Asset Allocation Pattern 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. Normal Allocation (% of net assets) Types of Instruments Risk Profile Maximum Minimum Shares/units of the Underlying Scheme*/Foreign Securities 100 80 High Money Market Instruments and/or liquid/cash schemes of mutual funds registered with SEBI 20 0 Low to Medium 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. Investment Strategy Please refer to page 31 for details Options · Growth · Dividend (Re-investment and Payout) Minimum Application Size Initial Investment Additional Investment (in multiples of Re. 1 thereafter). (Lumpsum Investment per Rs. 1,000 per application Rs. 5,000 per application Application) Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per Rs. 500 (a) Monthly: 6 (b) Quarterly: 4 Rs. 3,000 Application) 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 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. **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. 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. **Dividend Frequency and Record** Dividend Frequency Record Date Facilities available Dates At Trustee's Discretion Would be announced in advance Re-investment and Payout Name of Fund Manager(s) Mr. Abhijeet Dakshikar Performance of Schemes Compounded Annualised Returns L&T Global Real Assets Fund Benchmark** (as at December 31, 2015) Returns for last 1 year -6.75% -7.12% NAVs of Growth Option are used Returns for last 3 years 3.25% 5.14% for calculation of returns. Returns Returns for last 5 years 6.40% 7.67% have been calculated on the face Returns Since Inception (February 11, 2010) 9.68% 9.65% value of Rs. 10 per unit. Returns for last 1 year (Direct Plan) -5 94% -7.12% Past Performance may or may not Returns since inception from January 01, 2013(Direct Plan) 4 10% 5 11% be sustained in future. Absolute Returns 25.00 22.10 19.89 20.00 16.09 16.30 15.22 13.49 15.00 11.30 10.00 6.08 4.17 5.00 -0.40 1.12 0.42 1.12 0.00 FY 10-11 FY 11-12 FY 12-13 FY 13-14 FY 14-15 FV 13-1/I FV 1/L-15 - 5 Direct Plan Direct Plan ■ L&T Global Real Assets Fund ■ Benchmark** **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. Exit Load: For redemption within 1 year from the date of allotment or purchase applying First in First Out basis: 1.00% of applicable NAV. Expenses Load Structure A switch-out or a withdrawal under SWP or transfer under STP 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 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	F	or product labell	ing pleas	se refer to t	he cover n	page		
Investment Objective	To generate reasonable returns primarily through that the objective of the Scheme will be realis	gh investments i	n fixed in	come secur	ities and m	noney market i		There is no assurance
Asset Allocation Pattern	Types of Instruments			Normal A	Allocation	(% of net as	sets)	Risk Profile
				Maxim	um	Minimu	ım	
	Debt Instruments and money market instruments less than or equal to two years*			100		65		Low
	Debt Instruments and money market instruments of more than two years*			35		0		Medium to Low
	*The Scheme may invest in securitized debt The Scheme may, subject to applicable regula Scheme may invest in derivatives up to 100% cumulative gross exposure through equity, del duration of the portfolio of the Scheme is likely	ations from time of the net assets bt and derivative	to time, i of the So position	nvest in for cheme for the s will not ex	ne purpose xceed 100	of hedging an % of the net a	d portfolio b ssets of the	palancing purposes. T Scheme. The modifi
Investment Strategy				age 31 for d				
Options	• Growth • Dividend	(Re-investment an	nd Payout				Payout)	
Minimum Application Size (Lumpsum Investment per	Initial Investment			A		Investment		
Application)	Rs. 10,000				Rs. 1	1,000		
Minimum Application Size	Min. Instalment Amount	Min. No.				Min. A		nvestment
(Systematic Investment per Application)	Rs. 1,000	(a) Monthly:	. o (b) G	kuanteny. 4			Rs. 6,00	
		All the above three						
Minimum Redemption Size	Rs. 1,000 or 100 units in respect of each plan. only in number of Units and the provisions pe							
Benchmark Index		CRISIL Sh	ort Term	Bond Fund	d Index			
	and taxes, if any, to Unit Holders in the divider of the Trustee. The Trustee's decision with re dividend will be due to only those Unit Holders the record date which will be fixed by the Trus. The dividend under the Dividend option will be dividend will be declared on the immediately. The Unit Holders will have the option of receil in case of Unit Holders opting for dividend re-	gard to availabil s whose names stees and annous declared month next Business D ving the dividencinvestment facili	ity and a appear in unced in the half on the lay. It or rein ty, the direction to the lay.	n the register advance. e 25th of ear vesting the vidend will l	ate, timing er of Unit H ach calend same. be reinves	and frequency Holders in the ar month. If th	of distribu Dividend op at day is a	tion shall be final. Th tion of the Scheme of non Business Day, th
Dividend Frances and	charged on account of redemption of Units all	lotted by way of	dividend Record		ents.		Facilities	available
Dividend Frequency and Record Dates	Dividend Frequency Monthly	25		ery month		D-		
	Annual			ced in adva			-investmen	t and Payout
Name of Fund Manager(s) Performance of Schemes		Mr. Shriram Rar						
(as at December 31, 2015)	Returns for last 1 year	L&I		erm Incom 8.85%	e Fund	CRISIL	Short Term 8.6	Bond Fund Index
NAVs of Growth Option are	Returns for last 1 years			8.92%			9.13	
used for calculation of returns.	Returns for last 5 years			8.98%			8.8	
Returns have been calculated on the face value of Rs. 10	Returns Since Inception (December 4, 2010)			8.95%			8.8	1%
per unit.	Returns for last 1 year (Direct Plan)			9.14%			8.60	6%
Past Performance may or may not be sustained in future.	Returns since inception from January 01, 2013 (Direct Plan)	3		9.18%			9.12	2%
	L&T Shori	8.28 9.09 9.0 11-12 FY 12- rt Term Income Fund inception (December 4,	13 F CRISIL 2010) to Mai	9 8.78 Y 13-14 Short Term Bonoch 31, 2011		8.67 8.78 FY 13-14 Direct Plan	10.21 10.40 FY 14-15 Direct Plan	
Expenses Load Structure For Ongoing Offer	Exit Load: For redemption within 9 months from A switch-out or a withdrawal under SWP or a transfer L&TAOF and L&TBCF) or fund of fund No Exit Load/CDSC will be chargeable in case of respectively.	ransfer under ST ds schemes or L e of switches ma	TP (excep _&TFBF) ade betw	ot a switch-o) may also reen differer	out or a tra attract an l	ansfer under S Exit Load/CDS of the Scheme	TP into any C like any e.	of the Equity Scheme Redemption.

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&TT/	ABF)				
Product Labelling	For	product labelling p	olease r	efer to the cover p	age	
Investment Objective	To generate regular and stable income for in debt market securities such as non-cor paper, certificate of deposits and other moby the Credit Rating and Information Sen	nvertible debenture oney market instru	es, bond uments.	ds issued by corpo The scheme woul	rates, bank and goverr d invest predominantly	nment, commercial
Asset Allocation Pattern	Types of Instruments Debt & Government Securities (including	ocab/call manay)		Maximum Allocati of the Corpus 100%	on Minimum Allocation of the Corpus 80%	Risk Profile Low to Medium
	Money market instruments (including cash			20%	0%	Low to Medium
Investment Strategy	Moriey market instruments (including casi	• • • • • • • • • • • • • • • • • • • •	to page	31 for details	070	LOW to Micalain
Options	Growth • Dividend (Reinvestment and P				ıl dividend 3. Annual D	ividend
Minimum Application Size	Initial Investment	,	•	Add	itional Investment	
(Lumpsum Investment per Application)	Rs.10,000 per application and in multi thereafter	ples of Re. 1	Rs.	1,000 per application	on and in multiples of I	Re. 1 thereafter
Minimum Application Size	Min. Instalment Amount	Min. No.	of Inst	alments	Min. Aggregate I	Investment
(Systematic Investment per Application)	Rs. 1,000	(a) Monthly:			Rs. 6,00	00
M. 1 D. 1 (1 D.				s to be jointly fulfil		
Minimum Redemption Size Benchmark Index	Rs. 1000 or 100 units. In case of Units h in number of Units and the provisions per	rtaining to minimu	m balar			
Dividend Policy	The Trustee may decide to distribute by				liand profit dividends	and interest not of
		al. In case of divided to the Unit Holder whose will be fixed by testing the same.	lend par on of div is less names he Trus	yout facility, the AN vidend. In case of than Rs. 250, ther appear in the registees and announce	MC shall dispatch to the the Schemes under the the dividend amount of the dividend amount of the the dividend amount. The Unit Holders in the din advance. The Unit Holders in the Unit Ho	e Unit Holders, the he dividend payout will be compulsorily the Dividend option it Holders have the
		receiving the dividend or reinvesting the same. The divide tely after the record date. No Exit Load will be charged on a				
District and Engineering and	,			account of Units	allotted by way of divid	dend re-investment.
Dividend Frequency and	Dividend Frequency		orged or	account of Units		dend re-investment.
Dividend Frequency and Record Dates	Dividend Frequency Quarterly	Red	cord Dat	account of Units	allotted by way of divid	dend re-investment. ailable
	Dividend Frequency		cord Dat	account of Units	allotted by way of divid	dend re-investment. ailable
	Dividend Frequency Quarterly	Red	cord Dat	account of Units	allotted by way of divid	dend re-investment. ailable
	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion	Red Would be and	cord Dat	account of Units	allotted by way of divid	dend re-investment. ailable
Name of Fund Manager(s) Performance of Schemes	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns	Would be an	nounced am Ran	in advance in advance inanathan ice Bond Fund	Re-investment a	dend re-investment. ailable nd Payout Bond Fund Index
Name of Fund Manager(s) Performance of Schemes (as at December 31, 2015)	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year	Would be an	nounced am Ran Triple A	in advance in advance in advance ce Bond Fund 48%	Re-investment a CRISIL Composite 8.63	dend re-investment. ailable nd Payout Bond Fund Index %
Name of Fund Manager(s) Performance of Schemes (as at December 31, 2015) NAVs of Growth Option	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years	Would be an	nounced am Ran Triple A 4.	in advance	Re-investment a CRISIL Composite 8.63 8.82	dend re-investment. ailable nd Payout Bond Fund Index % %
Name of Fund Manager(s) Performance of Schemes (as at December 31, 2015)	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years	Would be and Mr. Shrir	nounced am Ran Triple A 4. 6.	in advance in advance in advance inanathan ice Bond Fund 48% 93% 47%	Re-investment a CRISIL Composite 8.63 8.82 8.54	dend re-investment. ailable Ind Payout Bond Fund Index % % %
Name of Fund Manager(s) 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	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (March 31, 1997)	Would be and Mr. Shrir	nounced am Ran Triple A 4. 6. 7.	in advance in advance in advance inanathan ice Bond Fund 48% 93% 47% 27%	Re-investment a CRISIL Composite 8.63 8.82 8.54	dend re-investment. ailable Ind Payout Bond Fund Index % % %
Name of Fund Manager(s) 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	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years	Would be and Mr. Shrir	am Ran Triple A 4. 6. 7. 5.	in advance in advance in advance inanathan ice Bond Fund 48% 93% 47%	Re-investment a CRISIL Composite 8.63 8.82 8.54	dend re-investment. ailable Ind Payout Bond Fund Index % % % % %
Name of Fund Manager(s) 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.	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (March 31, 1997) Returns for last 1 year (Direct Plan) Returns since inception from January 01,	Would be and Mr. Shrin L&T	am Ran Triple A 4. 6. 7. 5.	in advance	Re-investment a CRISIL Composite 8.63 8.82 8.54 - 8.63	dend re-investment. ailable Ind Payout Bond Fund Index % % % % %
Name of Fund Manager(s) 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	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (March 31, 1997) Returns for last 1 year (Direct Plan) Returns since inception from January 01, (Direct Plan)	Would be and Mr. Shrin L&T	am Ran Triple A 6. 7. 7. 5.	in advance	Re-investment a CRISIL Composite 8.63 8.82 8.63 8.76	dend re-investment. ailable Ind Payout Bond Fund Index % % % % %
Name of Fund Manager(s) 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	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (March 31, 1997) Returns for last 1 year (Direct Plan) Returns since inception from January 01, (Direct Plan)	Would be and Mr. Shrin L&T	am Ran Triple A 6. 7. 7. 5.	in advance	Re-investment a CRISIL Composite 8.63 8.82 8.54 - 8.63 8.76	dend re-investment. ailable Ind Payout Bond Fund Index % % % % %
Name of Fund Manager(s) 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	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (March 31, 1997) Returns for last 1 year (Direct Plan) Returns since inception from January 01, (Direct Plan)	Would be and Mr. Shrin L&T	am Ran Triple A 6. 7. 7. 5.	in advance	Re-investment a CRISIL Composite 8.63 8.82 8.63 8.76	dend re-investment. ailable Ind Payout Bond Fund Index % % % % %
Name of Fund Manager(s) 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	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (March 31, 1997) Returns for last 1 year (Direct Plan) Returns since inception from January 01, (Direct Plan)	Would be and Mr. Shrir L&T	am Ran Triple A 6. 7. 7. 5.	in advance	Re-investment a CRISIL Composite 8.63 8.82 8.54 - 8.63 8.76	dend re-investment. ailable Ind Payout Bond Fund Index % % % % %
Name of Fund Manager(s) 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	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (March 31, 1997) Returns for last 1 year (Direct Plan) Returns since inception from January 01, (Direct Plan)	Would be and Mr. Shrir L&T 2013 Abso	am Ran Triple A 6. 7. 7. 5.	in advance	Re-investment a CRISIL Composite 8.63 8.82 8.54 - 8.63 8.76	dend re-investment. ailable Ind Payout Bond Fund Index % % % % %
Name of Fund Manager(s) 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	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (March 31, 1997) Returns for last 1 year (Direct Plan) Returns since inception from January 01, (Direct Plan)	Would be and Mr. Shrir L&T	am Ran Triple A 6. 7. 7. 5.	in advance	Re-investment a CRISIL Composite 8.63 8.82 8.54 - 8.63 8.76	dend re-investment. ailable Ind Payout Bond Fund Index % % % % %
Name of Fund Manager(s) 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	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (March 31, 1997) Returns for last 1 year (Direct Plan) Returns since inception from January 01, (Direct Plan)	Would be and Mr. Shrir L&T 2013 Abso 10.63 9.24	am Ran Triple A 4. 6. 7. 5. 7.	in advance	Re-investment a CRISIL Composite 8.63 8.82 8.54 - 13.74	dend re-investment. ailable Ind Payout Bond Fund Index % % % % %
Name of Fund Manager(s) 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	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (March 31, 1997) Returns for last 1 year (Direct Plan) Returns since inception from January 01, (Direct Plan)	Would be and Mr. Shrir L&T 2013 Abso 10.63 9.24	am Ran Triple A 4. 6. 7. 5. 7.	in advance	Re-investment a CRISIL Composite 8.63 8.82 8.54 - 13.74	dend re-investment. ailable Ind Payout Bond Fund Index % % % % %
Name of Fund Manager(s) 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	Dividend Frequency Quarterly Semi-annual: At Trustee's Discretion Annual Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns Since Inception (March 31, 1997) Returns for last 1 year (Direct Plan) Returns since inception from January 01, (Direct Plan)	Would be and Mr. Shrir L&T 2013 Abso 10.63 9.24	nounced am Ran Triple A 4. 6. 7. 5. 7. slute Re	n account of Units te in advance nanathan ce Bond Fund 48% 93% 47% 27% 63% 54% sturns	Re-investment a CRISIL Composite 8.63 8.82 8.54 - 13.74	dend re-investment. ailable Ind Payout Bond Fund Index % % % % %

Expenses Load Structure For Ongoing Offer Exit Load: 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.

For redemption after 3 months 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 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 p	olease refer to the cove	r page	
Investment Objective	To generate returns from a portfolio from	investments in G	overnment Securities.		
Asset Allocation Pattern	Types of Instruments		Normal Allocation	(% of Net Assets)	Risk Profile
	Government Securities including Treasury	y Bills	80%	100%	Low
	Money market instruments (including CBI			20%	Low to High
Investment Strategy		Please refer t	to page 31 for details		
Options	Growth Dividend (Reinvestment and Payout) Quarterly Dividend				
Minimum Application Size	Initial Investment		Д	dditional Investment	
(Lumpsum Investment per Application)	Rs.10,000 per application and in multiples of		, , , , , , , , , , , , , , , , , , , ,	ation and in multiples of	Re. 1 thereafter
Minimum Application Size	Min. Instalment Amount		of Instalments		te Investment
(Systematic Investment per Application)	Rs. 1,000	(a) Monthly:	6 (b) Quarterly: 4	Rs. 6	5,000
Application)	All	the above three o	onditions to be jointly fu	Ifillad	
Minimum Redemption Size	Rs. 1000 or 100 units. In case of Units h				for Redemption on
	in number of Units and the provisions pe				
Benchmark Index		I-Sec C	omposite Index		
Dividend Policy	The Trustee may decide to distribute by losses, expenses and taxes, if any, to L adequate for distribution in the opinion of the and frequency of distribution shall be fine dividend warrants within 30 days of the facility, if the amount of dividend payable reinvested in the respective Scheme. The dividend will be due to only those Ur of the Scheme on the record dates which option of receiving the dividend or reinve immediately after the record date. No Exi	Jnit Holders in the the Trustee. The Tral. In case of divid date of declaratio to the Unit Holder it Holders whose in will be fixed by the esting the same. The same is the divided in the same.	e dividend option of the rustee's decision with regend payout facility, the Annotation of dividend. In case of is less than Rs. 250, the names appear in the regene Trustees and announche dividend will be rein	Schemes if such sur gard to availability and MC shall dispatch to of the Schemes under en the dividend amour gister of Unit Holders in ced in advance. The U vested at the ex-dividence	plus is available ar adequacy, rate, timir the Unit Holders, the the dividend payon at will be compulsorien the Dividend optic Unit Holders have the end NAV announce
Dividend Frances and	•				
Dividend Frequency and Record Dates	Dividend Frequency		cord Date	Facilities	
	Quarterly		nounced in advance	Re-investmen	it and Payout
Name of Fund Manager(s) Performance of Schemes	Compounded Annualised Returns	IVII. V	ikram Chopra L&T Gilt Fu	nd LSEC C	omposite Index
(as at December 31, 2015)	· ·		7.48%	110 1-3EC C	8.37%
NAVs of Growth Option	Returns for last 1 year		10.94%		
are used for calculation	Returns for last 3 years				9.11%
of returns. Returns have been calculated on the	Returns for last 5 years		10.19%		8.98%
face value of Rs. 10 per	Returns Since Inception (March 29, 2000)	8.49%		-
unit.	Returns for last 1 year (Direct Plan)		8.12%		8.37%
Past Performance may or	Returns since inception from January 01,	2013 (Direct Plan	11.33%		8.99%
may not be sustained in future.		Abso	lute Returns		
	20.00 7		18.42	18.90	
	18.00 -	15.55	15.72	15.72	
	16.00 -				
	14.00 -	11.64	1		
	12.00 -				
	10.00 -	_	8.31	35	
	8.00 - 6.41	6.79			
	6.00 - 5.29	4.47	204	204	
	4.00 -		3.91	3.91	
	2.00 -				
	0.00				
	FY 10-11	FY 11-12 FY 12-13	FY 13-14 FY 14-15	FY 13-14 FY 14-15	
	FY 10-11			FY 13-14 FY 14-15 Direct Plan Direct Plan	
_	FY 10-11	FY 11-12 FY 12-13 L&T Gilt Fund			
Expenses Load Structure	FY 10-11				

L&T Monthly Income Plan (L&TMIP) (Monthly Income is not assured and is subject to the availability of distributable surplus) Name of the Scheme For product labelling please refer to the cover page **Product Labelling Investment Objective** 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. Minimum Allocation Normal Allocation Asset Allocation Pattern Type of Security Maximum Allocation Risk of the Corpus of the Corpus of the Corpus **Profile** Debt, Money Markets & Government 100% 80% 90% Low to Securities (including cash/call money) Medium Equity & Equity related instruments 20% 0% 5% Medium to High Securitized Debt 40% 0% 5% Low to Medium **Investment Strategy** Please refer to page 32 for details **Options** Growth Dividend (Reinvestment and Payout) Monthly Dividend Quarterly Dividend Minimum Application Size **Additional Investment** Initial Investment (Lumpsum 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 per Application) Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment Minimum Application Size (Systematic Investment Rs. 1.000 (a) Monthly: 6 (b) Quarterly: 4 Rs. 6,000 per Application) All the above three conditions to be jointly fulfilled Rs. 1000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in Minimum Redemption Size number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable. Benchmark Index CRISIL MIP Blended Fund Index The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, **Dividend Policy** 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. Dividend Frequency Record Date Facilities available Dividend Frequency and Record Dates Monthly 25th of the month Re-investment and Would be announced in advance Quarterly Payout Name of Fund Manager(s) Mr. Venugopal Manghat and Mr. Vikram Chopra (debt and debt related instruments) L&T Monthly Income Plan CRISIL MIP Blended Fund Performance of Schemes Compounded Annualised Returns Index (as at December 31, 2015) 4.02% Returns for last 1 year 6 79% NAVs of Growth Option Returns for last 3 years 7.99% 9.21% are used for calculation of returns. Returns have 8.23% Returns for last 5 years 7.38% been calculated on the Returns Since Inception (July 31, 2003) 8.22% 8.68% face value of Rs. 10 per Returns for last 1 year (Direct Plan) 4.73% 6.79% unit. Returns since inception from January 01, 2013(Direct Plan) 8.63% 9.12% Past Performance may or **Absolute Returns** may not be sustained in 19.56 future. 20.00 18.00 16 54 16.00 14.00 12 00 10.00 8.00 6 44 5.34 5.24 6.00 4.52 6.44 5 27 4.00 2.00 0.00 -FY 11-12 FY 12-13 FY 13-14 FY 14-15 FY 13-14 FY 14-15 Direct Plan Direct Plan

Expenses
Load Structure
For Ongoing Offer

Exit Load: For redemption on or before 3 years from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV.

CRISIL MIP Blended Fund Index

For redemption after 3 years from the date of allotment or Purchase applying First in First out basis Nil.

L&T Monthly Income Plan

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	F	or product labelling pleas	e refer to the cov	er page					
Investment Objective	To generate reasonable returns while maintaining safet made in a well-diversified and highly liquid portfolio of	money market instrumen	ts, government s	ecurities and	d corporate debt	vill be predominant			
Asset Allocation Pattern	Type of Security	Minimum Allocation	of the Corpus	Maximum	Allocation of the Corpus	Risk Profile			
	Debt securities	0%			100%	Low to Mediun			
	Securitized Debt Money Market instruments (including cash/call money)	0% 20%			100%	Low to Medium			
	Pursuant to SEBI Circular no. SEBI/IMD/CIR No. 13/		, 10, 2000, the C	ahama ahali					
	securities having maturity more than 91 days.	150975/ 09 dated January	/ 19, 2009, tile 3	CHEITIE SHAI	not invest in/ purchase deb	t and money mark			
nvestment Strategy		Please refer to pa	ge 32 for details						
Options	• Growth	1							
	Dividend (Reinvestment and Payout) - Weekly divid Daily Dividend Reinvestment Plan	ena							
Minimum Application Size	Initial Investment			A	dditional Investment				
(Lumpsum investment per	Weekly Dividend / Growth: Rs. 10,000 per application	and in multiples of Re.	Rs. 1,00	00 per applic	ation and in multiples of Re.	1 thereafter			
Application)	1 thereafter								
	Daily Dividend Reinvestment Plan ("DDRIP"): Rs. 1, and in multiples of Re. 1 thereaf								
Minimum Application Size	Min. Instalment Amount	Min. No. of Instal	ments		Min. Aggregat	te Investment			
Systematic Investment per	Rs. 1,000	(a) Monthly: 6 (b) Qı	uarterly: 4		Rs. 6				
Application)	A	Il the above three condition	ons to be jointly	fulfilled					
Minimum Redemption Size	Regular Plan #: Rs. 1,000 or 1 unit;	DID D 4000 444 **							
	Institutional Plus Plan # / Weekly Dividend/Growth/DD	,	va Ostobor 1 20	110. na fuach	annliantiana for inventmente	ara baina accente			
	# Please note that, pursuant to SEBI circular dated Se in the aforesaid plan.	eptember 15, 2012, ellecti	ve October 1, 20	112; no iresn	applications for investments	are being accept			
	However investors are requested to note that, valid re	purchase/redemption requ	uests will be acco	epted in resp	pect of the said plan.				
Benchmark Index		CRISIL Liquid							
Dividend Policy	The Trustee may decide to distribute by way of divider								
	to Unit Holders in the dividend option of the Scheme decision with regard to availability and adequacy rate ti								
	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 dispatce 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,								
	the amount of dividend payable to the Unit Holder is I								
	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 dates								
	September 13, 2012 any dividend declared under the								
Dividend Frequency and	Dividend Frequency		d Date		Facilities ava				
Record Dates	Daily		Every Day*			Re-investment			
	Weekly	•	·			d Payout			
	*All days for which NAV is published on www.amfiind			01.1					
Name of Fund Manager(s)	Compounded Annualised Beturns	Mr. Shriram Ramanathar			T Liquid Fund CDI	CII Liquid Fund Ind			
Performance of Schemes (as at December 31, 2015)	Compounded Annualised Returns Returns for the last 1 year		L&T Liquid Fund - Regular Plan 8.34%		T Liquid Fund CRIS	SIL Liquid Fund Ind 8.23%			
NAVs of Growth Option	Returns for last 3 years								
are used for calculation of	•	8.1			8.87%	8.83%			
returns. Returns have been calculated on the face value	Returns for last 5 years	8.2			9.04%	8.63%			
of Rs. 10 per unit.	Returns since inception Retail Plan (October 04, 2000), Institutional Plus Plan (April 10	7.07	7%		7.97%	-			
Past Performance may or	L&T Liquid Fund (October 3, 2006)	, 2000),							
may not be sustained in	Returns for last 1 year (Direct Plan)	8.43	8.43%			8.23%			
future.	Returns for last 3 year (Direct Plan)		93%			8.83%			
	Returns since inception from January 01, 2013 (Direct Plan)	8 9:	3%			8.83%			
		Absolute	Returns						
	12.00								
	10.00 – 8.60 _{9,31} 9.43	8.95	9.00 9.32	8.83	9.36 9.04 8.98				
	8.00 –	7.97 8.17 8	.02 9.54	8.32	9.54				
	6.00 - 6.04 6.22 6.33 6.21	_							
	4.00 -								
		_							
	2.00 —								
	0.00 FY 10-11 FY 11-12	FY 12-13	FY 13-14	FY 14-15	FY 13-14 FY 14-15	-			
	L&T Liquid Fund	- Regular Plan	CRISIL Liquid Fund Inc		Direct Plan Direct Plan				
	L&T Liquid Fund	- Institutional Plus Plan	CRISIL Liquid Fund Inc						
	· ·	e no investors in L&TLF - Insti	tutional Dius Dian as	on March 27	2015				
		z no invesiois in Later - INSI	uuona Fius Piän äs	o un ividi UN 27,	40 IJ.				
Expenses	Exit Load: NIL								
Load Structure									

To generate regular returns and capital appreciation by investing in debt (including securitised debt), government and money market securities. Types of Instruments Types of Instruments Types of Instruments Debt instruments including securitized debt* O 100 Low to Medium Maximum High/Medium/Low Money Market 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 guidelines issued by SEBI from time to time. Please refer to page 32 for details • Growth • Dividend* • Annual Dividend *Investment Strategy photons • Growth • Dividend* • Annual Dividend *Investment per queglested no note that currently the Board of Trustee Company has decided the frequency as Monthly dividend under Dividend Option of Scheme. The Board of Trustee Company reserves the right to change the frequency of the said Dividend Sub-Option of the Scheme. Initial Investment per upplication Size Uniformum Application Size Systematic Investment per upplication and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples of Re. 3 thereafter Rs. 1,000 per application and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples of Re. 1 thereafter Rs. 1,000 per application and in multiples	Name of the Scheme	L&T Income Opportunities Fu	und (L&TIOF)					
To generate regular starts are an explail approximate by Prison of Institution (Special Additional Institution (Special Additi	Product Labelling		For product la	belling please	refer to the cover page			
Speed instruments including securized debth	nvestment Objective	To generate regular returns and capital appreciation by investing in debt (including securitised debt), government and money market securities.						et securities.
Detail instruments including securitized delatif* 0 100 100 Low 100 Lo	· · · · · · · · · · · · · · · · · · ·	1 11	, , , , , , , , , , , , , , , , , , ,					
Morey Market Instruments A The Scheme will produce instruction of the Scheme shall not exceed 3 years. The Scheme will produce death instruments The scheme will produce death instruments The scheme will produce destinate transcriber and stock lending. The Scheme shall not invest in foreign securities and stock lending. The Scheme shall not invest in foreign securities and stock lending. The Scheme shall not invest in foreign securities and stock lending. The Scheme shall not invest in foreign securities and stock lending. The Scheme shall not invest in foreign securities and stock lending. The Scheme shall not investing the shall be		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						
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Monthly Annual Would be announced in advance Monthly Annual Would be announced in advance Mr. Shriram Ramanathan Mr. Shriram Ramanathan Mr. Shriram Ramanathan Compounded Annualised Returns as at December 31, 2015) IAVs of Growth Option are used or calculation of returns. Returns for last 1 year Returns for last 1 years Returns for last 5 years Returns for last 6 year 1 year from 1 year from 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL. Borus year and in advance Returns for last 1 year from the date of allotment or Purchase applying First in First out basis - NIL. Borus year and in advance Returns for last 1 year from the date of allotment or Purchase applying First in First out basis - NIL. Borus year and in advance Returns for last 4 year from the date of allotment or Purchase applying First in First out basis - NIL. Borus year and year year year year year year year year								
Annual Would be announced in advance Annual Would be announced in advance Mr. Shriram Ramanathan Compounded Annualised Returns Annual Returns (Crisil Short Term Bond Fund Indiana) Annual Plan Compounded Annualised Returns Annual Returns (Crisil Short Term Bond Fund Indiana) Annual Plan Compounded Annualised Returns Annual Compounded Annualised Returns Compounded Annualised Returns Also of Growth Option are used or calculation of returns. Returns for last 3 years Returns for last 1 year Returns for l	Dividend Frequency and Record	Dividend Frequency		Record [Date		Facilities	s available
Annual Would be announced in advance Mr. Shriram Ramanathan Compounded Annualised Returns as at December 31, 2015) IAVs of Growth Option are used or calculation of returns. Returns have been calculated on the face alue of Rs. 10 per unit. Past Performance may or may not be sustained in future. Compounded Annualised Returns L&T Income Opportunities Fund- Retail L&T Income Opportunities Fund Retail L&T Income Opportunities Fund Returns for last 1 year Returns for last 5 years 8.87% Returns for last 5 years 8.82% 9.13% Returns for last 5 years Returns for last 1 year (Direct Plan) Past Performance may or may not be sustained in future. Absolute Returns Absolute Returns Absolute Returns Absolute Returns 11.56 11.56 10.40 11.91 10.40 Absolute Returns 11.91 10.40 Absolute Returns 11.91 10.40 Expenses and Structure Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL. Brown in the sum of Fund Index Returns for last 5 years 8.87% 8.87% 9.13% 8.88% 9.13% 8	Dates	Monthly		25th of the	month		2a_invactma	int and Payout
Compounded Annualised Returns as at December 31, 2015) AlAVs of Growth Option are used or calculation of returns. Returns have been calculated on the face alue of Rs. 10 per unit. Plan Returns for last 3 years Returns for last 4 year (Direct Plan) Returns for last 4 year (Direct Plan) Returns for last 4 year (Direct Plan) Returns for last 3 years Returns for last 4 year (Direct Plan) Returns for last 5 years Returns for		Annual	Wou	d be announc	ed in advance		VC-IIIVC3UIIC	and rayout
as at December 31, 2015) IAVs of Growth Option are used or calculation of returns. Returns for last 3 years alue of Rs. 10 per unit. Past Performance may or may not be sustained in future. Returns for last 3 years 8.81% 9.41% 9.41% 9.41% 8.66% 9.13% 8.87% 8.81% 9.15% 8.87% 8.81% 9.15% 8.87% 8.80% 9.15% 8.80% 8.00% 8.46% 8.00% 8.00% 8.46% 9.13% 8.66% 9.13% 9.15% 8.87% 8.80% 9.15% 8.80% 9.15% 8.80% 9.15% 8.80% 9.15% 8.80% 9.15% 8.80% 9.15% 9	lame of Fund Manager(s)							
Returns for the last 1 year 9.41% 9.41% 9.41% 8.66% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.87% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 8.86% 9.13% 9.15% 9.	Performance of Schemes	Compounded Annualised Returns		ies Fund- Reta	ail L&T Income Opport	unities Fund	CRISIL Sh	ort Term Bond Fund Inde
Returns for last 3 years recalculation of returns. Returns have been calculated on the face alue of Rs. 10 per unit. Past Performance may or may not be sustained in future. Returns for last 5 years Returns for last 6 ye	· •	Poturns for the last 1 year			Ω //10/.			Q 660/.
Absolute Returns Returns for last 5 years Returns for last 6 years Returns for last 1 years Ret	•							
Returns since inception (October 08, 2009) Returns since inceptio								
ast Performance may or may not e sustained in future. Absolute Returns 12.00								
Absolute Returns 12.00 10.00 8.00 6.00 6.00 6.00 10.0	·							
Absolute Returns 12.00 10.00 8.00 6.00 4.00 10.			-		9.22%			9.12%
Expenses CRISIL Short Term Bond Fund Index Expenses Oad Structure Expenses Oad Structure Expenses Oad Structure Direct Plan 11.91 10.40 11.56 11.56 11.56 10.40 11.56 11.56 11.56 10.40 11.56 11.56 10.40 11.56 11.56 10.40 11.56 11.56 10.40 11.56 11.56 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 11.56 11.56 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 11.56 11.56 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 11.56 11.56 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 11.56 11.56 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 11.56 11.56 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 11.56 11.56 10.40 11.51 10.40 11.51 10.40 11.51 10.40 11.51 11.56 11.56 10.40 11.51 10.40		(Birott lail)			11.51			
ixpenses Exit Load: For redemptions within 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. Exit Load: For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. Exit Load: For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. Exit Load: For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. Exit Load: For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. Exit Load: For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. Exit Load: For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. Exit Load: For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. Exit Load: For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV.		12.00 ¬		Ab		11 56 40 40		11.91
Expenses Calculate Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL Bonus upits and units issued on reinvestment of dividends shall not be subject to First out basis - NIL			9.34 9.83	8.87 9.05				10.40
Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL Bonus units and units issued on reinvestment of dividends shall not be subject to Evit Load.		8.00 - 6.86	8.28 8.3				5.78	
Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL Ronus units and units issued on reinvestment of dividends shall not be subject to Exit Load.		0.40			0.00			
FY 10-11 FY 11-12 FY 12-13 FY 13-14 FY 14-15 FY 13-14 FY 14-15 Direct Plan L&T Income Opportunities Fund Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL Bonus units and units issued on reinvestment of dividends shall not be subject to Fyit Load.		4.00 –						
FY 10-11								
L&T Income Opportunities Fund - Retail Plan CRISIL Short Term Bond Fund Index Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL Rowse upits and units issued on reinvestment of dividends shall not be subject to Evit Load.			FV 11-12	FY 12-13	FY 13-14	Y 14-15	EV 12 14	FY 14-15
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. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL Bonus units and units issued on reinvestment of dividends shall not be subject to First load.								
Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First out basis 1% of applicable NAV. For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL Bonus units and units issued on reinvestment of dividends shall not be subject to First load.					- Lα ι πισοπιε Opportuniti	es Fullu		
oad Structure For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL Rooms units and units issued on reinvestment of dividends shall not be subject to First load.								
oad Structure For redemptions after 1 year from the date of allotment or Purchase applying First in First out basis - NIL Rooms units and units issued on reinvestment of dividends shall not be subject to First load.	xpenses	Exit Load: For redemption within 1 year from t	he date of allotment or	Purchase apply	ing First in First out basis	1% of applica	ble NAV.	
Ropus units and units issued on reinvestment of dividends shall not be subject to Exit Load	•	For redemptions after 1 year from the date of a	allotment or Purchase ap	plying First in I	First out basis - NIL			
		Bonus units and units issued on reinvestment of	of dividends shall not be	subject to Exit	Load.			

Name of the Scheme	L&T Ultra Short Term Fund (L&TUSTF	F)						
Product Labelling	For	product labelling please refer to the co-	ver page					
Investment Objective	To generate reasonable and stable income and provide	generate reasonable and stable income and provide liquidity to the unit holder. To achieve this objective the scheme will invest predominantly in a w presified and highly liquid portfolio of money market instruments, government securities and corporate debt. The scheme will not invest in equities or equ						
Asset Allocation Pattern	Type of Security	Maximum Allocation of the Corpus	Minimum Allocati	on of the Corpus	Risk Profile			
	Debt Securities	100%	00	%	Low to Medium			
	Money Market instruments (including cash/call money)	100%	09	%	Low to Medium			
	The Scheme can invest up to 100% in money market ins in securities having maturity of more than 91 days.	struments, however this is not a liquid so	cheme, and the Fund	d Manager shall ha	ve the liberty to inve			
Investment Strategy		Please refer to page 33 for details						
Options	Growth Dividend (Reinvestment and Payout) 1. Wee Daily Dividend Reinvestment Plan	ekly Dividend 2. Monthly Dividend 3. Se	mi- annual Dividend					
Minimum Application Size	Initial Investme	ent		Additional Inves	stment			
(Lumpsum Investment per	Growth/Weekly Dividend/Monthly Dividend/Semi- annual	Dividend/Bonus: Rs. 10,000 per applica	ation Rs. 1,000	and in multiples	of Re. 1 thereafter			
Application)	and in multiples of Re. 1 thereafter; Daily Dividend Rein and in multiples of Re. 1 thereafter.							
Minimum Application Size	Min. Instalment Amount	Min. No. of Instalments			ate Investment			
(Systematic Investment per	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 4		Rs.	6,000			
Application)		the above three conditions to be jointly						
Minimum Redemption Size	Growth/Weekly Dividend/Monthly Dividend/Semi- annual Regular Plan #: Rs.1,000 or 100 units.	Dividend and Daily Dividend Reinvestm	ent Plan: Rs.1,000 o	or 100 units.				
	# Please note that, pursuant to SEBI circular dated Septin the said plan. However investors are requested to not							
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 an 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 decision with regard to availability and adequacy, rate, timing and frequency of distribution all be final. In case of dividend payout facility, the AMC shall dispat 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, 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.							
Dividend Frequency and Record Dates	dates as mentioned above or the next Business Day as The dividend will be reinvested at the ex-dividend NAV. N requirements under SEBI circular number CIR/MD/DF/21/2 Dividend Frequency Weekly Monthly	lo Exit load will be charged on account	of Units allotted by wand declared under the	vay of dividend re-i e Regular Plan will l Faciliti	nd re-investments. In line			
	Semi-annual: At Trustee's Discretion	Would be announced in a						
Name of Fund Manager(s)	1	Mr. Vikram Chopra and Mr. Jalpan Sh		.=				
Performance of Schemes	Compounded Annualised Returns	L&T Ultra Short Term Fund- Regular Plan	L&T Ultra SI Fun					
(as at December 31, 2015)		· · · · · · · · · · · · · · · · · · ·			RISIL Liquid Fund			
	Returns for the last 1 year	8 /17%	9.47	2/2	Index			
•	Returns for the last 1 year Returns for last 3 years	8.47% 8.60%	9.02		Index 8.23%			
for calculation of returns. Returns	Returns for last 3 years	8.60%	9.02	%	8.23% 8.83%			
for calculation of returns. Returns have been calculated on the face	Returns for last 3 years Returns for last 5 years	8.60% 8.81%	_	%	Index 8.23%			
for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit.	Returns for last 3 years	8.60% 8.81%	9.02° 9.23°	%	Index 8.23% 8.83% 8.63%			
for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not	Returns for last 3 years Returns for last 5 years Returns Since Inception Regular Plan (November 27, 199	8.60% 8.81%	9.02° 9.23°	%	Index 8.23% 8.83% 8.63%			
for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not	Returns for last 3 years Returns for last 5 years Returns Since Inception Regular Plan (November 27, 199 and Institutional Plan (April 10, 2003)	8.60% 8.81% 7) 8.20% 8.85%	9.02 ¹ 9.23 ¹ 7.44 ¹	%	8.23% 8.83% 8.63%			
for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not	Returns for last 3 years Returns for last 5 years Returns Since Inception Regular Plan (November 27, 199 and Institutional Plan (April 10, 2003) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan)	8.60% 8.81% 7) 8.20% 8.85%	9.02 ¹ 9.23 ¹ 7.44 ¹	%	Index 8.23% 8.83% 8.63% - 8.23%			
for calculation of returns. Returns have been calculated on the face	Returns for last 3 years Returns for last 5 years Returns Since Inception Regular Plan (November 27, 199 and Institutional Plan (April 10, 2003) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) 12.00 10.00 8.00 6.00 4.00 2.00	8.60% 8.81% 77) 8.20% 8.85% 9.32%	9.02' 9.23' 7.44'	%	8.23% 8.83% 8.63% - 8.23% 8.83%			
	Returns for last 3 years Returns for last 5 years Returns Since Inception Regular Plan (November 27, 199 and Institutional Plan (April 10, 2003) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) 12.00 10.00 8.00 6.00 4.00 2.00 0.00 FY 10-11 FY 11-12	8.60% 8.81% 77) 8.20% 8.85% 9.32% Absolute Returns 8.68 9.39 8.17 8.94 9.70 9.46	9.02' 9.23' 7.44' - - 8.78 9.05 9.06 9	% % %	Index			
for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not	Returns for last 3 years Returns for last 5 years Returns Since Inception Regular Plan (November 27, 199 and Institutional Plan (April 10, 2003) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) 12.00 10.00 8.00 6.00 4.00 2.00 0.00 FY 10-11 FY 11-12	8.60% 8.81% 8.20% 8.85% 9.32% Absolute Returns 8.44 8.68 9.39 8.17 8.94 9.70 9.46	9.02' 9.23' 7.44' - - 8.78 9.05 9.06 9	% % % % 9.43 9.43 9.43 9.43 9.43 9.43 9.43 9.43	Index			
for calculation of returns. Returns have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not	Returns for last 3 years Returns for last 5 years Returns Since Inception Regular Plan (November 27, 199 and Institutional Plan (April 10, 2003) Returns for last 1 year (Direct Plan) Returns since inception from January 01, 2013 (Direct Plan) 12.00 10.00 8.00 6.00 4.00 2.00 0.00 FY 10-11 FY 11-12	8.60% 8.81% 77) 8.20% 8.85% 9.32% Absolute Returns 8.68 9.39 8.17 8.94 9.70 9.46	9.02' 9.23' 7.44' - - 8.78 9.05 9.06 9	% % % % 9.43 9.43 9.43 9.43 9.43 9.43 9.43 9.43	Index			

Name of the Scheme	L&T Floating Rate	Fund (L&TFR	lF)		L&T Short T	erm Opportunitie	s Fund (L&T	STOF)
Product Labelling			For product la	abelling plea	se refer to the cover pa	age		
Investment Objective	To generate regular income thr floating rate debt/money marke swapped for floating rate return and money market instruments.	t instruments, fixed rat ns, and fixed rate debt	ortfolio comprising sub te debt/money market securities, Governmen	stantially of instruments at securities	To generate returns f income securities of	or investors with a short-term shorter term maturity.		
Asset Allocation Pattern	Type of Security Floating Rate Securities and	Maximum Allocation of the Corpus (%)	Minimum Allocation of the Corpus (%) 65%	Risk Profile Low to	Types of Instrume	nts	Indicative allocate Min% - Max% (% of Net Asse	6 Profile
	Money Market Instruments Debt Instruments including	35%	03%	Medium Low to	Debt and Money Ma maturity upto 2 year	rket Instruments with residuars	- '	Low
	Floating Rate Securities The Scheme may invest upto 1			Medium	Debt Instruments w than 2 years and le	rith residual maturity greaters than 5 years	o to 25	Low to Medium
	The Scheme may take exposure of Net Assets as permitted by S The gross investment in Debt and derivatives shall not exceed	e in derivatives, either ex SEBI regulations, as am and Money Market Inst	schange traded or OTC ended from time to time ruments including secu	e.	The Scheme shall he from time to time. Further, the Scheme of hedging and portform time to time).	vest in securitized debt up to have derivatives exposure as may undertake Interest rate olio rebalancing (within the p y of the Portfolio of the Scher	s per the SEBI/ RBI G derivatives transactions ermissible limits specifi	s for the purpose ed by RBI/ SEBI
Investment Strategy			Plea	se refer to p	age 33 for details	O THO T OTHER DE THE CONTO	no onan not oxoco z ,	ouro.
Options	Growth Dividend Dividend Dividend (Payout) Underwise Dividend (Payout) Monthly Dividend (Re-investre) Browth				Annual Dividend (R Investors are reque	(Re-investment and Payout) le-investment and Payout) sted to note that currently the nthly dividend under Dividence	Option of the Scheme	
Minimum Application Size (Lumpsum Investment per Application)	Po 10 000 per enr	Initial Investment			Po 10	Additional Inve		offer
Minimum Application Size	Min. Instalment Amoun	lication and in multiple		n. No. of Ir	· · · · · · · · · · · · · · · · · · ·	00 per application and in m	Min. Aggregate In	
(Systematic Investment per	Rs. 1,000				o) Quarterly: 4		Rs. 6,000	
Application)		•	All the above	three condit	tions to be jointly fulfille			
Minimum Redemption Size	Rs. 1000 or 100 units. In case pertaining to minimum balance				der can give a reque	st for Redemption only in	number of Units and	the provisions
Benchmark Index	-	CRISIL Liquid Fund In		aule.		CRISIL Short Term Bor	id Fund Index	
	dividend option of the Schemes the opinion of the Truster. The rate, liming and frequency of dis the AMC shall dispatch to the date of declaration of dividend, if the amount of dividend payabl amount will be compulsorily reir. The dividend will be due to onl of Unit Holders in the Dividend above or the next Business Dor frequency, the Unit Holders has same while under the daily and be compulsorily reinvested. The Exit load will be charged on acc	Irustee's decision with istribution shall be final. Unit Holders, the divide In case of the Schemes et on the Unit Holder is In vested in the respective y those Unit Holders we option of the Scheme as the case may be. Unit we the option of receive weekly dividend decla e dividend will be rein.	regard to availability an In case of dividend pa and warrants within 30 s under the dividend pa sess than Rs. 250, then a Scheme. hose names appear in on the record dates as der the monthly divident ing the dividend or rei ration frequencies the ested at the ex-divide	d adequacy, yyout facility, days of the ayout facility, the dividend the register is mentioned declaration investing the dividend will and NAV. No	the opinion of the Tru rate,timing and frequithe AMC shall dispal date of declaration of if the amount of dividiamount will be comp The dividend will be of Unit Holders in the above or the next Bu of receiving the dividiex-dividend NAV. No.	e Schemes if such surplus is a state. The Trustee's decision view, of distribution shall be fich to the Unit Holders, the did fidight of the Scheman dayable to the Unit Holde ulsorily reinvested in the rest due to only those Unit Holde e Dividend option of the Sch usiness Day as the case may ned or reinvesting the same. Exit load will be charged onts.	with regard to availability inal. In case of divident ividend warrants within mes under the divident is less than Rs. 250, the ctive Scheme. It is whose names appeared to the Unit Holders to be.	y and adequacy, d payout facility, 30 days of the d payout facility, nen the dividend ar in the register as as mentioned have the option
Dividend Frequency and Record	Dividend Frequency	Record Date	Facilities ava		Dividend Frequency	Record Date		s available
Dates	Daily Weekly Monthly * All days for which NAV is pu	Every Day* Monday of the week 25th of the month	Re-investment ar	nd Payout	Monthly Quarterly Annual	25th of the Month Would be announced in ac Would be announced in ac	Re-investment and Payout	
Name of Fund Manager(s)	All days for willor NAV is po	Mr. Vikram Chopra		Mensiles		Mr. Vikram Ch	opra	
Performance of Schemes	Compounded Annualised Reti	urns L&T F	loating CRISIL		Compounded Annua	lised Returns L	&T Short Term (
(as at December 31, 2015) NAVs of Growth Option are used	Returns for last 1 year			<u>Index</u> 23%	-	Ор	portunities Fund Te	rm Bona Funa Index
for calculation of returns. Returns	Returns for last 3 years			3%	Returns for last 1 year		8.17% 8.88%	8.66% 9.13%
have been calculated on the face value of Rs. 10 per unit.	Returns for last 5 years Returns Since Inception (Augus			33% 38%	Returns for last 3 year Returns for last 5 year		0.00%	9.13%
Past Performance may or may not	Returns for last 1 year (Direct F	Plan) 8.8	86% 8.2	23%	Returns Since Incepti	on (December 27, 2011)	9.12%	9.12%
be sustained in future.	Returns since inception from January 01, 2013 (Direct Plan)	8.8	85% 8.8	33%	Returns for last 1 year Returns since inception		8.71% 9.28%	8.66% 9.12%
		Absolute Returns	•		January 01, 2013 (Di	rect Plan)		
	12.00 10.00 8.00 6.00 4.00 2.00 0.00	10.01 911 9.46 8.17 8.46	9.06 9.27 9.46 8.66 9.06		12.00 - 10.00 - 8.00 - 6.00 - 4.00 - 2.24 2.13 - 0.00 - FY 11-12*	9.87 9.05 8.24 8.78	0.1910.40 8.55 8.78 FY 14-15 FY 13-14	10.75 10.40 FY 14-15
	FY 10-11 FY 11-12		14-15 FY 13-14 FY 14-15 Direct Plan Direct Pla Index		■ L&T Short Term Opport *from inception (Dece	unities Fund CRISIL Short term Bon mber 27, 2011) to March 31, 2012	Direct Plan d Fund Index	Direct Plan
Expenses Load Structure For Ongoing Offer	Exit Load: Within 60 days fron out basis - 0.5 After 60 days from the date of a A switch-out or a withdrawal un a transfer under STP into any cattract an Exit Load like any Re No Exit Load will be chargeabl the Scheme.	llotment or Purchase ap der SWP or a transfer if the Equity Schemes of demption. e in case of switches	plying First in First out under STP (except a s or fund of fund scheme made between differen	basis - NIL. witch-out or s) may also t options of	Exit Load: For redem applying First in First For redemptions afte First out basis – NIL Bonus units and units	ptions on or before 1 month t Out basis – 0.5% of the App or 1 month from the date of a	olicable NAV. allotment or Purchase a	applying First in
22	No Exit Load will be chargeal reinvestments; and (ii) Units issi	ole in case of (i) Units ued by way of bonus, if	s allotted on account any.	of dividend				

Name of the Scheme	L&T Resurgent India Corporate	Bond Fur	d (L&TRI	CBF)				
Product Labelling	1	For produc	t lahelling nles	se refer to the	cover nage			
Investment Objective	To seek to generate income by investing primari are closely associated with the resurgence of do	ly in debt and m	oney market s	ecurities of fun	damentally strong co			
Asset Allocation Pattern	Types of Instruments			Indicative	allocations et assets)	Risk Profile		
					Maximum	Minimum		
	Corporate debt instruments* including securitize	d debt			100	65	Low to Medium	
	Money market instruments and government sec				35	0	Low to Medium	
	*Corporate debt instruments would include all debody corporates, etc.	ebt securities iss	ued by entities	such as banks	s, companies, Public	Sector Undertakings, N	Municipal Corporations	
Investment Strategy		PI	ease refer to p	age 33 for deta	ails			
Options	Growth • Dividend (Reinvestment** and Payou	t) • Annual Divid	dend (Reinvest	ment** and Pa	yout)			
.,	If the investor does not clearly specify the choic	e of option at th	e time of inves	sting, the defau	It option for investme	nt will be considered a	as the Growth Option.	
	** If the investor does not clearly specify the ch	pice of sub-option	on i.e. Payout	or Re-investme	nt at the time of inve	sting then:		
	In case of first time investment in the Sche For all subsequent investments in the sam within the folio			•			•	
Minimum Application Size	Initial Investment			Add	itional Investment (in multiples of Re. 1	thereafter)	
(Lumpsum Investment per Application)	Rs. 5,000 per application and in multiple	es of Re. 1 there	eafter	Rs. 1	,000 per application	and in multiples of Re	1 thereafter	
Minimum Application Size	Min. Instalment Amount		Min. N	lo. of Instalme	ents	Min. Aggre	gate Investment	
(Systematic Investment per Application)	Rs. 1,000		(a) Month	nly: 6 (b) Quar	terly: 4	Rs	. 6,000	
	All instalments under a SIP application registere Institutional Plan. All the above three conditions	to be jointly ful	filled.		·		·	
Minimum Redemption Size	Rs. 1,000 or 100 units or account balance, wh for Redemption only in number of Units an	d the provision	ns pertaining	to minimum I	balance amount/nu			
Benchmark Index	The Trustee may decide to distribute by way of c		<u> </u>	e Bond Fund Ir				
	appear in the register of Unit Holders in the Divi Further, the NAV shall be adjusted to the extent of the decision by the Trustees regarding the direction including the record date. The record date shall nationwide circulation as well as in a newspaper have the option of receiving the dividend or rein If the amount of dividend payable to the Unit Holm case of dividend payout facility, the AMC shall No Exit load will be charged on account of reden	of dividend distribution of dividend distribution of 5 calendar dispublished in the vesting the samulder is less than I despatch to the	ibution and sta on rate and the ays from the is a language of the e. The dividen- n Rs. 250, ther e Unit Holders	tutory levy, if a e record date, A sue of notice. S ne region where d will be reinve the dividend a , the dividend v	ny, at the close of bu AMC shall issue notice Such notice shall be e the Head Office of ested at the ex-divide amount will be compu- warrants within 30 da	siness hours on record to the public, commigiven in one English da the mutual fund is situand NAV. Ilsorily reinvested in the ys of the date of declar	date. Within one day unicating the decision aily newspaper having sted. The Unit Holders e Scheme. uration of dividend.	
	direct credit/NEFT/RTGS/any other manner throu	gh which the inv	estor's bank a	ccount specifie	d in the Registrar's re	· · · · · · · · · · · · · · · · · · ·		
Dividend Frequency and Record Dates	Dividend Frequency		Record I	Date		Facilities avai		
	At Trustee's Discretion	Wou	ld be announc	ed in advance		Re-investment and	d Payout	
Name of Fund Manager(s)			Mr. Shriram	Ramanathan				
Performance of Schemes	Absolute Returns*	. 5: `	L&T Resurç		porate Bond Fund		Bond Fund Index	
(as at December 31, 2015) NAVs of Growth Option are used	Returns Since Inception (February 02, 2015) (Reg Returns since inception from (February 02, 2015)			5.83% 6.36%			6% 6%	
for calculation of returns. Returns	Tretuins since inception from (1 editally 02, 2010			0.5070		0.0	0 70	
have been calculated on the face value of Rs. 10 per unit. Past Performance may or may not be sustained in future.		8.00 - 5.8 4.00 - 2.00 - 0.00	3.96	3.96				
	FY 14-15* FY 14-15* Direct Plan L&T Resurgent India Corporate Bond Fund CRISI Composite Bond Fund Index *from February 02, 2015							
	* Since the Scheme has not completed one year from					00/ 14 "		
Expenses Load Structure For Ongoing Offer	Exit Load: For redemption within 1 year from t year but on or before 2 years from the date of a A switch-out or a withdrawal under SWP may a No Exit Load will be chargeable in case of swit No Exit Load will be chargeable in case of (i) U	illotment or Puro so attract an Exches made betw	chase applying kit Load like ar reen different o	First in First Only Redemption. Options of the S	ut basis - 1% of Appl Scheme.	icable Net Asset Value	. After 2 years – NIL.	
	,,,				• •	- *	•	

Information Common To All Schemes

Name of Trustee Company

L&T Mutual Fund Trustee Limited

Applicable NAV for all schemes except L&T Cash Fund and L&T Liquid Fund

The Cut-off time and the Applicable NAV will be as under:

For Purchases/Redemptions: 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. 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.

Applicable NAV for L&T Cash Fund and L&T Liquid

The Cut-off time and the Applicable NAV will be as under:

For Purchase:

- 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;
- 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
- 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.

For Redemption:

- 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.

Dispatch of Repurchase (Redemption) Request

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.

Transaction Charge(s)

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:

- Rs. 150 if the application is received from a First Time Mutual Fund Investor.
- · 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.

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:-

- 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.
- · Purchase/Subscription through a distributor for an amount less than Rs. 10,000.
- 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.
- Purchase/Subscriptions through any stock exchange.

Actual Recurring Expenses	
(% p.a. of daily net assets) t	or
the Financial Year 2014-15	

	L&T Equi	ty Fund		L	&T Tax Adva	ntage Fund		L&T	India Special	Situations F	und		
Dire	ect 1.63%	non-Dire	ct 2.26%	Direct 1.8	2%	non-Dii	rect 2.44%	Direct	Direct 1.87%		ct 2.58%		
	L&T India Lar	ge Cap Fund		L&T India Value Fund			L&T India Prudence Fund						
Dir	ect 2.14%	non-Dire	ct 2.77%	Direct 2.2	8%	non-Dii	non-Direct 3.02% Direct 2.02%		2.02%	non-Dire	ct 2.95%		
	L&T Dynamic	Equity Fund			L&T Midca	p Fund			L&T Tax Sa	ver Fund			
Dire	ect 1.96%	non-Dire	ct 2.84%	Direct 2.1	0%	non-Dii	rect 2.90%		2.97	%			
	L&T Infrastru	cture Fund		L&T A	rbitrage Opp	ortunities F	und	L	&T Business	Cycles Fund			
Dire	ect 2.20%	non-Dire	ct 2.88%	Direct 0.4	0%	non-Di	rect 1.00%	Direct	2.05%	non-Dire	ect 2.73%		
	L&T Equity S	avings Fund			L&T Flexi Bo	nd Fund			L&T Cash	Fund			
Dire	ect 1.86%	non-Dire	ct 2.55%	Direct 0.8	Direct 0.84% Retail 1.24%		Direct	Institutional#	Retail#	non-Direct			
								0.14%	0.65%	0.84%	0.81%		
	L&T Low Du	ration Fund		L&T Global Real Assets Fund			L8	RT Short Term	Income Fun	d			
Direct	Institutional	Retail	non-Direct	Direct 1.0	8%	non-Direct 1.88%		Direct	1.25%	non-Dire	ct 1.50%		
0.15%	0.54%	0.97%	0.72%										
	L&T Triple Acc	Bond Fund		L&T Gilt Fund				L&T Monthly I	ncome Plan				
Dire	ect 0.53%	non-Dire	ct 1.62%	Direct 0.9	4%	non-Dii	n-Direct 1.08% Direct 1.65% non-Direct 2.33%		ct 2.33%				
	L&T Liqu	id Fund		L&T Income Opportunities Fund		L&T Income Opportunities Fur		L&T Income Opportunities Fund		l	&T Ultra Shor	t Term Fund	
Direct	Institutional Plus#	Retail#	non-Direct	Direct	Regu	lar#	non-Direct	Direct	Super Insti	tutional#	non-Direct		
0.04%	0.25%	0.78%	0.09%	1.15%	1.15% 1.44%		1.47%	0.19% 0.79%		1%	0.55%		
	L&T Floating			L&T Sh	nort Term Op	portunities F	und	L&T Res	urgent India C	orporate Bo	nd Fund		
D	irect 0.37%	non-Dir	ect 0.53%	Direct 0	.30%	non-l	Direct 0.80%	Direct	0.74%	non-Dire	ect 1.51%		
# Di													

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.

Tax Treatment for the Investors (Unit holders)

Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax adviser.

Daily Net Asset Value (NAV) Publication

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.lntmf.com. The NAVs of all the schemes can also be viewed on www.intmf.com and www.amfiindia.com. Alternatively, investors can call up our Investorline on 1800 2000 400 or 1800 4190 200 (toll-free) to access the NAV.

For Investor Grievances please contact

Computer Age Management Services Private Limited

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.

Mr. John Vijayan

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.

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 be sent by way of an e-mail at the 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.lntmf.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.lntmf.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 (CBLO), 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	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
- 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 ("EUIN")

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 have a special result in the Equity Schemes portfolios. Equity schemes portfolios and its should be sufficient to the subsequent should be subsequent should be subsequent to the subsequent should be subsequent to the subsequent should be subsequent should be subsequent to the subsequent should be subsequent to the subsequent should be subsequent should be subsequent to the subsequent should be subsequent to the subsequent should be subsequen 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

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 volability 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.
- LaTIVF: 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's 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 in 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 redemotions/switchouts in the options under the Underlying Scheme. In
- 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&TADF 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.

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. Divident (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

Direct plan

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	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: Diversification: 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. Bottom-up stock picking: Consistent with L&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). No cap bias: It will seek to identify the best stocks at a point in time, regardless of any market cap bias.
L&T Tax Advantage Fund	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: Diversification: 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. Bottom-up stock picking: Consistent with L&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). No cap bias: It will seek to identify the best stocks at a point in time, regardless of any market cap bias
L&T India Special Situations Fund	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 such 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. 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 ir question rather than general macro-economic considerations. There will be no particular bias towards any market cap size or any sector. The Scheme will endeavou 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.
L&T India Large Cap Fund	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. 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. The key features of the Scheme's investment strategy include: Diversification: 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. Stock Selection: 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.
L&T India Value Fund	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 fundamenta 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. Investments in derivatives 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. Investments in ETFs 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 Investments in debt and money market instruments shall be made for managing liquidity.
L&T India Prudence Fund	Investments in equity and equity related instruments: 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. Investments in debt and money market instruments: 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. 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: 1. Prevailing interest rate scenario 2. Returns offered relative to alternative investment opportunities. 3. Quality of the security/instrument (including the financial health of the issuer) 4. Maturity profile of the instrument 5. Liquidity of the security 6. Any other factors considered relevant in the opinion of the fund management team. 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 input from the independent credit rating agencies. The bottom-up approach for credit issuer and security selection will be complemented by a top-do

Investment Strategies of the Schemes

Investments in derivatives:

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.

Investments in foreign securities:

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.

L&T Dynamic Equity Fund

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.

Investment strategy for unhedged equity portion of the portfolio:

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.

Investment strategy for hedged equity portion of the portfolio (derivatives):

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.

Investment strategy for debt and money market portion of the portfolio:

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:

- 1) Returns offered relative to alternative investment opportunities.
- 2) Liquidity of the security.
- 3) Prevailing interest rate scenario.
- 4) Quality of the security/instrument. (including the financial health of the issuer)
- 5) Maturity profile of the instrument.
- 6) Credit Rating for the instrument.
- 7) Any other factors considered relevant in the opinion of the Fund Management team.

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.

L&T Midcap Fund

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.

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.

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.

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:

- Management quality, strategy and vision
- Business dynamics
- Financial strength of the company
- Free cash flow generation
- Returns on capital employed and returns on equity
- Credit Rating for the instrument in case of Debt instruments

Investment Strategies of the Schemes

L&T Tax Saver Fund

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.

The risks of the Scheme would be managed by adequate diversification i.e., by spreading investments over a range of industries and companies.

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.

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:

- The financial strength of the companies, as indicated by well recognized financial parameters;
- · Reputation of the management and track record;
- 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;
- Companies which pursue a strategy to build strong brands for their products or services and those which are capable of building strong franchises; and
- Market liquidity of the stock.

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.

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.

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.

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.

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:

- Enduring business model
- Management quality
- · Change in business fundamentals
- Valuation

L&T Infrastructure Fund

The L&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 & Financial Services, Cement & Cement Products, Capital Goods, Construction & related Industry, Electrical & Electronic components, Energy, Engineering, Metals/ Mining/Minerals, Housing, Oil & Gas and Allied Industries, Petroleum & 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 relatancing, hedging and return optimization. L&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.

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 along-term growth prospect and will be measured on earning potential.

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%.

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.

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:

- Enduring business model
- Management quality
- Change in business fundamentals
- Valuation

L&T Arbitrage Opportunities Fund

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. 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.

L&T Business Cycles Fund

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.

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.

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.

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 o n capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time.

Investment Strategies of the Schemes

L&T Equity Savings Fund

Investment strategy for hedged equity portion of the portfolio

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.

Investment strategy for unhedged equity portion of the portfolio

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.

Investment strategy for debt and money market portion of the portfolio

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:

- Returns offered relative to alternative investment opportunities.
- Liquidity of the security
- Prevailing interest rate scenario
- Quality of the security/instrument (including the financial health of the issuer)
- 3) 4) 5) Maturity profile of the instrument
- Credit Rating for the instrument
- Any other factors considered relevant in the opinion of the Fund Management team.

L&T Flexi Bond Fund

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:

- Prevailing interest rate scenario
- Returns offered relative to alternative investment opportunities.
- Quality of the security/instrument (including the financial health of the issuer)
- Maturity profile of the instrument
- Liquidity of the security
- Any other factors considered relevant in the opinion of the fund management team.

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 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.

The Scheme may also invest in permitted offshore instruments for diversification.

L&T Cash Fund

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.

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:

- Prevailing interest rate scenario
- Returns offered relative to alternative investment opportunities
- 3. Quality of the security/instrument (including the financial health of the issuer)
- Maturity profile of the instrument
- Liquidity of the security
- Any other factors considered relevant in the opinion of the fund management team.

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 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.

The Scheme may also invest in permitted offshore instruments for diversification.

L&T Low Duration Fund

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.

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:

- 1. Prevailing interest rate scenario
- 2. Returns offered relative to alternative investment opportunities.
- 3. Quality of the security/instrument (including the financial health of the issuer)
- 4. Maturity profile of the instrument
- Liquidity of the security
- Any other factors considered relevant in the opinion of the fund management team.

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 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.

The Scheme may also invest in permitted offshore instruments for diversification.

Name of the Scheme **Investment Strategies of the Schemes** L&T Global Real Assets Fund 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. The aim of the Underlying Scheme is to provide investors with long-term capital growth from diversified portfolio of securities. L&T Short Term Income Fund 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. 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: Prevailing interest rate scenario 2 Returns offered relative to alternative investment opportunities. 3. Quality of the security/instrument (including the financial health of the issuer) Maturity profile of the instrument 5 Liquidity of the security Any other factors considered relevant in the opinion of the fund management team. 6 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 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. The Scheme may also invest in permitted offshore instruments for diversification. 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. L&T Triple Ace Bond Fund 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 & 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. 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. 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. 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: Management quality, strategy and vision Business dynamics Financial strength of the Company Free cash flow generation Returns on capital employed and returns on equity Credit rating L&T Gilt Fund 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 interalia may be taken on the basis of the following parameters: Prevailing interest rate scenario 2. Returns offered relative to alternative investment opportunities. Quality of the security/instrument (including the financial health of the issuer) 3. Maturity profile of the instrument

5

Liquidity of the security

Any other factors considered relevant in the opinion of the Fund

Investment Strategies of the Schemes

L&T Monthly Income Plan

(Monthly Income is not assured and is subject to the availability of distributable surplus) 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.

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:

- · Returns offered relative to alternative investment opportunities.
- · Liquidity of the security
- · Prevailing interest rate scenario
- Quality of the security/instrument (including the financial health of the issuer)
- Maturity profile of the instrument
- Management quality, strategy and vision
- · Business dynamics
- · Financial strength of the company
- Free cash flow generation
- Returns on capital employed and returns on equity
- Intangible assets such as brands, distribution etc.
- · Valuation in relation to the history of the stock as well as its peer group.
- Any other factors considered relevant in the opinion of the Fund Management team.

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.

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.

Using Index Futures to increase percentage investments in equities:

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.

Using Index Futures to decrease percentage investments in equities:

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.

Portfolio Protection Using Index Put And Stock Put Options

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.

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.

L&T Liquid Fund

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, 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 interalia may be taken on the basis of the following parameters:

- 1. Liquidity of the security
- 2. Quality of the security/instrument (including the financial health of the issuer)
- 3. Maturity profile of the instrument
- 4. Returns offered relative to alternative investment opportunities.
- 5. Prevailing interest rate scenario
- 6. Any other factors considered relevant in the opinion of the Fund Management team.

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.)

L&T Income Opportunities Fund

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. All investments made by the Scheme will be made in accordance with SEBI (Mutual Fund) Regulations, 1996.

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.

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.

The Scheme will invest in "Non Convertible Debentures", which are rated by at least one rating agency.

Investment Strategies of the Schemes

L&T Ultra Short Term Fund

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.

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.

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.

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.

L&T Floating Rate Fund

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.

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.

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.

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 or 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.

L&T Short Term Opportunities Fund

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.

The Scheme shall follow an active duration management strategy.

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.

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.

L&T Resurgent India Corporate Bond Fund

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.

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.

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.

The Scheme intends to capitalize on investment opportunities in the aforesaid sectors.

The sectors mentioned above are only indicative and this could undergo a change based upon economic cycle.

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

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:

- Prevailing interest rate scenario
- 2. Returns offered relative to alternative investment opportunities.
- 3. Quality of the security/instrument (including the financial health of the issuer)
- Maturity profile of the instrument
- 5. Liquidity of the security
- 6. Any other factors considered relevant in the opinion of the fund management team.

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.

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.

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
Equity Schemes	
L&T Equity Fund	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
L&T Tax Advantage Fund	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.
L&T India Special Situations Fund	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; - 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. Such investments will be made across sectors and market caps.
L&T India Large Cap Fund	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.
L&T India Value Fund	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.
L&T India Prudence Fund	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.
L&T Dynamic Equity Fund	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.
L&T Midcap Fund	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.
L&T Tax Saver Fund	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.
L&T Infrastructure Fund	The Scheme will predominantly invest in securities of the companies in the infrastructure sector.
L&T Arbitrage Opportunities Fund	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.
L&T Business Cycles Fund	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.
L&T Equity Savings Fund	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.
Debt Schemes	
L&T Flexi Bond Fund	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.
L&T Cash Fund	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.
L&T Low Duration Fund	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.
L&T Global Real Assets Fund	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.
L&T Short Term Income Fund	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.
L&T Triple Ace Bond Fund	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.
L&T Gilt Fund	The Scheme as per the asset allocation pattern has to invest a minimum of 80% in Government Securities and Treasury bills.
L&T Monthly Income Plan	The Scheme carries risks associated with equities; as marginal portion is invested equity and equity related instruments.
L&T Liquid Fund	The Scheme cannot buy any debt securities or money market instruments with maturity greater than 91 days.
L&T Ultra Short Term Fund	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.
L&T Floating Rate Fund	The Scheme invests minimum of 65% of assets in floating rate securities & money market instruments.
L&T Income Opportunities Fund	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.
L&T Short Term Opportunities Fund	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.
L&T Resurgent India Corporate Bond Fund	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.

Scheme	Available Options	Available Dividend Mode	Available Dividend Frequency	Minimum Invetsment Amount (Rs.)
L&T Equity Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment	N/A	5,000
L&T India Special Situations Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment	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 & Reinvestment	N/A	5,000
L&T India Value Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment	N/A	5,000
L&T India Prudence Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment	Monthly & Annual	5,000
L&T Dynamic Equity Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment	N/A	5,000
L&T Midcap Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment	N/A	5,000
L&T Infrastructure Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment	N/A	5,000
L&T Arbitrage Opportunities Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment	Monthly & Quarterly	5,000
L&T Business Cycles Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment	N/A	5,000
L&T Equity Savings Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment	Monthly & Quarterly	5,000
L&T Flexi Bond Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment*	Monthly & Annual	10,000
L&T Cash Fund	Growth & Dividend	Pay Out & Reinvestment*	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	Growth & Dividend	Pay Out & Reinvestment*	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 & Reinvestment	N/A	5,000
L&T Short Term Income Fund	<u>Growth</u> & Dividend	Pay Out & Reinvestment	Monthly & Annual	10,000
L&T Short Term Opportunities Fund	Growth & Dividend	Pay Out & <u>Reinvestment</u>	Monthly, Quarterly & Annual	10,000
L&T Triple Ace Bond Fund	<u>Growth</u> & Dividend	Pay Out & <u>Reinvestment</u>	Quarterly ,Semi Annual & Annual	10,000
L&T Gilt Fund	Growth & Dividend	Pay Out & Reinvestment	<u>Quarterly</u>	10,000
L&T Monthly Income Plan	Growth & Dividend	Pay Out & Reinvestment*	Monthly & Quarterly	10,000
L&T Liquid Fund	Growth & Dividend	Pay Out & Reinvestment*	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 & Reinvestment	Monthly ,Quarterly & Annual	10,000
L&T Ultra Short Term Fund	Growth & Dividend	Pay Out & Reinvestment*	Daily,Weekly, <u>Monthly</u> & Semi Annual	10,000 for all options except Daily Dividend Reinvestment. For Daily Dividend Reinvestment- 1,00,000
		1		

^{*}Any dividend decalred under Retail and Institutional Plan will be compulsorily paid out.

Growth & Dividend

Growth & Dividend

L&T Emerging Businesses Fund#

L&T Resurgent India Bond Fund

Pay Out & Reinvestment

Pay Out & Reinvestment

N/A

Annual

5,000

5,000

[#]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.

Common Application Form



	eral instructions for assista					
Distributor Code	Sub-Distributor ARN	EUIN	Branch Code	Relationship	Manager's Na	me
ARN-	Sub-Distributor Code	E053085		Mobile +91-		
48012	oub-distributor code	L033003		E-mail		
EBI (Mutual Fund) I s. 100/- from your inv as opted to receive t ansaction charges de or the first time. If yo ould be deducted ove	Transaction Charges Regulations allow deduction restment for payment to you ransaction charges for inveductible are Rs. 150/- if you ou are making a SIP Investr er 3-4 instalments. No transa	to the distributor, based on assesson of transaction charges of a distributor if your distributor estments sourced by him. The are investing in Mutual Fundsment, the transaction charges action charges would be levied your investment amount is less	In I/We confirm that this is an "exect the employee/rel or notwithstandi employee/relatio has not charged	vestor's Declara to the EUIN box ution only" tra lationship mana ing the advice nship manager, any advisory fe	ation where EUIN thas been inten nsaction withou ger/sales perso of inappropriat /sales person of es on this transa	I is not furnished tionally left blank by me/us t any interaction or advice n of the above distributor a eness, if any, provided by i distributor and the distributor.
this is the first time,	you are investing in any mu	tual fund, please tick here		pplicant		
. EXISTING UNIT HO	LDER'S INFORMATION (If yo	ou hold a Folio with L&T Mutual Fun	d, please furnish the bel	ow information and	I move to Investmen	nt & Payment Information section.)
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		F i r s t	Mi	d d I e		Las
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N/PEKRN#			ncorporation D D	MMYY	Y Y (Mandato	ry if first applicant is a minor)
ıardian (For Minor In	vestments) / Contact Perso	n (For Non-Individuals)				
ame Mr. Ms.	i r s t	M	i d d l e			L a s
AN/PEKRN#		Relationship with Minor Ap	oplicant 🗆 Natural G	uardian	Court Appointm	ent Guardian
oof of Date of Birth oof of Relationship	☐ Birth Certi		•		Others	(please specify) (please specify)
gistered postal addres	s, please tick here	E-mail Id* atements, Annual Report & othe knowledgement letters for all ap		,		·
ADDRESS (Address a	•	rwrite this address if you are K				
	Correspondence Addi	ress	Overs	seas Residence	Address (Manda	tory for NRIs/PIOs)
		Pin	City/Town			Pin
ity/ Iown						
•	Country		State		Country	
tate		Tel (O) (ISD) (STD)	State	Fax	(ISD) (STD)	
state		.	State	Fax		
rax status of Sole/Firs Resident Indian Indian Non Resident Indian Person of Indian Ori Foreign Portfolio Inv	st Applicant (Please ✓) vidual Com Individual (NRI) Fina gin (PIO) Limi estor (FPI) Part	.	Defence Establ Hindu Undivide Non Govt. Orga Association of F	ishment d Family (HUF) anization (NGO) Persons (AOP)/Boo		Bank Society Mutual Fund Others
itate (ISD) (STD) (ax status of Sole/First Resident Indian Indian Non Resident Indian Person of Indian Ori Foreign Portfolio Inv Foreign National Re	st Applicant (Please ✓) vidual	npany/Body Corporate ancial Institutions ited Liability Partnership (LLP) tnership Firm eign Institutional Investor (FII)	Defence Establ Hindu Undivide Non Govt. Orga Association of F	ishment d Family (HUF) anization (NGO) Persons (AOP)/Boo	(ISD) (STD)	Bank Society Mutual Fund I) Others
ax status of Sole/First Resident Indian Indian Person of Indian Ori Foreign Portfolio Inv Foreign National Re	st Applicant (Please ✓) vidual	npany/Body Corporate ancial Institutions ited Liability Partnership (LLP) tnership Firm eign Institutional Investor (FII)	Defence Establ Hindu Undivide Non Govt. Orga Association of F	ishment d Family (HUF) anization (NGO) Persons (AOP)/Boo are you a Non Pro	dy of Individuals(BC	Bank Society Mutual Fund Others
ax status of Sole/First Resident Indian Indian Non Resident Indian Ori Person of Indian Ori Foreign Portfolio Inv Foreign National Re	st Applicant (Please ✓) vidual	npany/Body Corporate ancial Institutions ited Liability Partnership (LLP) tnership Firm eign Institutional Investor (FII)	Defence Establ Hindu Undivide Non Govt. Orga Association of F	ishment d Family (HUF) anization (NGO) Persons (AOP)/Boo	dy of Individuals(BC	Bank Society Mutual Fund Others PO) Yes No
Tax status of Sole/First Resident Indian Indian Non Resident Indian Ori Foreign Portfolio Inv Foreign National Resceived from Resident Indian Resident Indian Person of Indian Ori Foreign Portfolio Inv Foreign National Resceived from Resident In Scheme L	st Applicant (Please ✓) vidual	npany/Body Corporate ancial Institutions ited Liability Partnership (LLP) tnership Firm eign Institutional Investor (FII)	Defence Establ Hindu Undivide Non Govt. Orga Association of F Trust Option SIP	ishment d Family (HUF) anization (NGO) Persons (AOP)/Boo Are you a Non Pro an applica	dy of Individuals(BC) fit Organization (N	Bank Society Mutual Fund Others PO) Yes No
Resident Indian Indi Non Resident Indian Person of Indian Ori Foreign Portfolio Inv Foreign National Re	st Applicant (Please ✓) vidual	npany/Body Corporate ancial Institutions ited Liability Partnership (LLP) tnership Firm eign Institutional Investor (FII) by the Applicant)	Defence Establ Hindu Undivide Non Govt. Orga Association of F Trust Option SIP	ishment d Family (HUF) anization (NGO) Persons (AOP)/Boo are you a Non Pro	dy of Individuals(BC) fit Organization (N	Bank Society Mutual Fund Others PO) Yes No L&T Mutual Fund

BANK ACCOUNT INFORMATION (Mandatory for receiving Redemption/Dividend page 1)	ayments)
Account Number	Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others
Bank Name	
Branch	City
IFSC	MICR
If you are not making the investment from the above mentioned bank account, pleaname of the first holder printed.	ase attach an original cancelled cheque leaf of the above account with the
3. MODE OF HOLDING	
(If the mode of operation is not specified above, for folios opened with more than one app	licant, the mode of operation would be taken as "Any one or Survivor")
4. DETAILS OF OTHER APPLICANT(S) (Please note that where the sole/1st application)	ant is a minor, no joint holders are allowed)
2nd Applicant	
Name Mr. Ms. F i r s t	M i d d I e L a s t
PAN/PEKRN# Date of Birth DDM M	Y Y Y Y E-mail Id
3rd Applicant	
Name Mr. Ms. F i r s t	M i d d l e L a s t
PAN/PEKRN# Date of Birth DDM M	Y Y Y Y E-mail Id
KYC is mandatory. Please enclose copies of KYC acknowledgement letters for all applic	ants. #PEKRN required for Micro investments upto Rs. 50,000 in a year.
5. POWER OF ATTORNEY (PoA) HOLDER DETAILS	
If your investment is being made by a Constituted Attorney on your behalf, please furnish the same:	he below details and enclose a notarised copy of the Power of Attorney for registering
POA Holder's Name Mr. Ms. F i r s t	M i d d I e L a s t
POA for Sole / First Applicant Second Applicant Third Applicant	-mail Id
PAN of POA Holder (POA Holder needs to comply with applicable KYC requirements)	Date of Birth DDMMMYYYYYY
6. INVESTMENT & PAYMENT INFORMATION (Please ensure that the cheque compl	ies to the CTS 2010 standards)
Investment Type (✓) ☐ Lumpsum ☐ SIP ☐ Micro SIP (Also fill & attach SIP Investme	Multi-Scheme SIP (Please fill Multi-Scheme SIP Investment Form)
For Lumpsum & SIP Investment (Please issue cheque favouring scheme name)	
Scheme Name L&T	Option (✓) ☐ Growth* ☐ Dividend Reinvestment ☐ Dividend Payout
Dividend Frequency (√wherever applicable) ☐ Daily ☐ Weekly ☐ Mo	nthly* Quarterly Annual^ Semi-Annual^
Payment Mode : Cheque / DD / Pay Order Electronic Transfer C	one Time Mandate (OTM)
(Default plan / option / sup option will be applied incase of no information, ambiguity or dis	crepancy)
Instrument No. Instrument Date	Drawn On Bank Name
UTR No.	
Investment Amount (₹)	Bank Branch Bank City
DD Charges (if applicable ₹)	Account Type Saving Current NRE NRO FCNR
Net Amount (₹)	

Subject to realisation of cheque and furnishing of mandatory information/documents. Please retain this slip till you receive your Account Statement.

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

www.lntmf.com

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

	_	Payment rejection, where applicable: □ que favouring L&T MF Multi-Scheme SIP)		e, for DD	claration
Scheme 1 Dividend Frequency	L&T		Option (✓) SIP Amount (₹)	☐ Growth* ☐ Dividend	Payout Dividend Reinvestment
Scheme 2 Dividend Frequency	L&T		Option (✓) SIP Amount (₹)	☐ Growth* ☐ Dividend	Payout Dividend Reinvestment
Scheme 3 Dividend Frequency	L&T		Option (✓) SIP Amount (₹)	Growth* Dividend	Payout Dividend Reinvestment
Payment Mod		Order	Drawn On	Bank	Name Bank City
UTR No.	mount (₹)				□ NRE □ NRO □ FCNR
Net Amount (·				
•	n if not selected Availab	ble in select schemes only andatory for crediting units in demat acco	ount)		
If you wish to I Depository Par		aterialised mode please furnish the below d	etails and <u>enclose a</u>	copy of the Client Master	that you may have received from your
	ease ✓ any one)	□ NSDL OR □ CD	SL		
Depository Par	rticipant Name				
Depository Par	rticipant ID	Beneficiary A	/c No.		
8. KYC DETA	ILS (Mandatory. If left blank	the application is liable to be rejected)			
	For First Applicant/	☐ Below 1 lac ☐ 1-5 Lacs	☐ 5-10 Lacs	☐ 10-25 Lacs ☐ 25	5 Lacs - 1 crore \square > 1 Crore
	Guardian	Net-worth (₹) as on	DDD/MM//YY	(Not older than 1 year	r) (Mandatory for Non-Individuals)
Gross Annu Income (For Individu		☐ Below 1 lac ☐ 1-5 Lacs	☐ 5-10 Lacs		5 Lacs - 1 crore
and Non Individuals			D D / M M / Y Y		,
	For Third Applicant	☐ Below 1 lac ☐ 1-5 Lacs	☐ 5-10 Lacs		5 Lacs - 1 crore
		Net-worth (₹) as on	ן זן זן זן זווווווון זן טן ט	(Not older than 1 year)
Occupatio	For First Applicant/ Guardian	☐ Private Sector Service ☐ Public Sector☐ Housewife ☐ Retired ☐ Student	r Service Governn		☐ Professional ☐ Others ☐ Please specify
Details (For Individu	For Second Applicant	☐ Private Sector Service ☐ Public Secto ☐ Housewife ☐ Retired ☐ Student	r Service Governn		☐ Professional ☐ Others Please specify
only)	For Third Applicant	☐ Private Sector Service ☐ Public Secto ☐ Housewife ☐ Retired ☐ Student	r Service Governn Forex De		☐ Professional ☐ Others Please specify
Others	For First Applicant/ Gu	ardian	on 🗌 I am Relate	ed to Politically Exposed Per	rson Not Applicable
(For Individu	For Second Applicant	☐ I am politically Exposed Person	on 🗌 I am Relate	ed to Politically Exposed Per	rson Not Applicable
only)	For Third Applicant	☐ I am politically Exposed Person	on 🗌 I am Relate	ed to Politically Exposed Per	rson Not Applicable
	, ,	ed Company or Subsidiary of Listed Compan		Listed Company	□YES □NO
Others (For		Iltimate Beneficiary Ownership Declaration roviding any of the following services:	папиакопіу)		
Non-Individ		g/Lottery/Casino Services	□NO		
only)		e/ Money Changer Services YES	□NO		
	→ Money Lending/P	awning YES	□NO		

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

FOR INDIVIDUALS:

)/Guardian including Sole pr	•					
	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	☐ Yes	Yes	Yes	☐ Yes			
,	□ No	☐ No	□ No	□ No			
f No, please mandatorily enclose the FATCA & CRS	Declaration for Individual In	vestors.					
FOR NON-INDIVIDUALS: Please mandatorily enclos							
10. NOMINATION DETAILS (Please note that where	the sole/1st applicant is a m	inor, no nomination is allow	ved)				
Please ✓) ☐ I/We wish to Nominate ☐ I/We do no	ot wish to Nominate	/e wish to appoint Multiple No	minees (Please fill the Nomina	ation Form separately)			
Name of the Nominee In case nominee is a minor, please fill: Date of Birth							
Relationship with the Applicant		Name of the Guardian					
Address of the Nomine		Address of the Guardian					
City/Town		City/Town					
State	Pin	State		Pin			
Country		Country					
∠ Signature of the Nomi	inee		Signature of the Guard	dian			
9. DECLARATION & SIGNATURES I/We have read and understood the contents of the Scher of L&T Mutual Fund including the sections on "Who cannot "Important Note on Anti Money Laundering, Know-Your-Cu terms and conditions applicable thereto. I/We hereby dec sources only and does not involve and is not designed for in India. I/We hereby authorise L&T Mutual Fund ("the Fui Distributor/Broker/Investment Adviser/any governmental of mode), payable to him for the different competing scheme been induced by any rebate or gifts, directly or indirectly, in	ot invest", "Foreign Account Tax ustomer and Investor Protection' lare that I/We am/are authorised the purpose of any contraventiond"), its Investment Manager ("Lor regulatory authority. The ARN is of various Mutual Funds from a	Compliance Act (FATCA) / Con. I/We hereby apply for allotment to make this investment and to on or evasion of any Act, Rules, TIM") and its agents to disclose cholder has disclosed to me/us a amongst which the Scheme(s) i	nmon Reporting Standard (CRS nt/purchase of Units in the Sche hat the amount invested in the Regulations, Notifications or Die details of my investment to my all the commissions (in the form is being recommended to me/us)" ("Reporting Guidelines")" and me(s) and agree to abide by the Scheme(s) is through legitimate rections issued by any authority bank(s)/ Fund's bank(s) and/or of trail commission or any other			
I/We accept and agree to abide by the terms and condition its Investment Manager through various channels.	s (as mentioned on HYPERLINK	"http://www.lntmf.com" www.ln	tmf.com) with respect to my/our	dealings with L&T Mutual Fund/			
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 LTIML/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 tra is being made notwithstanding the advice of the appropri AMFI registered distributor. On this transaction, the distrib rate(s)disclosed by the distributor.	ateness/inappropriateness of th	e same. On such transaction(s), I am not being charged any I	kind of transaction fee(s) by the			
*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: D M M Y Y Y Y							

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 fi lling the form all applicants must sign against the corrections.

 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

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:

 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:
 - a. 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
 - d. the Guardian's PAN needs to be provided
 - e. the Guardian needs to comply with applicable KYC requirements.

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

- Investments by Attorneys: Where the investment is being made by a Constituted Attorney on behalf of the applicant,
 - a. 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.
 - a. 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
 - d. 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.
- b. 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.lntmf.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.
- d. 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:

- a. Please furnish your full address with postal code in the Application Form. PO Box Number is not sufficient
- b. 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.
- c. 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.
- 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.
- b. If your investment cheque is not being issued from the Bank Account indicated in the Section tiltled "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.
- c. 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.
- d. 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.
- e. 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.
- 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
- 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 (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 visà-vis your investment needs, the EUIN 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.

Multi-Scheme SIP Investment Form



Please refer to the G	Conoral Instructions & C	booklist for assistance	If you are not investing through a D	Distributor write DIDECT in	the Distributor Co	odo		
Distributor				· 			agar'a N	Time Stamp
Distributor	Code Sub-L	Distributor ARN	EUIN	Branch Code	Kelat	ionship Man	iager's N	rame
ADNI			505005		Mobil	e +91-		
ARN-	Sub-D	istributor Code	E053085					
48012					E-ma			
Initial Commissi		the investor directly Fransaction Charges	y to the distributor, based or	n assessment of vario		•		dered by the Distributor. EUIN is not furnished
Rs. 100/- from yo to receive transa deductible are R making a SIP Inv No transaction ch	our investment for paction charges for s. 150/- if you are	payment to your dist investments source investing in Mutual action charges would ied if you are not inv	on of transaction charge ributor if your distributor has d by him. The transaction of Funds for the first time. If yd be deducted over 3-4 install esting through a Distributor o	opted only" transa narges sales person ou are if any, provi	ction without a	any interaction	n or advid	y left blank by me/us as this is an "execution by the employee/relationship manage hstanding the advice of inappropriateness nager/sales person of distributor and the iis transaction.
			d, please tick here		1st Applicant	€ 2	nd Appli	cant
	irst Unit Holder	First Nan	•	iddle Name	,	Last Name		Folio No.
PAN	First Unit Hol		Set					hird Unit Holder
			cknowledgement letters for	all applicants.				
Mobile No. +91-			E-mail ID					
2. MULTI	SIP INVESTME	NT DETAILS (Ma	indatory. If Left Blank, the	application is liable	to be rejecte	d). (Minimui	m no. of	Schemes should be 2)
Scheme1 L&	т			Option (✓)	Growth*	Dividend	Payout	Dividend Reinvestment
Dividend Freq	uency			SIP Amount	₹			
Scheme 2 L&					Growth*	Dividend	Payout	Dividend Reinvestment
Dividend Freq	uency			SIP Amount	₹			
Scheme 3 L&					Growth*	Dividend	Pavout	Dividend Reinvestment
Dividend Freq					SIP Amount ₹			
	-							
		· ·	g "L&T MF Multi Scheme SIP"	· 1	nount "	₹ (Minimum 50	0 per Equi	ty scheme & 1000 per Non Equity schemes)
Instrument No			RE NRO Others	SIP Debit Dat	e (✓ any one)	_ 1st _	5th	
Drawn On _	, a carii.gc	Bank Na						
_	Ban	k Branch	Bank City	SIP Period	From M M Y Y Y Y To ^^ M M M Y Y Y Y			Y Y To ^^ M M Y Y Y Y
	n if not selected		eriod of 20 years	In case of disci	epancy in the SI	P Period, the pe	eriod menti	oned in the Debit Mandate will be considered.
3. DECLA I/We have read and Micro SIPs which to Systematic Investme being recommended delayed or not effect or representatives re	RATION & SIGN understood the respect gether with the current ent. The ARN holder ha d to me/us. I/We hereby ted at all for reasons of i esponsible. I/We will als	ive Scheme Information application will result in its disclosed to me/us all y declare that the partic incomplete or incorrect in o inform L&T Investmen	datory. If left blank, the Document, Statement of Additional aggregate investments exceeding F the commissions (in trail commissi ulars given here are correct and expenses the comment of the commission of the comment of the commission of the comment of the commissions of the comment of the	Information and Key Inform Rs. 50,000 in a year. I/We hon or any other), payable to press my/our willingness to Mutual Fund, their Investmanges in my/our bank according to the state of th	ation Memorandu ave neither receiv o him for the diffe o make payments eent Manager - L& bunt. I/We have re	m of L&T Mutual red nor been ind rent competing s referred above T Investment Ma	uced by an chemes of through dir anagement	s hereby declare that I/We do not have any existing rebate or gifts directly or indirectly in making this Mutual Funds from amongst which the Scheme is ect debit/participation in ECS. If the transaction is Limited, or any of their appointed service provider and conditions mentioned overleaf.
4. DEBIT I			ECS/AUTO DEBIT	Second Applicant				Third Applicant
L&T Mutual			Office use only			ate D D	M M	YYYY
Tick (✓)							141 141	
CREATE	Sponsor Bank Co	de	Office use only		Utility Co	ode		Office use only
☐ MODIFY CANCEL	I/We hereby authori	ze	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	y Quarterly	☐ Half Yearly ☐ As	s & when presented	De	bit Type	□F	ixed Amount
Scheme	Any one Scheme				Ema	ail Id		
Folio No.						le No. +91-		
I agree for the del Period	bit of mandate proce	ssing charges by the	bank whom I am authorizing to	o debit my account as p	er latest schedu	le of charges	of the bar	k.
From D D	M M Y Y	YY						
То	M M Y Y	YY	Signature of First Account Ho	older 🗷 Signa	ature of Secon	d Account Ho	lder	Signature of Third Account Holder

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.

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.
- 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.

CHECK LIST FOR MILLTI SCHEME SIR INVESTMENT FOR

- 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:

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

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.

Systematic Investment Plan (SIP) / Micro SIP Form



Please refer to th	e General Instructions & C	hecklist for assista	nce. If you are not investing throu	gh a Distributor, write DIRE	CT in the Distri	butor Code.	Time	Stamp		
Distributor	Code Sub-Dist	ributor ARN	EUIN	Branch Code	Relations	ship Manager's				
ARN-	Sub-Distr	ributor Code	E053085		Mobile +9	11-				
48012					E-mail					
Initial Commiss			to the distributor, based on as	ssessment of various fac		~	•			
Rs. 100/- from y to receive trans deductible are I making a SIP In No transaction of	Fund) Regulations our investment for payn action charges for inverse. 150/- if you are inversement, the transaction	nent to your distri estments sourced esting in Mutual F en charges would if you are not inve	of transaction charges butor if your distributor has op by him. The transaction char unds for the first time. If you be deducted over 3-4 instalme sting through a Distributor or y	only" transaction ges sales person of the are if any, provided b distributor has no	he EUIN box ha without any i e above distrib y the employ	es been intention nteraction or ad outor and/or not ee/relationship r	vice by the employ vithstanding the a nanager/sales per	nished e/us as this is an "execut yee/relationship manag dvice of inappropriatene son of distributor and		
If this is the fir	rst time, you are inves	sting in any mut	ual fund, please tick here		pplicant	∠ 2nd App	olicant			
1. APPLI	CANT INFORMATION	ON (Mandatory.	If left blank, the application	n is liable to be rejecte	d)					
Name of Sole/	First Unit Holder	First Name	e Midd	lle Name	Last	Name	Folio No.			
PAN/PEKRN** KYC is manda		t Unit Holder copy of KYC acl	nowledgement letters for al	Second Unit Holder I applicants.			Third Unit Ho	older		
Mobile No. +9			E-mail ID							
		AILS (Mandator	y. If left blank, the applicat							
New SIP F	Registration		SIP Renewal	Update r	new bank de	tails for SIP De	ebits (If selected	d, move to Section 4)		
Scheme Name Option (✓)		nd Payout Di	vidend Reinvestment	Dividend Frequer	ncy					
First Instalm	ent Details:			OID A						
Instrument No		Instrument	Date DDMMYYYY	SIP Amount	(Minimur	m 500 for Equity	schemes & 1000 fo	or Non Equity schemes)		
Account Typ	e (✓) ☐ Savings ☐	Current NR	E ☐ NRO ☐ Others	SIP Debit Date (,					
Drawn On		Bank Name	9		,	-	DR Guartony			
	Bank Bra	anch	Bank City	SIP Period	From	/ M Y Y Y	Y	Y Y Y Y		
(Note: Minimum Reason for yo		between first ched dren's education	ue and subsequent instalment. Children's marriage			d,the one mentio Retirement	ned in the Debit M	landate will be considere		
	. ,		stments effected through A		Oaii	- Tetirement				
1	nt ₹ <u>Amount in multi</u>	-	-	Top Up Frequ	ionev	Half Yearly	Yearly*			
1	tinue till SIP amount rea		OR	Top Up to co			_ ,	(Please √any one)		
^ SIP Top Up v	vill cease once the me		is reached.	# It is the da	te from whic	h SIP Top-Up a	mount will cease)		
	n if not selected ARATION & SIGNA	TURES (Mand	atory. If left blank, the appl			icro investmen	ts upto Rs. 50,00	00 in a year		
I/We have read and Micro SIPs which to Systematic Investment being recommended delayed or not effect representatives res	d understood the respective S ogether with the current applient. The ARN holder has dis d to me/us. I/We hereby dec sted at all for reasons of incon ponsible. I/We will also inform	scheme Information D ication will result in a sclosed to me/us all the lare that the particular plete or incorrect info i L&T Investment Mar	ocument, Statement of Additional Info gregate investments exceeding Rs. in e commissions (in trail commission is given here are correct and express mation, I/We would not hold L&T Mul agement Limited about any changes be be signed as per Mode of H	ormation and Key Information N 50,000 in a year. I/We have ne or any other), payable to him f my/our willingness to make pa tual Fund, their Investment Mar in my/our bank account. I/We I	Memorandum of Leither received no or the different cayments referred nager - L&T Inves	or been induced by competing schemes above through pare stment Management	any rebate or gifts di of Mutual Funds fron ticipation in ECS/ACF Limited, or any of the	rectly or indirectly in making in amongst which the Schem I/Auto Debit. If the transaction in appointed service provider		
	< Colo/First Applicant//	Quardian	~	Second Applicant			∼ Third Ann	liaant		
	Sole/First Applicant/0 MANDATE FORM			Second Applicant				licani		
L&T Mutua	I Fund	I OK IVAOII/E			Dete		4 V V V			
Tick (✓)	Sponsor Bank Code		Office use only Office use only		Date Utility Code	D D M I	Office use of	Y only		
☐ CREATE☐ MODIFY	I/We hereby authorize		L&T Mutual Fund		o debit (✓)	□SB □ CA		E SB-NRO Othe		
Bank A/c No.										
With Bank	Ba	ank Name	IFSC			or MICR				
an amount of Rs	Amount in words						₹			
Frequency	Monthly	Quarterly	Half Yearly As &	when presented	Debit T	уре	Fixed Amount	Maximum Amount		
Scheme					Email Id					
Folio No.	phit of mandata processing	ng chargos by the h	ank whom I am outhorizing to d	ohit my account as no-late	Mobile N		l l l			
Period	D M M Y Y Y	g charges by the t	ank whom I am authorizing to d	eoit my account as per late	sat scriedule 01	charges of the t	aiif.			
То	M M Y Y Y	Y	Signature of First Account Holde		of Second Ac			e of Third Account Hold		

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.

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
- 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..
- 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	
Name of the Sole/First Holder furnished in the Form	
SIP details listed below are furnished SIP installment amount No. of SIP installments SIP date SIP frequency SIP period SIP Scheme	
Complete Bank details are furnished in the form Name of the Sole/1st Holder of the Bank Account Bank A/c No MICR IFSC	
All holders have signed in accordance with the Mode of Holding as provided to us at the relevant place	
All Bank Account Holders have signed in the same manner and sequence as their Bank Account in the relevant place	

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.

Transaction Form for Financial Transactions



Please refer to the Gene	ral Instructions for assistance.	If you are not investing th	rough a D	Distributor, write DIRE	ECT in the Distrib	outor Code.	Time Stamp
Distributor Code	Sub-Distributor ARN	EUIN		Branch Code		Manager's Name	- 12
ARN-	Sub-Distributor Code	E053085			Mobile +91-		
48012					E-mail		
nitial Commission will b	pe paid by the investor directly	to the distributor, based o	on assess	sment of various fact	tors including the	e service rendered by	the Distributor.
EBI (Mutual Fund)	Transaction Charges Regulations allow deduction	n of transaction char	aes of	I/We confirm that the		aration where EUIN is no en intentionally left blank	ot furnished by me/us as this is an "execution
ds. 100/- from your investor receive transaction cleductible are Rs. 150/- naking a SIP Investment	stment for payment to your distri narges for investments sourced if you are investing in Mutual F , the transaction charges would ould be levied if you are not inve	butor if your distributor ha by him. The transaction unds for the first time. If be deducted over 3-4 insta	s opted charges you are alments.	only" transaction v sales person of the if any, provided by	vithout any intera above distributor the employee/re	action or advice by the and/or notwithstanding	employee/relationship manage the advice of inappropriateness as person of distributor and t
this is the first time,	you are investing in any mut	tual fund, please tick he	ere		plicant	∠ 2nd Applicant	
Name of Sole/1st Unit		·	∕liddle Na	me	Last Nam	ne Folio	No
	First Unit Holder			Unit Holder			nit Holder
	ase enclose a copy of KYC a	cknowledgement letters				Tillia qi	III I I I I I I I I I I I I I I I I I
Nobile No. +91-		E-mail ID		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
				2010 otan dada)			
cheme Name L&T	PURCHASE (Please ensure	uiat tile cheque complie	5 10 C I S	Option (✓)	Growth*	Dividend Reinvestmen	Dividend Payout
	✓ wherever applicable)	y Weekly Montl	hlv*	Quarterly Annu			Dividend Fayout
Amount (in ₹):	Drawn on:	Bank Name	-	Bank Bran		maai	Bank City
,	heque/DD/Pay Order Instrum	ent No	1 1	Instrument Date	e. D D M	M Y Y Y Y	One Time Mandate
					D D IVI		One fille Mandate
	Electronic Transfer UTR N					Please	e Specify
ayment made by (✓)	First Unit Holder			e of minor.	Others	1 16430	э ореспу
Demat Account De	etails (Please enclose copy o	of the Client Master as p	rovided	by your depository	()		
epository(√)	☐ NSDL or ☐ C	DSL Depository P	articipant	(DP) Name			
epository Participant (DP) ID			Beneficiary Acco	ount Number		
3. SWITCH				1			
Scheme Name L&T				Option (✓) ☐ Gr	owth Bonus	s^ Dividend Reinve	stment Dividend Payou
Dividend Frequency (wherever applicable) Dail	y Weekly Mon	thly*	Quarterly Ar	nnual^ Sem	ni-Annual^	
o Scheme L&T				Option (✓) ☐ G	rowth* Di	vidend Reinvestment	Dividend Payout
ividend Frequency (wherever applicable) Dail	y Weekly Mon	thly*	Quarterly Ar	nnual^ Sem	ni-Annual^	
Please tick any one (,		OR	No. of units			OR All Units
4. REDEMPTION				T.			
Scheme Name L&T				Option (✓) ☐ Gr	owth Bonus	s^ Dividend Reinve	estment Dividend Payou
	wherever applicable) Dail			Quarterly Ar	nnual^	i-Annual^	
	´)			No. of units			OR All Units
FSC of the registered	bank account has been chan bank account for electronic nultiple bank mandate and if yo	payment			(Please e	nclose an original can	celled cheque leaf)
Name of the Bank/ Bran		ot ophomes auto			Accou	nt No.	
	selected ^Available in sele N & SIGNATURES (To be s		ldina)				
/We have read and undenduced by any rebate or an my/our assessment of	erstood the respective Scheme In gifts, directly or indirectly in makin various factors including the serv different schemes of mutual funds	formation Document, State g this transaction. I/We und ice rendered by the distribu	ement of A lerstand th tor. Also, th	at the upfront commis ne AMFI registered dis	sion will be paid o stributor has disclo	lirectly by me/us to the A	MFI registered distributors base
∠ (Sc	ole/First Unit Holder)	<u> </u>	(Second	Unit Holder)		∠ (Third)	Unit Holder)
	EMENT SLIP (To be filled in						L&T Mutual Fun
Folio No.	Received from		Name o	f the Sole/First Unit	Holder		
Scheme/Plan/Option Additional Purchase							For Office Use Only
Amount (in Rs)			Cheque	e/DD/Payment Instrur	ment No.		
Switch Request Please tick any one (✓)	Amount	OR No of	units		OR	l Units	Acknowledgement
Redemption Reques		OIXINO. OI I	uriito		ONAI	i Office	Stamp & Date
Please tick any one (✓)	Amount	OR No. of u	units		OR Al	I Units	20

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.

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.
- 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.
- 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 Gener	ral Instructions for assistance.	If you are not investing thr	ough a Di	stributor, write DIRE	CT in the Distrib	outor Code.	ime Stamp
Distributor Code	Sub-Distributor ARN	EUIN	Е	ranch Code	Relationship	Manager's Name	
ARN-	Sub-Distributor Code	E053085			Mobile +91-		
48012					E-mail		
nitial Commission will b	e paid by the investor directly	to the distributor, based of	on assess	ment of various fac	tors including th	ne service rendered by th	e Distributor.
SERI (Mutual Fund)	Transaction Charges Regulations allow deduction	n of transaction char	nos of	I/Wo confirm that the		aration where EUIN is not	furnished y me/us as this is an "execution"
Rs. 100/- from your inves to receive transaction ch deductible are Rs. 150/- making a SIP Investment	tment for payment to your distr narges for investments sourced if you are investing in Mutual the transaction charges would ould be levied if you are not inve	ibutor if your distributor ha I by him. The transaction Funds for the first time. If be deducted over 3-4 insta	s opted charges you are alments.	only" transaction v sales person of the if any, provided by	vithout any inter above distributo the employee/r	raction or advice by the er or and/or notwithstanding th	nployee/relationship manago e advice of inappropriatenes person of distributor and the
f this is the first time,	you are investing in any mu	tual fund, please tick he	re		plicant		
1. APPLICANT IN	NFORMATION						
Name of Sole/1st Unit F	Holder First Name	. N	liddle Nar	ne	Last Nar	ne Folio N	o
PAN F	irst Unit Holder		Second L	Init Holder		Third Unit I	Holder
KYC is mandatory. Ple	ase enclose a copy of KYC	acknowledgement lette	rs for all	applicants.			
Mobile No. +91-		E-mail ID					
2 SYSTEMATIC	WITHDRAWAL PLAN (S	WP) - Please note that t	he value	of the unit halance	a in the source	scheme should he at l	east Rs 25 000
Scheme Name L&T	WITHDIOWALT LAW (O	y - 1 lease note that t	ile value			dend Reinvestment	Dividend Payout
Dividend Frequency (√wherever applicable) □ [Daily Weekly I	Monthly*	Quarterly	Annual [^]	Semi-Annual [^]	•
Withdrawal preference		OR Capital Appred	•				
•			Annual	Annual	pian only)		
Nithdrawal frequency	. ,	,				1	.1
Withdrawal date (✓)	1st 5th 10t h	* 15th 25th With	drawal p	eriod From MMM	YYYYY	To [M M Y Y Y Y	OR Till balance
	TRANSFER PLAN (STP)	- Please note that the v	alue of th				
Scheme Name L&T					Growth Bon		ment Dividend Payout
Dividend Frequency (wherever applicable) Da	ily Weekly Mont	thly*	Quarterly An	nual^	ni-Annual^	
To Scheme L&T				Option (✓) ☐ G	Growth* Div	idend Reinvestment	Dividend Payout
Dividend Frequency (wherever applicable) Da	ily Weekly Mont	thly*	Quarterly An		i-Annual^	I
Transfer preference (✓)	Capital Appreciation (A	wailable fo	r GROWTH plan only	From M M Y	To M M Y	OR Till balance
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	Monthly* Quarter	y (✓)	ōth	10th* 15th	25th		
*Default option if not s	selected ^Available	in select schemes only					
4. DECLARATIO	N & SIGNATURES (To be	signed as per Mode of Ho	lding)				
nor been induced by an registered distributors b	erstood the respective Schem by rebate or gifts, directly or in ased on my/our assessment in trail commission or any oth	directly in making this tra of various factors including	nsaction. ng the se	I/We understand th vice rendered by the	at the upfront one distributor. A	ommission will be paid d lso, the AMFI registered	irectly by me/us to the AMI distributor has disclosed th
Æ (So	le/First Unit Holder)	<u>K</u>		Unit Holder)		∠ (Third ∪	nit Holder)
ACKNOWLEDGE	EMENT SLIP (To be filled i	n by the Applicant)					L&T Mutual Fun
Folio No.	Received from		Name o	f the Sole/First Unit	Holder		
Scheme/Plan/Option							For Office Use Onl
SWP	Instalment amount	Freque	ency(√)	Monthly Qu	uarterly		i or office ose offi
STP	Instalment amount	Freque	ency(√)	Monthly Qu	uarterly We	eekly Fortnightly	
							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.

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.
- If your SWP request specifies both amount and units, the SWP will be processed on the basis of amount.
- 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.
- 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.
- 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 availble 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.

Banker's Certificate

(In case of Demand Draft/Pay Order/Any Other pre-funded instrument)



To whomsoever it may concern:

I/We hereby confirm the following details regarding the instrument issued by us:

INSTRU	JMENT D	ETAI	LS																										
Instrument Ty	ype [][Deman	nd Dra	aft	Pay	/ Orde	r / Ban	ker's C	heque	:											Date	e L	D	M	M	Y	Υ	Υ	Υ
Instrument N	lumber									Ins	trume	ent An	nount	t (in R	s.)														
Instrument A	mount (in	words))																										
In Favour of	/ Favourin	g																											
Payable at																													
DETAIL	S OF BA	NK A	CCC	OUNT	T DEI	BITE	FOF	RISSU	JING '	THE	INST	[RUN	MEN.	Т															
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Bank Name /	/ Branch																												
Name of Sole/	First Accou	nt Hold	ler			t Name				Midd	dle Nar						Name			PA	N No								
Name of Sec	cond Acco	unt Hol	lder_							Mid	dle Na						Name			PA	N No								
Name of Thir	rd Account	Holde	er			Name				Midd	lle Nar						Name			PA	N No								
I/We further of Under the Re	egulator _									oned	below	<i>r</i> :		ne of I															
Registration I	No.												Regi	stratio	n Nur	mber													
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will conform to the spirit of the required details are mentioned in the certificate

call 1800 2000 400 or 1800 4190 200 **email** investor.line@Intmf.co.in

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

This page is intentionally left blank.

Third Party Payment Declaration Form

Name of the Bank

including Demand Draft charges, if any.

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



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. 1. BENEFICIAL INVESTOR INFORMATION (Refer instruction no. 2a) Folio No. (For existing investor) NAME OF BENEFICIAL INVESTOR (Refer instruction no. 2b) 2. THIRD PARTY INFORMATION (Refer instruction no. 3) NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT) PAN* Nationality * 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) MAILING ADDRESS (P.O. Box Address may not be sufficient) City/Town State CONTACT DETAILS Tel. (O) Tel. (R) Fax Fmail ID RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (</) as applicable] Status of the Minor Employee(s) **Empanelled Distributor** Dealer Agent Beneficial Investor Client Distributor Relationship of Custodian Employer AMC Corporate Parent Third Party with the SEBI Registration No. of Custodian Grandparent Beneficial Investor Related Person' Registration Valid Till D D M M Y Y I/We declare that the payment is made on behalf of I/We declare that the payment is made on behalf of I/We Declaration by I/We declare that I/We declare that the payment is I/We declare that the payment the payment made FPI/ Client and the source of this payment is from made on behalf of empanelled is made on behalf of agents/ Third Party employee(s),as per the list enon behalf of minor funds provided to us by FPI/Client. distributors on account of comdealer/distributor on account of commission/incentive payable for sale of its goods/services.in closed herewith, under Systemmission/incentive etc.in the form in consideration of Mutual Fund units through of natural love and atic Investment the form of Mutual Fund units through Systematic Investment Systematic Investment Plan or lump sum/one time subaffection or as a gift. scription through Payroll Plan or lump sum/one time sub-Plan or lump sum/one time sub-Deductions or deductions out of expense re imbursements scription 3. THIRD PARTY PAYMENT DETAILS (Refer instruction no. 4) - Maximum value should not exceed Rs. 50,000 Mode of Payment (Please tick ✓) Mandatory Enclosure(s)³ Cheque 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 Procured against registered pay-in account: Pay Order Demand Draft Any one of the following (please tick ✓) Letter from Bank Manager with details of account holder's name, bank account number and PAN as per bank records (if available) Banker's Cheque Debit instruction from the bank, mentioning the bank account details and name of the Third Party, or A copy of the passbook/bank statement evidencing the debit for issuance of a Demand Draft / Pay Order. Procured against cash (For investments below ₹ 50,000/- only): 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. RTGS NEFT Fund Transfer 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. in words Amount# in figures (₹) Cheque/DD/PO/RTGS Date D D M M Y Y Y Y Cheque/DD/PO/UTR No. Pay-in Bank A/c No.

(please specify)

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 fubanking channels or from funds in my / our Non-Resident External / Ordinary Account /FCNR Account.	unds for sub	scription have been remitted from abroad	through norma
Please (✓) ☐ Yes ☐ No			
If yes, (✓) ☐ Repatriation basis ☐ Non-repatriation basis ☐ □ □ □ M M M Y 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:

ninor.	ann iono and have no objection to the lunds received toward	is Subscription of Offits in this Scheme on behalf of t
*Sole/First Applicant/Guardian	Second 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

- 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:
 - (a) "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
 - (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
 - (c) "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

<u>Illustration 1:</u> 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.

<u>Illustration 2:</u> 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:

- (i) 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.
- (ii) 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 imbursements.
- (iii) Custodian on behalf of an Foreign Institutional Investor (FII) or a Client
- (iv) 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.
- (v) 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.
 - (ii) 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.Intmf.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:

- a. 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/onetime subscription, through Payroll deductions or deductions out of expense re imbursements. made by employer; or
- c. 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.
- e. 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 preprinted 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
- 2. 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. 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
- c. 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.

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 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 reverify 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.

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

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM (contd.)

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

- Standard specified identification instruments like Voter ID card, Government/ Defence ID card, Card of reputed employer, Driving Licence, Passport in lieu of PAN.
- 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.
- 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

- Proof of address of Sikkim state and application form should mention the same address.
- 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

- Proof of identity as documentary evidence in support of the claim for such an exemption.
- 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.lntmf.com and at 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.lntmf.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.

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.

FATCA & CRS DECLARATION (For Individual Investors including Sole Proprietor & POA Holder)



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(5) INFORMATION									
Folio No./Application No.									
Name of Sole / 1st Unit HolderFirst		Middle Name		Last Name Date	of Birth	n			
Name of the 2nd Applicant First		Middle Name		Last Name Date	of Birth	f Birth			
Name of the 3rd Applicant First		Middle Name		Last Name Date	of Birth	n			
PAN First Unit Holder		Second Un	it Hole	der		Third Unit Holder			
FATCA & CRS DETAILS									
Category		Sole/First Applicant/Guardian		Second Applicant		Third Applicant			
Gender									
Father's Name									
Type of address given at the KRA	_	esidential or Business	-	desidential or Business		Residential or Business			
	_	esidential	_	desidential .	_	Residential			
	_	usiness	_	usiness		Business			
Described described as		legistered Office		legistered Office		Registered Office			
Permissible documents are Passport Electronic Country/Place/City of Birth	tion ID C	Card PAN Card Govt. ID Card		riving License UIDAI Card NRE	GA Car	d Others			
Country of citizenship/nationality									
Are you a tax resident of any country other than India	Yes	If Yes, please indicate all countries in which you are a resident for tax purposes and the associated Tax		If Yes, please indicate all countries in which you are a resident for tapurposes and the associated Tax II	(tries in which you are a residen for tax purposes and the associ			
Country of Tax Residency*	1.	ID numbers below:	1.	numbers below:	1.	ated Tax ID numbers below:			
Country of Tax Residency	2.		2.		2.				
	3.		3.		3.				
Tax ID No.^	1.		1.		1.				
	2.		2.		2.				
	3.		3.		3.				
* To also include USA where the individual is	a citizer	n/green card holder of USA ^In case	Tax I	D No. is not available, kindly provide	ts fund	ctional equivalent			
OFFICION TION									
CERTIFICATION									
If We have understood the information req		, -		*	-				
by me/us on this Form is true, correct, and hereby accept the same.	comple	ete. I / We also confirm that I / We	nave	e read and understood the FATCA	& CRS	Fierms and Conditions below ar			
•									
Signatures									
Sole / 1st Applicant / Guardi	an	∠ 2nd A	pplica	ant	Ø	3rd Applicant			
Date: D D / M M / Y Y Y Y					P	lace:			

FATCA & CRS TERMS & CONDITIONS

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities !appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with (Insert F1's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

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	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;
	2. Non - US passport or any non - US government issued document evidencing nationality or citizenship (refer list below);AND
	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
Residence/mailing address in a country other than India	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
	2. Documentary evidence (refer list below)
Telephone number in a country other than	If no Indian telephone number is provided
India	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
	2. Documentary evidence (refer list below)
	If Indian telephone number is provided along with a foreign country telephone number
	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
	2. Documentary evidence (refer list below)
Telephone number in a country other than India	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
	2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residerce(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

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.

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.

APPL	ICANT(S) INFORMATION					
Folio No	o./Application No.					
Name o	of the entity					
Type of	address given at KRA:	lential or Busine	ess Residential	Business	Registe	red Office
	"Address of tax residence v	would be taken	as available in KRA database. In case o	of any change, please a	approach KRA & notify the o	hanges"
City of I	Incorporation		Country of Incorporation			
PAN			Date of Incorporation	D / M M / Y	Y Y Y	
Entity	Constitution Partnership F	irm HUF	Private Limited Company	Public Limited Co	ompany Society	AOP/BOI
Type	(✓) □ Trust H Liqu	idator 🔲 Limi	ited Liability Partnership	Artificial Juridical	Person Others	specify
	, ,					
	e tick the applicable tax resident decla					
	Entity" a tax resident of any country , please provide country/ies in which t		lia:	ated Tax ID number belo	ow.)	
	Country		Tax Identification Numbe	r%	Identification (TIN or Other, plea	
%In cas	se Tax Identification Number is not av	ailable, kindly pı	rovide its functional equivalent\$.			
In case	TIN or its functional equivalent is not	available, pleas	se provide Company Identification numb	per or Global Entity Ider	ntification Number or GIIN, e	etc.
In case	the Entity's Country of Incorporation /	Tax residence i	is U.S. but Entity is not a Specified U.S.	Person, mention Entity	's exemption code here	
FAT	CA & CRS Declaration					
PART	A (to be Filled by Financial Institution	s or Direct Repo	orting NFEs)			
1	We are a,	GIIN				
	Financial institution ⁶		o not have a GIIN but you are sponsore	ed by another entity, ple	ease provide your sponsor's	GIIN above and indicate
	or	your sponsor's	The state of the s			
	Direct reporting NFE ⁷ (please tick as appropriate)	Name of spon	soring entity			
	GIIN not available (please tick as a	applicable)	Applied for			
			ired to apply for - please specify 2 digit	s sub-category ¹⁰		
	,		ned – Non-participating FI			
DADT	R (nlease fill any one as annronriate	"to be filled by N	NFEs other than Direct Reporting NFEs	")		
1	Is the Entity a publicly traded comp	-			which the stock is regularly t	raded)
	company whose shares are regular	ly traded on an	Name of stock exchange	no otook oxonango on v	vilori are electric regularly t	.uuou)
2	established securities market) Is the Entity a related entity ² of a	publicly traded	Yes (If yes, please specify name of	of the listed company ar	nd one stock exchange on w	high the stock is regularly
	company (a company whose share	es are regularly	traded)	or the listed company ar	id one stock exchange on w	Then the stock is regularly
	traded on an established securities	market)	Name of listed company			
			Nature of relation: Subsidia	ary of the Listed Compa	ny or Controlled by a	Listed Company
			Name of stock exchange			
3	Is the Entity an active ³ NFE		Yes (If yes, please fill UBO decla	ration in the next section	on.)	
			Nature of Business			
			Please specify the sub-category of Ac	ctive NFE (Me	ention code – Refer 2C of Pa	art D)
4	Is the Entity a passive ⁴ NFE		Yes (If yes, please fill UBO decla	ration in the next section	on.)	
			Nature of Business			

¹ Refer 2a of Part D | ² Refer 2b of Part D | ³ Refer 2c of Part D | ⁴ Refer 3(ii) of Part D | ⁶ Refer 1 of Part D | ⁷ Refer 3(vii) of Part D | ¹⁰ Refer1A of Part D

UBO Declaration				
Category (Please tick applicable category): Unlist	ed Company	Partnership Firr	n Limited	Liability Partnership Company
Unincorporated association / body of individuals		Public Charitab	le Trust Religio	us Trust Private Trust
Others (please specify)	
Please list below the details of controlling person(s), controlling person(s).	· ·		•	·
Owner-documented FFI's ⁵ should provide FFI Owner F			·	
Name - Beneficial owner / Controlling person Country - Tax Residency*		N or Other, please specify est - in percentage	Address - Include State, Address Type -	Country, PIN / ZIP Code & Contact Details
Tax ID No Or functional equivalent for each country%	Type Code ¹¹ - of	Controlling person		
1. Name	Tax ID Type		Address	
Country	Beneficial Intere	est (%)		
Tax ID No. [%]	Type Code		ZIP	
			State:	Country:
			Address Type O Residen	ace ○ Business ○ Registered office
2. Name	Tax ID Type		Address	
Country	Beneficial Intere	est (%)		
Tax ID No. [%]	Type Code		ZIP	
			State:	Country:
			Address Type O Residen	ice ○ Business ○ Registered office
3. Name	Tax ID Type		Address	
Country	Beneficial Intere	est (%)		
Tax ID No.%	Type Code		ZIP	
			State:	Country:
			Address Type O Residen	ice O Business O Registered office
# If passive NFE, please provide below additional def	tails.	(Please attach additional	al sheets if necessary)	
		`	,,	DOB - Date of Birth
PAN / Any other Identification Number (PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Lice	nno NDECA Joh	Occupation Type - Service, Business, Others		Gender - Male, Female, Other
Card, Others)	ence, NREGA JOD	Nationality		Genuer - Male, Female, Other
City of Birth - Country of Birth		Father's Name -		
		Mandatory if PAN is not av	vailable	
		•		
1. PAN		Occupation Type		DOB DD/MM/YYYY
City of Birth		Nationality		Gender Male Female
Country of Birth		Father's Name		Other
2. PAN		Occupation Type		DOB D D / M M / Y Y Y Y
City of Birth		Nationality		Gender Male Female
Country of Birth		Father's Name		Other
3. PAN		Occupation Type		
City of Birth		Nationality		DOB
Country of Birth		Father's Name		Gender Male Female
				Other
# Additional details to be filled by controlling persons wit * To include US, where controlling person is a US citizer	•		nship / Green Card in any o	country other than India:
% In case Tax Identification Number is not available, kin	•			
⁴ Refer	3(iii) of Part D	⁵ Refer 3(vi) of Part D ¹¹ F	Refer 3(iv) (A) of Part D	
FATCA - CRS Terms and Conditions				
The Central Board of Direct Taxes has notified Rules 1	14F to 114H, as pa	art of the Income-tax Rules,	1962, which Rules require I	ndian financial institutions such as the Bank
to seek additional personal, tax and beneficial owner is will have to be reported to tax authorities/ appointed ag	gencies. Towards	compliance, we may also be	required to provide inform	
agents for the purpose of ensuring appropriate withhold Should there be any change in any information provide				
Please note that you may receive more than one reques				or its group entities. Therefore, it is important
that you respond to our request, even if you believe yo If you have any questions about your tax residency, plants.				IIS citizen or resident or green card holder
please include United States in the foreign country info	rmation field alon	g with the US Tax Identificati	on Number.	· ·
\$It is mandatory to supply a TIN or functional equivaler sued, please provide an explanation and attach this to		which you are tax resident i	ssues such identifiers. If no	o TIN is yet available or has not yet been is-
Certification				
I / We have understood the information requirements of us on this Form is true, correct, and complete. I / We al	,	•	, ,	
the same.				
Name				
Designation				
	<u>e</u>	Authorized Signatory		Authorized Signatory
Place:	D-t - -			

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 it's
 income attributale 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	FI not required to apply for GIIN:							
A. Reaso	. 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							

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

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 offcially 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;

Code	Sub-category Sub-category
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:
	 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; It is exempt from income tax in India;
	It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
	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
	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.
	Explanation For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-
	(i) an Investor Protection Fund referred to in clause (23EA);
	(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
	(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(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;

01

- (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 settler 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.

(A) Contr	(A) Controlling Person Type:						
Code	Sub-category						
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 arrangementtrust-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

Code	Sub-category Sub-category
Α	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
В	The United States or any of its agencies or instrumentalities
С	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)
Е	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
Н	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
К	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
М	A tax exempt trust under a section 403(b) plan or section 457(g) plan

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.

Application No. :



Please fill this form in ENGLISH and in BLOCK LETTERS

www.camskra.com

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INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

- 1. Self attested copy of PAN card.
- 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.
- Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- If correspondence & permanent addresses are different, then proofs for both have to be submitted.
- Sole proprietor must make the application in his individual name & capacity.
- 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.
- In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- 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.):
- 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).
- Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
- 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.)
- Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.
- 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.
- Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- 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.
- 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.
- 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.)
- 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.
- UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
- 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:
- 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).
- 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.
- Government authorised officials who are empowered to issue Apostille Certificates.
 - In case of Mutual Fund following persons can additionaly attest
- 1. KYD compliant mutual fund distributors.
- 2. Authorised officials of Asset Management Companies (AMC).
- 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):
- Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
- 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 additionaly attest
- 1. KYD compliant mutual fund distributors.
- 2. Authorised officials of Asset Management Companies (AMC).
- 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.



Know Your Client (KYC) Application Form (For Non-Individuals Only)

Application No.:



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INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

- 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.
- Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- If correspondence & registered office addresses are different, then proofs for both baye to be submitted
- 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
- 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.
- For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostiled 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.

- Exemptions/clarifications to PAN (*Sufficient documentary evidence in support of such claims to be collected.)
- 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.
- 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:
- Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Cooperative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- Government authorised officials who are empowered to issue Apostille Certificates.

In case of Mutual Fund following persons can additionaly attest

- 1. KYD compliant mutual fund distributors.
- 2. Authorised officials of Asset Management Companies (AMC).
- 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
Corporate	Copy of the balance sheets for the last 2 financial years (to be submitted every year) 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 certif ed by the company secretary/Whole time director/MD(to be submitted every year) Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly Copies of the Memorandum and Articles of Association and certificate of incorporation Copy of the Board Resolution for investment in securities market Authorised signatories list with specimen signatures
Partnership firm	Copy of the balance sheets for the last 2 financial years (to be submitted every year) Certificate of registration (for registered partnership firms only) Copy of partnership deed Authorised signatories list with specimen signatures Photograph, POI, POA, PAN of Partners
Trust	Copy of the balance sheets for the last 2 financial years (to be submitted every year) Certificate of registration (for registered trust only). Copy of Trust deed List of trustees certified by managing trustees/CA Photograph, POI, POA, PAN of Trustees
HUF	PAN of HUF Deed of declaration of HUF/List of coparceners Bank pass-book/bank statement in the name of HUF Photograph, POI, POA, PAN of Karta
Unincorporated Association or a body of individuals	Proof of Existence/Constitution document Resolution of the managing body & Power of Attorney granted to transact business on its behalf Authorized signatories list with specimen signatures
Banks/Institutional Investors	Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years Authorized signatories list with specimen signatures
Foreign Institutional Investors (FII)	Copy of SEBI registration certificate Authorized signatories list with specimen signatures
Army/Government Bodies	Self-certification on letterhead Authorized signatories list with specimen signatures
Registered Society	Copy of Registration Certificate under Societies Registration Act List of Managing Committee members Committee resolution for persons authorised to act as authorised signatories with specimen signatures True copy of Society Rules and Bye Laws certified by the Chairman/Secretary

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 ApplicantPAN 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)								
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MF UTILITY (MFU)

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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 Ist Floor Ramnagar, Hanamkonda, Warangal 506001, Phone: 0870-6560141, Email: camswgl@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, Il Floor, Maruti Tower, Sanjay Place, Agra 282 002. Ahmednagar: B, 13, Krishna Encloave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar , 414001 Ajmer: AMC No. 423/30, Near Church, Brahampuri, 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 Iorn Bridge, Near Hotel Arcadia Regency, Alleppey 688 011. Alwar: 256A, Scheme No:1, Arya Nagar, Alwar-301001. Amaravati: 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati 444 601. Ambala: Opposite Peer, Bal Bhavan Road, Ambala 134 003. Amritsar: SCO-18J, Alwar-30 1001. Amaravat: 81, Guisham Tower, 2nd Floor, Near Panchisneel Talkies, Amaravati 444 001. Amaravat: 81, Guisham Tower, 2nd Floor, Near Panchisneel Talkies, Amaravati 444 001. Amaratapur 200. Amaritsar: SCO-183, CC, Block Ranjit Avenue, Amritsar 140 001. 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. Asansol: Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol 713 303. Aurangabad: Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431 001. Balasore: B C Sen Road, Balasore 756 001. Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore 560 042. **Bareilly**: F-62-63, Butter 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: Indraparstha 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, Kharvel Nagar, Unit 3, Bhubaneswar 751 001. Bhuj-Kutch: Data Solution, Office No:17, Ist Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj-Kutch 370 001. Bhusawal (Parent: Jalgaon TP): 3, Adelade 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, Mayoor 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, Nungambakkam, Chennai 600 034. **Chhindwara:** Shop No. 01, Near Puja Lawn, Prarasia Road, Chhindwara, Madhya Pradesh, Chhindwara 480 001. **Chittorgarh:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh 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, Lokamanya 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, 1st Floor, Akkamahadevi Samaj Complex, 753 001. Darbnanga: Snani Complex, 1st Floor, Near RB Memorial nospital, V.I.P. Road, Benta, Lanenasarai, Darbnanga 646 001. Davengere: 13, 1st Floor, Akkamanadevi 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, Pidamaneri Road, Near Indoor Stadium, Dharmapuri 636 701. Dhule: House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule - 424 001.. Durgapur: City Plaza Building, 3rd floor, City Centre, Durgapur 713 216. Erode: 197, Seshaiyer Complex, Agraharam Street, Erode 638 001. Faizabad: Amar Deep Building, 3/20/14, Ilnd 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, Gurudutta 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, Rehabari, Guwahati 781 008. **Gwalior:** Ge-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, Attibele Road, HCF Post, Behind RTO office Mathigiri, Hosur, 635 110. Hubli: No.204-205, 1st Floor, 'B' Block, Kundagol Complex, Opp.Court, Club Road, Hubli 580 029. 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: JRDS 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, Bistupur, 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, Ilnd 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, Gurunanak 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, Philips Complex, Balajinagar, Wyra 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. Lucknow: Off #4, 1st Floor, Centre Court Building, 3/c, 5-Park Road, Hazratganj, Lucknow 226 001. Ludhiana: U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal 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. Karnataka 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 Trishakthi Medicals), Saraswati Puram, Mysore 570 009. Nadiad (Parent TP: Anand TP): F-142, 1st Floor, Ghantakarna Complex, Gunj Bazar, Nadiad 387 001. Nagpur: 145 Lendra, New Ramdaspeth, Nagpur 440 010. Namakkal: 156A/1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal 637 001. Nasik: Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik 422 005. Navasari: 16, 1st Floor, Shivani Park, Opp. Shankheswar 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.Goverment 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: Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune 411 004. RaeBareli: 17, Anand Nagar Complex, Rae Bareli 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 Shastri 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 Shastin 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. Ratlam: Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam 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, Bhagwanganj, 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: Co Raj Tibrea & Associates, Opp. Town High School, Sansarak, Sambalpur 768 001. 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, Near Old Distt Hospital, Shahjahanpur: 242 001. Shimla: I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla 171 001. Shimoga: No. 65, 1st Floor, Kishnapa 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, Punyapu 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, Kokkalai, 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 Vinanyaka 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-A1, Rathyatra, 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 Buildng, 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. Bhubaneshwar: 1st Floor, Rajdhani House, 77 Janpath, Kharvel Nagar, Bhubaneshwar 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 Bunglow 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, Auragabad 431 005. Bhavnagar: Shop No-FF-5, Gopi Arcade, Waghawadi Road, Bhavnagar 364 002. Bhopal: MM-31- Block C, Mansarover 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 Bunglow 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, 2rd Floor, Eswara Paradise, Beside State Bank of India, Dwarakanagar Main Road, Visakhapatnam 530 016.

The Fund's website www.Intmf.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@Intmf.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.