

Combined Key Information Memorandum and Application Forms

Ongoing Offer: Issue of Units at Applicable NAV

Scheme Name	This product is suitable for investors who are seeking*
L&T Equity Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity and equity-related securities High risk ■ (BROWN)
L&T India Large Cap Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity and equity related securities, including equity derivatives in the Indian markets and foreign securities; with predominant investments in large cap stocks High risk ■ (BROWN)
L&T Midcap Fund An open-ended equity scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment primarily in midcap equity and equity-related securities High risk ■ (BROWN)
L&T India Special Situations Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity and equity-related securities, with key theme focus being "Special Situations", i.e. "situations that are out of the ordinary" High risk ■ (BROWN)
L&T India Value Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related securities in Indian markets and foreign securities, with higher focus on undervalued securities High risk ■ (BROWN)
L&T Tax Advantage Fund An open-ended equity linked savings scheme	<ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity and equity-related securities High risk ■ (BROWN)
L&T India Equity and Gold Fund An open-ended equity growth fund	<ul style="list-style-type: none"> Long term capital appreciation and generation of reasonable returns Investment predominantly in equity and equity-related securities and debt and money market instruments and domestic Gold ETFs High risk ■ (BROWN)
L&T Tax Saver Fund# An open-ended equity linked tax savings scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related instruments High risk ■ (BROWN)
L&T Infrastructure Fund An open-ended equity scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related instruments of companies in the infrastructure sector High risk ■ (BROWN)
L&T Indo Asia Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related securities including equity derivatives in Indian and international markets High risk ■ (BROWN)
L&T India Prudence Fund An open-ended equity growth fund	<ul style="list-style-type: none"> Long term capital appreciation and generation of reasonable returns Investment in equity and equity-related securities and debt and money market instruments. High risk ■ (BROWN)
L&T Global Real Assets Fund An open-ended fund of funds scheme	<ul style="list-style-type: none"> Long term capital growth Investment primarily in Fidelity Funds - Global Real Asset Securities Fund, and offshore Fund launched by Fidelity Funds (an open-ended investment company incorporated in Luxembourg) and similar to an Indian mutual fund scheme High risk ■ (BROWN)
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)	<ul style="list-style-type: none"> Generation of monthly income over medium to long term Investment in debt, equity and money market instruments Medium risk ■ (YELLOW)

Scheme Name	This product is suitable for investors who are seeking*
L&T MIP – Wealth Builder Fund An open-ended income scheme (Monthly Income is not assured & is subject to the availability of distributable surplus)	<ul style="list-style-type: none"> Generation of monthly income over medium to long term Investment in debt, equity and money market instruments Medium risk ■ (YELLOW)
L&T Cash Fund An open-ended liquid scheme	<ul style="list-style-type: none"> Reasonable returns with lower volatility and higher liquidity over short term Investment in debt and money market instruments Low risk ■ (BLUE)
L&T Low Duration Fund An open-ended debt scheme	<ul style="list-style-type: none"> Generation of reasonable returns and liquidity over short term Investments primarily in money market and short term debt instruments Low risk ■ (BLUE)
L&T Gilt Fund An open-ended dedicated gilt (government securities) scheme	<ul style="list-style-type: none"> Generation of returns over medium to long term Investment in Government Securities Medium risk ■ (YELLOW)
L&T Flexi Bond Fund An open-ended income scheme	<ul style="list-style-type: none"> Generation of reasonable returns over medium to long term Investment in fixed income securities Low risk ■ (BLUE)
L&T Short Term Income Fund An open-ended income scheme	<ul style="list-style-type: none"> Generation of reasonable returns over short to medium term Investment in fixed income securities and money market instruments Low risk ■ (BLUE)
L&T Triple Ace Bond Fund An open-ended pure income scheme	<ul style="list-style-type: none"> 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 Low risk ■ (BLUE)
L&T Income Opportunities Fund An open-ended income scheme	<ul style="list-style-type: none"> Generation of regular returns and capital appreciation over medium to long term Investment in debt instruments (including securitized debt), government and money market securities Medium risk ■ (YELLOW)
L&T Short Term Opportunities Fund An open-ended debt scheme	<ul style="list-style-type: none"> Generation of regular returns over short term Investment in fixed income securities of shorter term maturity Low risk ■ (BLUE)
L&T Floating Rate Fund An open-ended income scheme	<ul style="list-style-type: none"> 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 rate debt securities, government securities and money market instruments Low risk ■ (BLUE)
L&T Ultra Short Term Fund An open-ended pure income scheme	<ul style="list-style-type: none"> Generation of reasonable and stable income and liquidity over short term Investments predominantly in highly liquid money market instruments, government securities and corporate debt Low risk ■ (BLUE)
L&T Liquid Fund An open-ended high liquidity income fund	<ul style="list-style-type: none"> 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 Low risk ■ (BLUE)

SPONSOR

L&T Finance Holdings Limited

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

TRUSTEE

L&T Mutual Fund Trustee Limited

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

INVESTMENT MANAGER

L&T Investment Management Limited

Registered Office:

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

Head Office:

6th Floor, Mafatlat Centre, Nariman Point, Mumbai – 400 021

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

Note: Risk may be represented as: ■ (BLUE) investors understand that their principal will be at low risk, ■ (YELLOW) investors understand that their principal will be at medium risk, ■ (BROWN) investors understand that their principal will be at high risk.

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.



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.Intmf.com

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

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

The date of this Key information Memorandum is January 24, 2014.

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COMMON APPLICATION FORM
(For Lumpsum, SIP & Multi-Scheme SIP Investments)



Time Stamp

App. No.

Distributor/Broker Code ARN- (ARN stamp here)	Sub-Broker ARN	Relationship Manager's Name		Branch Code
	Sub-Broker Code	Mobile		
		EUIN		

If Employee Unique Identification Number (EUIIN) details are not provided, the investor(s) agrees that: I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature/s (To be signed by all applicants) (see note 7)

(Sole/First Applicant)

(Second Applicant)

(Third Applicant)

Initial commission will be paid by the investor directly to the distributor, based on the service rendered and assessment of any other factors.

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

1. EXISTING UNIT HOLDER(S) PERSONAL DETAILS (see note 1)

If you have, at any time, invested in any scheme of L&T Mutual Fund and wish to hold your present investment in the same folio, please furnish the Name of Sole/First Unitholder & Folio Number below and proceed to Section 3.

First Unit Holder Folio No.
 F | i | r | s | t | n | a | m | e | | | | | | | | | | M | i | d | d | l | e | n | a | m | e | | | | | | | | | | L | a | s | t | n | a | m | e | | | | | | | | | |

2. NEW APPLICANTS' PERSONAL DETAILS (see note 2)

Sole/1st Applicant* Date of Birth*
 F | i | r | s | t | n | a | m | e | | | | | | | | | | M | i | d | d | l | e | n | a | m | e | | | | | | | | | | L | a | s | t | n | a | m | e | | | | | | | | | | D | D | M | M | Y | Y | Y | Y

Second Applicant^ Date of Birth
 F | i | r | s | t | n | a | m | e | | | | | | | | | | M | i | d | d | l | e | n | a | m | e | | | | | | | | | | L | a | s | t | n | a | m | e | | | | | | | | | | D | D | M | M | Y | Y | Y | Y

Third Applicant^ Date of Birth
 F | i | r | s | t | n | a | m | e | | | | | | | | | | M | i | d | d | l | e | n | a | m | e | | | | | | | | | | L | a | s | t | n | a | m | e | | | | | | | | | | D | D | M | M | Y | Y | Y | Y

* Compulsary if applicant is minor ^ If the Sole/First applicant is below 18 years of age, please furnish the details of the Guardian in the 'GUARDIAN DETAILS' section. ^ Not applicable if the first applicant is a minor.

Guardian Details (Mandatory if Sole/First Applicant is a Minor) / Contact Person Details (for Non-Individuals)

Guardian Name (in case Sole/First Applicant is a minor)

Contact Person (in case Non Individual Applicant)

Guardian's Relationship With Minor* Father Mother Court Appointed Guardian

Proof of Date of Birth and Guardian's Relationship with Minor* Birth Certificate Passport Others (please specify)

Mode of Holding (Please Single Anyone or Survivor Joint (If not indicated and multiple holders are mentioned, will be treated as 'joint' by default.))

Status of Sole/First Applicant (Please Resident Indian Individual Non-Resident Indian Individual PIO Mutual Fund FI Bank Trust Government Body Defence Establishment

Company/Body Corporate Partnership Firm LLP HUF AOP/BOI FII Society NGO Others (Please specify)

Correspondence Address (P.O. Box is not sufficient)

City/Town _____ State _____ Pin _____

Overseas Address (Mandatory for NRIs/PIOs)

City/Town _____ State _____ Country _____ Postal Code _____

Contact Details

Tel. (O) (ISD/STD) _____ Tel. (R) (ISD/STD) _____ Mobile _____

E-mail ID* _____

* Investors providing E-mail ID would mandatorily receive only E-statements of accounts, annual report and other communication in lieu of physical copy.

3. PAN AND KYC DETAILS (see note 3)

First Unit Holder _____ Second Unit Holder _____ Third Unit Holder _____

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

4. BANK DETAILS [For Receiving Dividends/ Redemption Payments (Mandatory)] (see note 4)

Account Number _____ Account Type (Please Savings Current NRE NRO FCNR Others _____

Bank _____

Branch _____ City _____

MICR Code _____ (9-digit number next to your cheque no.) IFSC Code _____ (The 11 character code on a cheque. If you do not find it, please ask your bank branch for it)

Dividend/Redemption payments would be credited to your account directly subject to availability of complete bank details and the facility being available with your Bank.

If you however, wish to receive Dividend/Redemption proceeds as a Cheque instead, please indicate your preference for the same by ticking alongside.

Please enclose an original cancelled cheque leaf of the above bank account if your investment instrument is from a different bank account.

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Received from _____ an application for

investment in Scheme _____ Option _____

Investment Type (✓) Investment/SIP Instalment _____ Investment Cheque/First SIP Cheque Details _____ Cheque No. _____

Lumpsum SIP Rs. _____ Dated _____

drawn on Bank _____

Branch _____ City _____

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



App. No.

For Office Use Only

Acknowledgement Stamp & Date

5. INVESTMENT & PAYMENT DETAILS (see note 5)**Transaction Charges** Refer Note 5(e)**

<input type="checkbox"/> I am a First Time Investor in Mutual Funds Rs. 150 will be deducted as transaction charges if the lump sum purchase amount or total SIP amount (Number of instalments x instalment amount) is Rs. 10,000 or more.	OR	<input type="checkbox"/> I am an Existing Investor in Mutual Funds Rs. 100 will be deducted as transaction charges if the lump sum purchase amount or total SIP amount (Number of instalments x instalment amount) is Rs. 10,000 or more.
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** Will be deducted only if the Purchase/SIP application is submitted through a Distributor who has 'opted in' to receive transaction charges.

Investment Details

Investment Type (Please ✓) Lumpsum SIP Multi-scheme SIP (Please fill up the 1st SIP cheque details below and also fill and attach the SIP Auto-Debit Form)

For Lumpsum and SIP Investment:

Scheme _____		
Option (Please ✓) <input type="checkbox"/> Growth^ <input type="checkbox"/> Bonus (available in select schemes only) <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment Dividend Frequency _____		
Payment Details (Please issue cheque favouring scheme name)		
Investment Amount (Rs.) _____ A	DD Charges (if applicable) (Rs.) _____ B	Net Amount*** (Rs.) _____ A minus B
Instrument No. _____	Dated <u> D D M M Y Y Y Y </u>	Drawn on Bank _____
Branch _____	City _____	
(^ Default option if not selected) ***Final investment amount will be net amount minus the transaction charges if applicable. Refer Note 5(e).		

For Multi-Scheme SIP Investment:

Scheme 1 _____	Option (✓) <input type="checkbox"/> Growth* <input type="checkbox"/> Bonus (available in select schemes only)
Scheme 1 Investment Amount Rs. _____	<input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment
Scheme 2 _____	Dividend Frequency _____
Scheme 2 Investment Amount Rs. _____	Option (✓) <input type="checkbox"/> Growth* <input type="checkbox"/> Bonus (available in select schemes only)
Scheme 3 _____	<input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment
Scheme 3 Investment Amount Rs. _____	Dividend Frequency _____
Total SIP Instalment Amount Rs. _____	Option (✓) <input type="checkbox"/> Growth* <input type="checkbox"/> Bonus (available in select schemes only)
	<input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment
	Dividend Frequency _____
	* Default option if not selected
NRI/FII Investors (Refer * in the Declaration section below), please indicate source of funds for your investment (Please ✓) <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others (Please specify) _____	
Payment Details (Please issue cheque favouring L&T MF Multi-Scheme SIP)	
Investment Amount (Rs.) _____ A	DD Charges (if applicable) (Rs.) _____ B
Net Amount*** (Rs.) _____ A minus B	
Instrument No. _____	Dated <u> D D M M Y Y Y Y </u> Drawn on Bank _____
Branch _____	City _____
***Final investment amount will be net amount minus the transaction charges if applicable. Refer Note 5(e).	
^ Initial cheque amount should be equal to total SIP Investment amount.	

Reason for Investment (Please ✓) Children's Education Children's Marriage House Car Retirement

6. NOMINATION DETAILS (see note 6)

Do you wish to appoint a nominee for your investment(s)?

- YES (Please fill up the nominee details below and sign. If you wish to appoint more than 1 nominee, please ask for a separate nomination form.)
 NO (Please strike off the part below and sign.)

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/Trustees.

Name and Address of the Nominee

Name _____
Address _____

Name and Address of the Guardian (To be furnished in case the Nominee is a minor)

Name _____
Address _____

Date of Birth (in case Nominee is a minor) D | D | M | M | Y | Y | Y | Y |

Signature of Nominee X _____

Signature of Guardian (Mandatory) X _____

Signature(s) (All Applicants must sign here)

X (Sole/First Applicant) _____

X (Second Applicant) _____

X (Third Applicant) _____

7. YOUR SIGNATURE/S (To be signed by All Applicants) (see note 7)

I/We have read and understood the contents of the Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the above Scheme of L&T Mutual Fund including the sections on "Who cannot invest" and "Important Note on Anti Money Laundering, Know-Your-Customer and Investor Protection". I/We hereby apply for allotment/purchase of Units in the Scheme and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme 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 hereby authorise L&T Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/L&T Mutual Fund's bank(s) and/or Distributor/Broker/Investment Adviser. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated. If I/We have not ticked in Section 6 of the Application Form for not appointing a Nominee, then the Application Form shall be processed as without Nomination.

I/We, the undersigned, hereby acknowledge and confirm that:

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

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

*APPLICABLE FOR NRIs: 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.

X (Sole/First Applicant) _____

X (Second Applicant) _____

X (Third Applicant) _____

8. POA HOLDER DETAILS

If the investment is being made by a Constituted Attorney please furnish Name and PAN of Power of Attorney Holder (POA) in respect of each applicant below:

PoA Holder Name for Applicant 1 _____

PoA Holder Name for Applicant 2 _____

PoA Holder Name for Applicant 3 _____

PoA Holder PAN for Applicant 1 _____

PoA Holder PAN for Applicant 2 _____

PoA Holder PAN for Applicant 3 _____

GENERAL INSTRUCTIONS

1. Please read the Scheme Information Document carefully before investing.
2. Please furnish all information marked as '**MANDATORY**'. In the absence of any mandatory information, your application would be rejected.
3. If you are investing directly, please suffix the name of the scheme with the words "DIRECT PLAN" for allotment of units in the Direct Plan of the Scheme. If "DIRECT PLAN" is mentioned, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.
4. **APPLICATIONS BY MINOR:** Applications for minors should be made on their behalf by their lawful/registered guardians and signed by them. The date of birth of the minor, the name of the guardian and the relationship with the minor should be filled/selected in the relevant space provided. If any relationship other than parents or legal guardian is selected, the application may be rejected.

In case of court appointed legal guardian, supporting documentary evidence should be submitted apart from the proof of date of birth.

Please enclose a suitable proof for the date of birth of the minor and relationship/status of the guardian as father, mother or legal guardian, without which the application may be rejected.

The minor shall be the first and sole holder of the investment and the mode of holding will be captured as 'Single' by default. Joint holder details, if any mentioned in the application will be ignored.

5. Investment & Payment Details" for allotment of units in the Direct Plan of the Scheme. If "Direct Plan" option is selected, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.

GUIDANCE NOTES

Note 1. Personal Details for Existing Unit Holders

If you have at any time in the past invested in any scheme of L&T Mutual Fund, please furnish the name of the Sole/First Unit Holder and the Folio Number in the space provided.

Note 2. Personal Details for new Applicants

- a) Please fill in names of all applicants. The name of the Sole/First Applicant should be mentioned in the same manner in which it appears in the Bank Account specified in Section 4.
- b) In case the applicant is a Corporate or Non-Individual investor, the Contact Person's name should be stated in the space provided.
- c) **Mode of Holding:** Please specify the mode of holding for operating the folio. If there is more than one applicant and the mode of holding is not specified, it would be treated as joint.
- d) Please indicate the tax status of the sole/1st applicant at the time of investment. Any change in status during the period of holding units should be informed to us to ensure accurate tax treatment of income generated from the same. The abbreviations used in this section are:
 - ◆ AOP-Association of Persons ◆ BOI-Body of Individuals ◆ FI-Financial Institution
 - ◆ FI- Foreign Institutional Investor ◆ HUF-Hindu Undivided Family ◆ PIO-Person of Indian Origin ◆ NGO-Non Government Organisation
- e) Please provide complete details of your address. Please do not fill in a P.O. Box address as the same will not be updated in our records.
- f) If you wish to receive account statements, annual reports and other communication from us by post instead of e-mail, please indicate your preference by ticking the check-box provided for this purpose.
- g) **It is mandatory for NRI investors to state their complete overseas address, otherwise the application will be rejected.**

Note 3. PAN and KYC Details

PAN and KYC are mandatory. Please note that a PAN (Permanent Account Number) and KYC (Know Your Customer) compliance are mandatory for investing a lump sum or through a SIP for switching between funds and setting up and STP (Systematic Transfer Plan).

Your KYC status is usually indicated in your Account Statement as follows:

- a) **KYC Verified:** The KYC check is completed and you are KYC-compliant.
- b) **KYC Pending:** Your KYC check is in progress.
- c) **KYC Failed:** Your KYC has failed due to some deficiencies in the forms or documents you submitted to CVL
- d) **KYC Not Available:** If you have not applied for KYC compliance or if you have not submitted a copy of your KYC acknowledgement letter to us. If you need more information, please visit www.lntmf.com.

PLEASE NOTE: All PoA (Power of Attorney) holders and Guardians have to be KYC-compliant.

Note 4. Bank Account Details

- a) Please fill in complete Bank Account Details of the Sole/First Applicant. **This is a mandatory requirement and applications not carrying bank account details would be rejected.**
- b) We offer a direct credit facility to banks that are a part of RBI's NEFT clearance and settlement network. If your bank is a part of this network, you can receive dividend and redemption payments electronically in your account.
- c) Please fill in the MICR and IFSC codes of your bank branch in the space provided and enclose an original cancelled cheque of your bank account. In case, if there is a minor mismatch in the bank account number submitted by you and the account number on the cheque, we will update the bank account number as appearing on the cheque provided your name appears on it. If your name does not appear on the cheque leaf, please provide additional documentation like copy of passbook, A/c statement etc. for verification.
- d) If you wish to receive payments by cheque instead of direct credit, please tick the check-box provided for this purpose.

Note 5. Investment And Payment Details

- a) Please fill in the Scheme/Option in which you wish to invest. Please also indicate the dividend frequency if dividend payout or reinvestment is chosen and the scheme has multiple dividend frequencies.

- b) If you are investing directly, please suffix the name of the scheme with the words "DIRECT PLAN" for allotment of units in the Direct Plan of the Scheme. For e.g. to invest in the direct plan of L&T Equity Fund, please write the scheme name as L&T Equity Fund - Direct Plan. If 'DIRECT PLAN' is mentioned, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.

- c) Please fill in your investment details in the appropriate section based on your type of investment i.e. Lumpsum or SIP.

- d) If you are from a city not serviced by an Investor Service Centre, you may submit a Demand Draft for the investment amount. Please enter the investment amount, the DD Charges (if applicable) and the net amount. The AMC shall bear the DD Charges incurred by an applicant for investing in all schemes except debt/fixed income schemes launched by the Fund from time to time. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

e) TRANSACTION CHARGES:

In line with the SEBI circular dated August 22, 2011 and September 13, 2012, for each investment application (purchase) of Rs. 10,000 or more, mutual funds are permitted to deduct transaction charges as follows:

- ◆ Rs. 150/- if you are a first-time investor in mutual funds.
- ◆ Rs. 100/- if you are an existing Investor in mutual funds.

Mutual Fund units will be allotted only against the net investment amount- or less DD charges and transaction charges as applicable.

Transaction charges will be deducted only if your investment is submitted through a distributor who has 'opted in' to receive transaction charges under the product category in which the investment is being made.

Transaction charges will NOT be deducted:

If you invest at designated collection centres or at our website www.lntmf.com and do not add a distributor's ARN.

If you invest less than Rs. 10,000 through a distributor.

If you invest via a Switch or STP as there is no additional investment.

If you invest through any stock exchange.

f) SIP INVESTMENT

- i. Please select your investment type as SIP and fill in the following details:

- Scheme/Option
- Dividend Frequency
- Payment details for the first SIP purchase.

- ii. The first SIP Instalment can be paid either through a Cheque, a Demand Draft(DD) or a Pay Order(PO). In case of payment of first Instalment through DD and PO, the Auto Debit Bank details mentioned by you must be attested by the banker in Section 5 of the SIP Investment Form.

- iii. The first instalment cheque should be dated with the date of submission of the Application Form.

The second and subsequent Instalment has to be at least 30 days after the date of the first SIP Instalment.

- iv. The Auto Debit Authorisation needs to be filled in and signed by the Bank Account holders in the same order and manner in which the Bank account is held by them.

g) MULTI-SCHEME SIP INVESTMENT

Please select your investment type as Multi-Scheme SIP and fill in the following details

- i. Scheme/Option and Dividend Frequency in which the investments have to be made.

- ii. Scheme level investment amount.

- iii. Total SIP investment amount.

- iv. Your first instalment details: Please note that the cheque for the first instalment should favour L&T MF Multi-Scheme SIP.

- v. The first instalment cheque should be dated with the date of submission of the Application Form

GUIDANCE NOTES (CONTD.)

- vi. The second and sub sequent instalment has to be atleast 30 days after the date of the first SIP instalment.
- vii. The Multi-Scheme SIP Investment Form needs to be filled in and signed by the Bank Account Holders in the same order and manner in which the Bank Account is held by them.
- viii. If you are investing directly, please suffix the name of the scheme with the words "DIRECT PLAN" for allotment of units in the Direct Plan of the Scheme. For e.g. to invest in the direct plan of L&T Equity Fund, please write the scheme name as L&T Equity Fund - Direct Plan. If 'DIRECT PLAN' is mentioned, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.
- ix. Reason for Investment: We help you to record the financial goal you are investing for. You can specify one goal for a scheme. If you have earlier filled in a reason to save in a particular scheme in a folio and choose a different reason while filling in this form, we will over-write the earlier reason. If you wish to keep your investments separate, you can choose to make the investment in a different folio.
- h) The following modes of payment are not valid and applications accompanied by such payments may be rejected:
 - ◆ Outstation cheques ◆ Cash/Money Order/Postal Order ◆ Post-dated cheques
- i) If you are an NRI Investor please indicate source of funds for your investment. If you are seeking repatriation of your redemption proceeds, please enclose an Account Debit Certificate confirming payment from an NRE Account or a Foreign Inward Remittance Certificate confirming inward remittance of funds for the purpose of investment.
- j) L&T Mutual Fund does not accept mutual fund subscriptions with Third Party payments. 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. If your cheque does not mention the name(s) of the bank account holders, please provide a self attested copy of your bank pass book/bank statement or a letter from your banker confirming that the first unit holder is one of the joint holders of the bank account.

Where a payment is through a DD, a bank certification of bank account details used for DD issuance in the prescribed format should be attached.
- k) In the following circumstances, the payment will not be considered as 3rd party:
 - Payment by Parents/Grand-Parents/Related persons on behalf of a minor (other than the registered guardian) in consideration of natural love and affection or as a gift, provided the purchase value is less than or equal to Rs. 50,000 and KYC is completed for the registered guardian and the person making the payment. Additional declaration in the prescribed format signed by the guardian and parents/grand-parents/related persons should be submitted. However, if the purchase/SIP instalment value exceeds Rs. 50,000, the application will be rejected.
 - Payment by an employer on behalf of Employee Systematic Investment Plans or lump sum/one-time subscription through payroll deductions, provided both employee and employer are KYC-compliant. Additional declaration in the prescribed format is also required alongwith the application form.
 - Custodian on behalf of an FII or a Client provided KYC is completed for the Investor and Custodian.

Additional declaration in the prescribed format is also required along with the application form.

Reason for Investment:

We help you to record the financial goal you are investing for. You can specify one goal for a scheme. If you have earlier filled in a reason to save in a particular scheme in a folio and choose a different reason while filling in this form, we will over-write the earlier reason. If you wish to keep your investments separate, you can choose to make the investment in a different folio.

Note 6. Nomination Details

As per SEBI regulations, you can name a maximum of 3 nominees per investment to whom the amount will be payable on death of the sole or all unit holders as the case may be.

Please note that it is mandatory to indicate your nomination preference. If you wish to appoint a nominee for your investments, please tick the "YES" check-box provided for the purpose and fill-in the details of the nominee in the "Nomination Details" section. If you **do not** wish to appoint a nominee, please indicate your preference to not nominate by ticking the "NO" check-box and strike off the space provided in Section 6 to enter Nominee details. In either case, please sign in the space provided at the bottom of Section 6 of the form.

- a) The nomination can be made only by individuals applying for/holding units on their own, singly or jointly. Non-individuals including society, Trust, body corporate, partnership firm, Karta of HUF, holder of POA cannot nominate. Only unit holders can sign nomination registration/cancellation requests. PoA holders cannot sign the nomination registration/cancellation request.
- b) A minor can be nominated and the name and address of the guardian should be provided by the unit holder. 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 HUF or a PoA holder. A non-resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- d) Nomination in respect of the units stands rescinded or revoked upon the transfer of units.
- e) Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- f) A nomination can be cancelled only by individuals who hold units on their own, singly or jointly or under "anyone or survivor" capacity and who made the original nomination. Even if the mode of holding is "anyone or survivor", all unit holders should sign the nominee registration/cancellation request. On cancellation of the nomination, the nomination will stand rescinded or revoked and the asset management company will not be under any obligation to transfer the units in favour of the Nominee.
- g) In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking the default option will settle the claim equally amongst all the nominees.
- h) Signature of the nominee or the guardian (in case nominee is a minor) should be furnished in the space provided.
- i) Nominee details will be recorded at a folio level and will apply for all investments in that folio.
- j) To add more than one nominee please use the nomination form available at our IScs and on our website.

Note 7. Declaration And Signatures

- a) All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate.
- b) If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA can be submitted, which will be returned after verification. If the PoA is not received within 30 days from the date of the application, the Application Form will be rejected.
- c) In case of corporates or any non-individual investors, a list of authorised signatories should be submitted within 7 days of submitting the application form or of any change in the status of any authorised signatory.

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

SIP Investment Form

(Registration-cum-Mandate Form for Auto-debit and ECS)



Time Stamp

Distributor/Broker Code	Sub-Broker ARN	Relationship Manager's Name	Branch Code
ARN- (ARN stamp here)	Sub-Broker Code	Mobile	
		EUIIN	

If Employee Unique Identification Number (EUIIN) details are not provided, the investor(s) agrees that: I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature/s (To be signed by all applicants) (see note 7)

(Sole/First Applicant)

(Second Applicant)

(Third Applicant)

Initial commission will be paid by the investor directly to the distributor, based on the service rendered and assessment of any other factors.

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

PERSONAL DETAILS (see note 1)

First Unit Holder | F | i | r | s | t | n | a | m | e | | | | | M | i | d | d | l | e | n | a | m | e | | | | | L | a | s | t | n | a | m | e | Folio No. | | | | |

PAN | | | | | F | i | r | s | t | U | n | i | t | H | o | l | d | e | r | | | | | S | e | c | o | n | d | U | n | i | t | H | o | l | d | e | r | | | | | T | h | r | d | U | n | i | t | H | o | l | d | e | r | | | | |

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

INVESTMENT DETAILS (see note 2)

New SIP Registration SIP Renewal Change in Bank Details (for an existing SIP)

Scheme _____

Option Growth^ Bonus (available in select schemes only) Dividend Payout Dividend Reinvestment ^ Default option if not selected

Dividend Frequency _____

First instalment details

Mode of Payment (Please) Cheque Demand Draft Pay Order Instrument No. _____ Date | D | D | M | M | Y | Y | Y | Y |

Drawn on _____ Bank _____ Branch _____

NRI Investor, please specify account type NRE NRO FCNR Others Please specify _____

Reason for your SIP Children's Education Children's Marriage House Car Retirement

YOUR SIGNATURE/S (To be signed by all joint holders) (see note 3)

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

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

(Sole/First Unit Holder)

(Second Unit Holder)

(Third Unit Holder)

AUTO-DEBIT AUTHORISATION (see note 4)

The Manager, I/We authorize L&T Mutual Fund and their authorised service providers to debit my account via ECS/Direct Debit/Standing Instructions.

Name of Bank _____

Branch _____ City _____

Bank Account Number | | | | | Account Type (Please) Savings Current Cash Credit NRE NR

Scheme _____ Option _____

SIP Auto-debit Date (Please) 1st 5th 10th^ 15th 25th All five dates SIP Instalment Amount Rs. _____

Frequency (Please) Monthly^ Quarterly SIP Auto-debit Period Till I instruct discontinuation^ [OR] From | D | D | Y | Y | Y | Y | To | D | D | Y | Y | Y | Y |

MICR Code | | | | | (9-digit number next to your cheque no.) ^ Default option if not selected.

I/We hereby declare that the information provided by me/us is accurate. If the transaction is delayed or not carried through courtesy incomplete or incorrect information, I/We would not hold L&T Mutual Fund or its authorised service providers responsible. Mandate verification charges, if any, may be charged to my/our account.

Name(s) & Signature(s) of Bank Account Holder(s) as in Bank Records

Name of Sole/1st Bank Account Holder

Name of 2nd Bank Account Holder

Name of 3rd Bank Account Holder

X X Signature of Sole/1st Bank Account Holder

X X Signature of 2nd Bank Account Holder

X X Signature of 3rd Bank Account Holder

(To be signed by all holders if mode of operation of Bank Account is 'Joint')

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

Attestation by the Banker

(Mandatory, if your First SIP Instalment is through a Demand Draft/Pay Order)

I/We certify that the signature of account holder(s) and the details of bank account are correct as per our records.

Signature and Stamp of the Authorised Official from Bank

Bank Stamp & Date

FOR OFFICE USE

Recorded on | D | D | M | M | Y | Y | Y | Y | Recorded by _____ Credit A/c. No. _____

We confirm that we have taken the above ECS/Auto-debit instructions on our records.

Stamp of Bank Branch Manager

Signature

Name

GENERAL INSTRUCTIONS

1. This form can be used to register a new SIP, renew a SIP or change the bank details for an existing SIP. New SIP applicants need to fill in the Common Application Form also.
2. Please read the Scheme Information Document(s) carefully before investing. Also note that SIP facility is not available in the Institutional and Super Institutional Plans of any of our schemes.
3. If you are investing directly, please suffix the name of the scheme with the words "DIRECT PLAN" for registering the SIP in the Direct Plan of the Scheme. If "DIRECT PLAN" is mentioned, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.
4. If you may make an error while filling this form, please ensure that all applicants sign against the correction.
5. The completed SIP transaction Form should be submitted to any L&T or CAMS Investor Service Centre.
6. PAN and KYC are mandatory. Please note that a PAN (Permanent Account Number) and KYC (Know Your Customer) compliance are mandatory for investing a lump sum or through a SIP, for switching between funds and for setting up a STP (Systematic Transfer Plan). Your KYC status is usually indicated in your Account Statement as follows:
 - a) KYC Verified: The KYC check is completed and you are KYC-compliant.
 - b) KYC Pending: Your KYC check is in progress.
 - c) KYC Failed: Your KYC has failed due to some deficiencies in the forms or documents you submitted to CVL.
 - d) KYC Not Available: You have not applied for KYC compliance or you have not submitted a copy of your KYC acknowledgement letter to us.
PLEASE NOTE: All PoA (Power of Attorney) holders and Guardians have to be KYC-compliant.
7. If you need more information, please visit www.Intmf.com.

GUIDANCE NOTES

Note 1 – Personal Details

Please fill in the name of the sole/first unit holder and the folio number, PAN for all unit holders. Please also enclose a copy of KYC acknowledgement letters for all unit holders.

Note 2 - Investment Details

- a) Please specify the following:
 - i. Scheme/Option and Dividend Frequency.
 - ii. Your first instalment details. Please note that the cheque for the first instalment should favour the scheme.
- b. If you are investing directly, please suffix the name of the scheme with the words "DIRECT PLAN" for allotment of units in the Direct Plan of the Scheme. For e.g. to invest in the direct plan of L&T Equity Fund, please write the scheme name as L&T Equity Fund - Direct Plan. If "DIRECT PLAN" is mentioned, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.
- c) Your first instalment can be processed on any date and there has to be a minimum gap of 30 days between the first and second instalment dates.
- d) If you do not specify the SIP period, date or frequency, we will process as follows:
 - a. SIP period: Until we receive instructions to discontinue
 - b. SIP date: 10th of every month (commencing 30 days after the first SIP instalment date)
 - c. SIP frequency: Monthly
- e) **Reason for Investment:** We help you to record the financial goal you are investing for. You can specify one goal for a scheme. If you have earlier filled in a reason to save in a particular scheme in a folio and choose a different reason while filling in this form, we will over-write the earlier reason. If you wish to keep your investments separate, you can choose to make the investment in a different folio.

Note 3 - Declaration & Unit Holder(s) Signatures

This section needs to be signed by all unit holder(s) at the places marked 'X' as per the holding instruction provided to us (i.e. 'Single', 'Anyone or Survivor' or 'Joint').

Note 4 - Auto-debit Authorisation by Bank Account Holder(s)

- a) Please fill your bank account details for the SIP Auto-debit. The sole/first holder must be one of the holders in the bank account.
- b) The 9-digit MICR code of your bank branch is a mandatory requirement without which your SIP application will be rejected. You should find the MICR code next to the cheque number.
- c) If you are paying for the first SIP instalment through a DD or a Pay Order, please enclose an original cancelled cheque or obtain your banker's attestation against the Auto-debit Authorisation section in this form. If the payment is made by cheque, please ensure it is from the same bank account as the one used for Auto-debit for the subsequent instalments. This would help us to verify your bank details and let you know of any discrepancy to take corrective action. In case there is a mismatch in the bank account number submitted by you and the account number on the cheque, we will update the bank account number appearing on the cheque, provided your name appears on it.
- d) Please specify the SIP instalment amount (Minimum Rs. 1000 and in multiples of Re. 1 thereafter, except for L&T Tax Advantage Fund which should be in multiples of Rs. 500), and number of SIP Instalments should be a minimum of six.
- e) Please specify the SIP investment amount i.e. instalment amount multiplied by the number of instalments. This should be a minimum of Rs. 6,000 for all schemes (except L&T Tax Advantage Fund, for which it should be Rs. 3,000).
- f) Please specify the SIP Frequency (Monthly/Quarterly) and SIP Date i.e. 1st/5th/10th/15th/25th. You can also opt for SIP instalments on all five dates by ticking the appropriate check-box. If you do, your systematic investments will be processed on each of the five available dates every month.

TERMS AND CONDITIONS FOR AUTO-DEBIT FACILITY

1. Our SIP Auto-debit (ECS/Direct Debit) facility is offered to you using Reserve Bank of India's (RBI) Electronic Clearing Service (Debit Clearing Facility) or Standing Instructions (SI) where applicable. By opting for this facility you agree to abide by the terms and conditions subject to which this facility is offered by RBI.
2. The SIP Auto-debit (ECS/Direct Debit) facility is offered to investors with bank accounts in any of the cities/towns where ECS/Direct Debit is available. There are 252 cities/towns as on 20th July, 2012 where this facility is available and for updates to list, please log on to our website www.Intmf.com. L&T Mutual Fund reserves the right to modify this list without assigning any reason or prior notice. The cities listed on our website may be modified/removed at any time purely at the discretion of L&T Mutual Fund without providing any reason or prior notice.
3. Applications for SIP Auto-debit (ECS/Direct Debit) will be processed only if your bank branch is part of the MICR/ECS network. In case your bank chooses to cross verify the Auto-debit mandate with you as their customer, you would need to promptly act on the same. L&T Mutual Fund, its Investment Manager - L&T Investment Management Limited, its Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/branch or its refusal to register the SIP mandate or any charges that may be levied by your bank/branch on you.
4. There has to be a minimum gap of 30 days between the date of your first SIP (through cheque) and your second SIP (through Auto-debit). While mentioning the SIP Auto-debit period (from) in this

form, please take this into account and indicate the correct SIP Auto-debit commencement date. For cancellation of the Auto-debit (ECS/Direct Debit) facility, you need to provide 30 days advance notice.

5. If you are an existing SIP investor with us using the Auto-debit (ECS/Direct Debit) facility, please note the following with respect to this systematic investment that you propose to make in the folio: Your proposed SIP investments should be from the same bank account from which your existing SIP investments are being made. We will not be able to process the SIP if the bank mandate is different from the bank mandate provided for the existing SIP investments.
6. You will not hold L&T Mutual Fund ("The Fund")/L&T Investment Management Limited ("AMC")/ Trustees to the Fund, its Registrars and other service providers responsible if the transaction is not/incorrectly effected due to incomplete or incorrect instructions from you. Besides, you will not hold either of the entities listed herein before responsible if the transaction is delayed or not effected or your bank account or the bank account of the minor Unit holder is debited in advance or after the specific SIP date due to various clearing cycles of RBI's ECS/local holidays.
7. The Fund/AMC reserves the right not to re-present any mandate for Auto-debit facility, if the registration could not be effected in time for reasons beyond its/their control.
8. The Fund/AMC/Trustees to the Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred/suffered by you as a result of use of this facility.

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

www.Intmf.com

Our lines are open from 9.00 am to 6.00 pm, Monday to Friday

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

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GENERAL INSTRUCTIONS

- This form can be used to register a Multi Scheme SIP & renew a SIP. New Multi Scheme SIP applicants need to fill in the Multi Scheme Common Application Form also.
- Please read the Scheme Information Document(s) carefully before investing.
- If you are investing directly, please suffix the name of the scheme with the words "DIRECT PLAN" for registering the SIP in the Direct Plan of the Scheme. If "DIRECT PLAN" is mentioned, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.
- If you may make an error while filling this form, please ensure that all applicants sign against the correction.
- The completed SIP transaction Form should be submitted to any L&T or CAMS Investor Service Centre.
- PAN and KYC are mandatory. Please note that a PAN (Permanent Account Number) and KYC (Know Your Customer) compliance are mandatory for investing a lump sum or through a SIP, for switching between funds and for setting up a STP (Systematic Transfer Plan). Your KYC status is usually indicated in your Account Statement as follows:
 - KYC Verified: The KYC check is completed and you are KYC-compliant.
 - KYC Pending: Your KYC check is in progress.
 - KYC Failed: Your KYC has failed due to some deficiencies in the forms or documents you submitted to CVL.
 - KYC Not Available: You have not applied for KYC compliance or you have not submitted a copy of your KYC acknowledgement letter to us.

PLEASE NOTE: All PoA (Power of Attorney) holders and Guardians have to be KYC-compliant.
7. If you need more information, please visit www.Intmf.com.

GUIDANCE NOTES

Note 1 - Personal Details

Please fill in the name of the sole/first unit holder and the folio number, PAN for all unit holders. Please also enclose a copy of KYC acknowledgement letters for all unit holders.

Note 2 - Investment Details

- Please specify the following:
 - Scheme/Option and Dividend Frequency in which the investments have to be made.
 - Scheme level investment amount.
 - Total SIP investment amount.
 - Your first instalment details. Please note that the cheque for the first instalment should favour L&T MF Multi-Scheme SIP.
- If you are investing directly, please suffix the name of the scheme with the words "DIRECT PLAN" for allotment of units in the Direct Plan of the Scheme. For e.g. to invest in the direct plan of L&T Equity Fund, please write the scheme name as L&T Equity Fund - Direct Plan. If 'DIRECT PLAN' is mentioned, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.
- Your first instalment can be processed on any date and there has to be a minimum gap of 30 days between the first and second instalment dates.
- If you do not specify the SIP period, date or frequency, we will process as follows:
 - SIP period: Until we receive instructions to discontinue (up to maximum of 20 years)
 - SIP date: 10th of every month (commencing 30 days after the first SIP instalment date)
 - SIP frequency: Monthly
- Reason for Investment:** We help you to record the financial goal you are investing for. You can specify one goal for a scheme. If you have earlier filled in a reason to save in a particular scheme in a folio and choose a different reason while filling in this form, we will over-write the earlier reason. If you wish to keep your investments separate, you can choose to make the investment in a different folio.

Note 3 - Declaration & Unit Holder(s) Signatures

This section needs to be signed by all unit holder(s) at the places marked 'X' as per the holding instruction provided to us (i.e. 'Single', 'Anyone or Survivor' or 'Joint').

Note 4 - Auto-debit Authorisation by Bank Account Holder(s)

- Please fill your bank account details for the SIP Auto-debit. The sole/first holder must be one of the holders in the bank account.
- The 9-digit MICR code of your bank branch is a mandatory requirement without which your SIP application will be rejected. You should find the MICR code next to the cheque number.
- If you are paying for the first SIP instalment through a DD or a Pay Order, please enclose an original cancelled cheque or obtain your banker's attestation against the Auto-debit Authorisation section in this form. If the payment is made by cheque, please ensure it is from the same bank account as the one used for Auto-debit for the subsequent instalments. This would help us to verify your bank details and let you know of any discrepancy to take corrective action. In case there is a mismatch in the bank account number submitted by you and the account number on the cheque, we will update the bank account number appearing on the cheque, provided your name appears on it.
- Please specify the SIP instalment amount (Minimum Rs. 1000 and in multiples of Re. 1 thereafter, except for L&T Tax Advantage Fund which should be in multiples of Rs. 500), and number of SIP Instalments should be a minimum of six.
- Please specify the SIP investment amount i.e. instalment amount multiplied by the number of instalments.

- Please specify the SIP Date i.e. 1st/5th/10th/15th/25th.
- Please mention the names of all the bank account holders. If the mode of operation of your bank account is 'joint', then all the bank account holders should sign at the places marked 'XX' in the same sequence and manner in which their signatures appear in the bank account.
- If the payment advice does not mention the bank account holders' name/s, then a self-attested bank pass book copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account should be provided. Otherwise, it will be treated as a 3rd party payment and rejected except under the following exceptional circumstances:
 - Payment by parents/grand-parents/related persons on behalf of a minor (other than the registered guardian) in consideration of natural love and affection or as a gift, provided the purchase value is less than or equal to Rs. 50,000 and KYC is completed for the registered guardian and the person making the payment. Additional declaration in the prescribed format signed by the guardian and parents/grand-parents/related persons should be submitted. However, if the purchase/SIP instalment value exceeds Rs. 50,000, the application will be rejected.
 - Payment by an employer on behalf of Employee Systematic Investment Plans or lump sum/one-time subscription through payroll deductions, provided both employee and employer are KYC-compliant. Additional declaration in the prescribed format is also required along with the application form.
 - Custodian on behalf of an FII or a Client provided KYC is completed for the Investor and Custodian. Additional declaration in the prescribed format is also required along with the application form.

Note 5 - Transaction Charges

In line with SEBI circular dated August 22, 2011 and September 13, 2012, for each investment application (purchase) of Rs. 10,000 or more, mutual funds are permitted to deduct transaction charges as follows:

- 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.

Please tick the appropriate option given in the form if you are a first time or existing investor. If both options are left unselected, we will treat you as a first time or existing investor based on our internal verifications. For SIP investments, transaction charges will be deducted over four installments.

- Mutual Fund Units will be allotted only against the net investment amount i.e. Gross Amount – DD Charges (if any) – Transaction Charges (if applicable).
- Transaction charges will be deducted only if the investment is submitted through a Distributor who has 'opted in' to receive transaction charges.
- Transaction charges will NOT be deducted in the following cases :
 - Purchase/Subscription submitted by investor at the designated collection centres or through AMC's website viz. www.Intmf.com and which is 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.

TERMS AND CONDITIONS FOR AUTO-DEBIT FACILITY

- Our SIP Auto-debit (ECS/Direct Debit) facility is offered to you using Reserve Bank of India's (RBI) Electronic Clearing Service (Debit Clearing Facility) or Standing Instructions (SI) where applicable. By opting for this facility you agree to abide by the terms and conditions subject to which this facility is offered by RBI.
- The SIP Auto-debit (ECS/Direct Debit) facility is offered to investors with bank accounts in any of the cities/towns where ECS/Direct Debit is available. There are 252 cities/towns as on 30th July, 2013 where this facility is available and for updates to list, please log on to our website www.Intmf.com. L&T Mutual Fund reserves the right to modify this list without assigning any reason or prior notice. The cities listed on our website may be modified/removed at any time purely at the discretion of L&T Mutual Fund without providing any reason or prior notice.
- Applications for SIP Auto-debit (ECS/Direct Debit) will be processed only if your bank branch is part of the MICR/ECS network. In case your bank chooses to cross verify the Auto-debit mandate with you as their customer, you would need to promptly act on the same. L&T Mutual Fund, its Investment Manager - L&T Investment Management Limited, its Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/branch or its refusal to register the SIP mandate or any charges that may be levied by your bank/branch on you.
- There has to be a minimum gap of 30 days between the date of your first SIP (through cheque) and your second SIP (through Auto-debit). While mentioning the SIP Auto-debit

period (from) in this form, please take this into account and indicate the correct SIP Auto-debit commencement date. For cancellation of the Auto-debit (ECS/Direct Debit) facility, you need to provide 30 days advance notice.

- If you are an existing SIP investor with us using the Auto-debit (ECS/Direct Debit) facility, please note the following with respect to this systematic investment that you propose to make in the folio: Your proposed SIP investments should be from the same bank account from which your existing SIP investments are being made. We will not be able to process the SIP if the bank mandate is different from the bank mandate provided for the existing SIP investments.
- You will not hold L&T Mutual Fund ("The Fund")/L&T Investment Management Limited ("AMC")/Trustees to the Fund, its Registrars and other service providers responsible if the transaction is not/incorrectly effected due to incomplete or incorrect instructions from you. Besides, you will not hold either of the entities listed herein before responsible if the transaction is delayed or not effected or your bank account or the bank account of the minor Unit holder is debited in advance or after the specific SIP date due to various clearing cycles of RBI's ECS/local holidays.
- The Fund/AMC reserves the right not to re-present any mandate for Auto-debit facility, if the registration could not be effected in time for reasons beyond its/their control.
- The Fund/AMC/Trustees to the Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred/suffered by you as a result of use of this facility.

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

www.Intmf.com

Our lines are open from 9.00 am to 6.00 pm, Monday to Friday

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

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Transaction Form



Time Stamp

Distributor/Broker Code	Sub-Broker ARN	Relationship Manager's Name	Branch Code
ARN- (ARN stamp here)	Sub-Broker Code	Mobile	
		EUIN	

If Employee Unique Identification Number (EUIN) details are not provided, the investor(s) agrees that: I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

(Sole/First Applicant) (Second Applicant) (Third Applicant)

Initial commission will be paid by the investor directly to the distributor, based on the service rendered and assessment of any other factors. Please refer to the guidance notes for assistance and complete all sections in English. For legibility, please use BLOCK LETTERS in black or dark ink.

PERSONAL DETAILS (see note 1)

First Unit Holder First Name Middle Name Last Name Folio No.

PAN First Unit Holder Second Unit Holder Third Unit Holder

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

PURCHASE (see note 2)

Scheme

Option Growth* Bonus (available in select schemes only) Dividend Payout Dividend Reinvest

Dividend Frequency

Investment Amount (Rs.) A DD Charges, if applicable (Rs.) B Net Amount (Cheque/DD) (Rs.) A minus B

Mode of Payment (Please refer notes on 3rd party payments overleaf)

Cheque DD Fund Transfer RTGS NEFT First/Second/Third Unit Holder Guardian Others

Cheque No. Dated DDMMYY Drawn on Bank

Branch City

NRI Investor, please specify account type

NRE NRO FCNR Others (please specify)

Reason for your SIP

Children's Education Children's Marriage House Car Retirement

REDEMPTION (see note 3)

Scheme Dividend Frequency

Option Growth Bonus Dividend Payout Dividend Reinvestment Amount (Rs.) No. of Units All Units

If you have changed your bank and have not informed us of the change, your money will be credited to the bank account registered with us

SWITCH (see note 4)

From Scheme Dividend Frequency Option Growth Bonus Dividend Payout Dividend Reinvestment

To Scheme Dividend Frequency Option Growth* Bonus Dividend Payout Dividend Reinvestment

Amount (Rs.) No. of Units All Units

SYSTEMATIC WITHDRAWAL PLAN (SWP) (see note 5)

From Scheme Dividend Frequency

Option Growth Bonus Dividend Payout Dividend Reinvestment

Withdrawal Preference Amount* Capital Appreciation

Withdrawal Instalment x No. of Instalments Total Withdrawal

Withdrawal From (First Instalment) To (Last Instalment)

Withdrawal Date Withdrawal Frequency

1st 5th 10th* 15th 25th Monthly* Quarterly

SYSTEMATIC TRANSFER PLAN (STP) (see note 6)

From Scheme Option Growth Bonus Dividend Payout Dividend Reinvestment

To Scheme Option Growth* Bonus Dividend Payout Dividend Reinvestment

Dividend Frequency

Transfer Preference (Please choose from the options mentioned here) Weekly Mon* Tue Wed Thu Fri

Transfer Instalment Rs. x No. of Instalments Total Transfer Rs.

Transfer Period From (First Instalment) To (Last Instalment)

Amount* Capital Appreciation Fortnightly Date

Transfer Frequency (Please choose from the options mentioned here) Weekly Mon* Tue Wed Thu Fri

Monthly* Quarterly Date

*Default option if not selected

YOUR SIGNATURE/S (To be signed by all joint holders)

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

(Sole/First Unit Holder) (Second Unit Holder) (Third Unit Holder)

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

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

Scheme Option Amount

Purchase Cheque No. Dated Drawn on Bank

Redemption Amount Units All Units All Units

Switch Amount Units All Units to Scheme Name

SWP Instalment Amount No. of Instalments Frequency (Please Monthly* Quarterly

STP Instalment Amount No. of Instalments to Scheme Name

Frequency (Please Weekly Fortnightly Monthly Quarterly



For Office Use Only

Acknowledgement Stamp & Date

GENERAL INSTRUCTIONS

1. This form is for existing unit holders only. New applicants need to fill in the Common Application Form, which is part of the Key Information Memorandum. With this form you can invest in a fund, redeem your money, switch between funds, register for our Systematic Withdrawal Plan (SWP) or Systematic Transfer Plan (STP).
2. Please read the Scheme Information Document and Statement of Additional Information of the respective fund before investing.
3. If you are investing directly, please suffix the name of the scheme with the words "DIRECT PLAN" for allotment of units in the Direct Plan of the Scheme. If "DIRECT PLAN" is mentioned, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.
4. For redemption/switch/SWP/STP requests also, please suffix the name of the scheme with the words "DIRECT PLAN".
5. If you may make an error while filling this form, please ensure that all applicants sign against the correction.
6. The completed form should be submitted to any L&T MF or CAMS Investor Service Centre.
7. PAN and KYC are mandatory. Please note that a PAN (Permanent Account Number) and KYC (Know Your Customer) compliance are mandatory for investing a lump sum or through a SIP for switching between funds and for setting up a STP (Systematic Transfer Plan). Your KYC status is usually indicated in your Account Statement as follows:
 - a) **KYC Verified:** The KYC check is completed and you are KYC-compliant.
 - b) **KYC Pending:** Your KYC check is in progress.
 - c) **KYC Failed:** Your KYC has failed due to some deficiencies in the forms or documents you submitted to CVL
 - d) **KYC Not Available:** If you have not applied for KYC compliance or if you have not submitted a copy of your KYC acknowledgement letter to us. If you need more information, please visit www.Intmf.com.

PLEASE NOTE: All PoA (Power of Attorney) holders and Guardians have to be KYC-compliant.

8. **NON-INDIVIDUAL INVESTORS:** Please inform us of any change in your list of signatories and provide us with a certified copy of the Board Resolution and List of Authorised Signatories.

GUIDANCE NOTES

Note 1 – Personal Details

- a) Please fill in the name of the sole/first unit holder and the folio number and PAN for all unit holders. Please also enclose a copy of KYC acknowledgement letters for all unit holders.

Note 2 – Purchase Request

- a) Please specify the scheme details, investment amount and cheque details.
- b) Your payment cheque should be drawn in favour of the scheme in which you are investing.
- c) If you are an NRI, please indicate the source of funds for your investment.
- d) Reason for Investment: We help you to record the financial goal you are investing for. You can specify one goal for a scheme. If you have earlier filled in a reason to save in a particular scheme in a folio and choose a different reason while filling in this form, we will over-write the earlier. If you wish to keep your investments separate, you can choose to make the investment in a different folio.
- e) If the payment advice does not mention the bank account holders' name/s, then a self-attested bank pass book copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account should be provided. Otherwise, it will be treated as a 3rd party payment and rejected except under the following exceptional circumstances:
 - Payment by parents/grandparents/related persons on behalf of a minor (other than the registered guardian) in consideration of natural love and affection or as a gift, provided the purchase value is less than or equal to Rs. 50,000 and KYC is completed for the registered guardian and the person making the payment. Additional declaration in the prescribed format signed by the guardian and parents/grandparents/related persons should be submitted. However, if the purchase/SIP instalment value exceeds Rs. 50,000, the application will be rejected.
 - Payment by an employer on behalf of Employee Systematic Investment Plans or lump sum/one-time subscription through payroll deductions, provided both employee and employer are KYC-compliant. Additional declaration in the prescribed format is also required along with the application form.
 - Custodian on behalf of an FII or a Client provided KYC is completed for the Investor and Custodian. Additional declaration in the prescribed format is also required along with the application form.

f) Transaction Charges:

In line with the SEBI circular dated August 22, 2011 and September 13, 2012, for each investment application (purchase) of Rs. 10,000 or more, mutual funds are permitted to deduct transaction charges as follows:

- Rs. 150/- if you are a first-time investor in mutual funds.
- Rs. 100/- if you are an existing investor in mutual funds.

Mutual Fund units will be allotted only against the net investment amount - or less DD charges and transaction charges as applicable.

Transaction charges will be deducted only if your investment is submitted through a distributor who has 'opted in' to receive transaction charges.

Transaction charges will NOT be deducted:

If you invest at designated collection centres or at our website www.Intmf.com and do not add a distributor's ARN.

If you invest less than Rs. 10,000 through a distributor.

If you invest via a Switch or STP as there is no additional investment.

If you invest through any stock exchange.

Note 3 – Redemption Request

- 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 for the purpose.
- If your redemption request specifies both amount and units for redemption, the latter will be processed.
- A redemption will be processed only for the amount which has been realised. If the balance in the scheme/plan/option after taking into account the redemption is below the minimum redemption size (either in amount or in units whichever is less), the entire balance would be redeemed and paid out.
- To safeguard investors against fraudulent action on their investments, where a redemption request is received together with a request for change of address and/or change in bank details, the AMC may release the payment only after completing necessary additional checks.

Note 4 – Switch Request

- Please specify the exact source and target scheme names for the switch. For e.g. if your target scheme is L&T Equity Fund – Growth and the source scheme is L&T Cash Fund Retail – Growth, please ensure that all these details are filled in.
- Please specify the amount/number of units you wish to switch. If you wish to switch all units, please tick against the box provided for the purpose.

- If your switch request specifies both amount and units, the latter would be processed.
- If the balance in the source scheme/option, after taking into account the switch is below the minimum redemption size (either in amount or in units whichever is less), the entire balance in the source scheme will be switched to the target scheme.

Note 5 – Systematic Withdrawal Plan (SWP)

- a) Please note SWP facility is available in all our schemes except Institutional & Super Institutional Plans.
- b) Please indicate if you wish to withdraw a fixed amount per period or the Capital Appreciation. If none of the options is specified, by default, the instalment will be fixed amount. Capital Appreciation SWP is available from 'Growth' plans only. Please also specify scheme details, number of instalments, total withdrawal amount, withdrawal frequency and withdrawal period.
- c) The minimum withdrawal size is Rs. 1000 or 100 units. The value of the unit balance in the folio should be at least Rs 25000. Else the SWP will not be processed.
- d) Please note that your SWP will be processed within 7 calendar days from the date of your request. Hence, while filling in the 'From Date' for the SWP period, please factor in at least 7 calendar days beyond the date of your request. For instance, if you submitted your request on the 1st, please fill in the 7th of that particular month.
- e) You can cancel a registered SWP at any time by submitting a written request. The cancellation will be processed within 15 days.
- f) Please note the following:
 - If both amount and units are mentioned, we will process the SWP for the amount.
 - If the total withdrawal amount is not mentioned or incorrectly mentioned, we will process as per the instalment amount and number of instalments mentioned.
 - If the scheme/plan/option is not mentioned and there is only one scheme/plan/option combination available in the folio, we will process the same.
 - If the start date is not mentioned by default, we will take the 10th of every month as the date.
 - If the end date is not mentioned, the SWP will be processed until we receive a request from you to discontinue it.
 - If the frequency is not mentioned or if more than one frequency has been selected, we will process it as a monthly SWP by default.

Note 6 – Systematic Transfer Plan (STP)

- a) Please note STP facility is available in all our schemes except Institutional and Super Institutional Plans.
- b) Please indicate if you wish to transfer a fixed amount per period or the capital appreciation. If none of the options is specified, by default, the instalment will be fixed amount. Please also specify the scheme details, number of instalments, transfer instalment amount, total transfer amount, transfer frequency and transfer period.
- c) The minimum transfer size is Rs. 1000 or 100 units. The value of the unit balance in the folio should be at least Rs 25000. Else the STP will not be processed.
- d) Please note that your STP will be processed within 7 calendar days from the date of your request. Hence, while filling in the 'From Date' for the STP period, please factor in at least 7 calendar days beyond the date of your request. For instance, if you submitted your request on the 1st, please fill in the 7th of that particular month.
- e) Please note the following:
 - If the plan/option of the source scheme is not mentioned, and there is only one scheme/plan/option combination available in the folio, we will process the same.
 - If the plan/option of the target scheme is not mentioned, we will process as per the default options mentioned in the Scheme Information Document of the respective scheme.
 - If the minimum balance criteria are not met when processing an instalment, we will transfer out the entire available unit balance and cease the STP.
 - If the start date is not mentioned, we process the STP every Monday for Weekly STPs and on the 10th of the month for Monthly/Quarterly STPs.
 - If the end date is not mentioned, the STP will be processed until we receive a request from you to discontinue it.
 - If the total transfer amount is not mentioned or incorrectly mentioned, we will process as per the instalment amount and number of instalments mentioned.
 - If the frequency is not mentioned or if more than one frequency has been selected, we will process it as a monthly STP by default.
 - If more than one day is selected, we will process for "Monday."
 - If the monthly frequency is selected, but no date is mentioned, we will process the STP instalments on the 10th of every month by default.
- f) You can cancel a registered STP at any time by submitting a written request. The cancellation will be processed within 15 days.

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

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Our lines are open from 9.00 am to 6.00 pm, Monday to Friday

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Bankers 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:

INSTRUMENT DETAILS

Mode of Payment Demand Draft Pay Order

Instrument Number

Date

Instrument Amount (in Rs.)

In Favour of/Favouring

DETAILS OF BANK ACCOUNT DEBITED FOR ISSUING THE INSTRUMENT

Bank Account Number Account Type (Please ✓)
 Savings Current

Sr. No.	Bank Account Holder Name	PAN
1	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>

If the issuing bank branch is outside India:

I/We further declare that I/we are registered as a Bank/branch as mentioned below:

Under the Regulator Name of Regulator

In the Country Country Name

Registration No. Registration Number

I/We confirm having carried out necessary Customer due diligence with regard to the Beneficiary and to the source of the funds received from him, as per the standards of Anti-Money Laundering laws in our country.

BRANCH MANAGER/DECLARANT(S)

Signature

Name

Address

City Postal Code

State Country

Bank & Branch Seal (mandatory)

Important Note: The bankers certificate format given above is recommendatory in nature. Any existing Bank Letters/Certificates/Declarations, which conform to the spirit of the requirements, containing the above details can also be accepted.

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4. DECLARATION & SIGNATURE (refer instruction no. 5)

THIRD PARTY DECLARATION

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

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

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

Applicable to NRIs only :

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

Please (✓) Yes No

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

Signature of the Third Party

[D | D | M | M | Y | Y | Y | Y]

BENEFICIAL INVESTOR(S) DECLARATION & SIGNATURE/S

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

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

Applicable to Guardian receiving funds on behalf of Minor only:

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

_____*Sole/First Applicant/Guardian

Second Applicant

Third Applicant

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

[D | D | M | M | Y | Y | Y | Y]

THIRD PARTY PAYMENT RULES

1. In accordance with AMFI best practice guidelines Circular No. 16/2010-11, pertaining to "risk mitigation process against Third Party instruments and other payment modes for mutual fund subscriptions", mutual funds/asset management companies shall ensure that Third-Party payments are not used for mutual fund subscriptions.
- 2a. The following words and expressions shall have the meaning specified herein:
 - (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

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

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

Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This will not be considered as Third Party payment.
- 2b. L&T Mutual Fund will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:
 - (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.
 - (iii) Custodian on behalf of an Foreign Institutional Investor (FII) or a Client

* '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.
 - (i) 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.lntmf.com.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of L&T Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

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

INSTRUCTIONS

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.

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

b. On behalf of employee under Systematic Investment Plans or as lump sum/one-time subscription, through Payroll deductions made by employer; or

c. On behalf of an FII or a Client made by the Custodian.

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

4. THIRD PARTY PAYMENT DETAILS

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

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

(i) Source of funds - if paid by cheque

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

1. 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

b. 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.

1. 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.

2. For payment through online mode AMC may match payer account details with registered Pay-in bank accounts of the Investor.

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

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

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

5. SIGNATURE(S)

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

6. PERMANENT ACCOUNT NUMBER

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

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

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

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

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

7. PREVENTION OF MONEY LAUNDERING

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

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

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, L&T Mutual Fund reserves the right to seek information and/or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose. L&T Mutual Fund and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

As per SEBI guidelines, "Know Your Customer (KYC)" policy should clearly spell out the client identification procedure in order to implement the anti money laundering provisions as envisaged under the Anti Money Laundering Act, 2002. Investors are requested to note that it shall be mandatory to quote the KYC Compliance status and attach attested/certified copy of KYC Acknowledgement of all fresh investment transactions registered by Individual investors effective January 1, 2011, irrespective of the amount of investment. Individual investors shall include each of the applicants, in case of application in joint name, Power of Attorney (POA) holders where investments are made through a POA, Guardian where investments are made in the name of a minor and individual becoming an investor due to an operation of law.

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

• PAN Based Common Standard KYC through CVL

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

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

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

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

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

• Non PAN Based KYC applicability

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

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

Documents required

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

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

B. Investments from investors residing in Sikkim

Documents required

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

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

Documents required

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

For complying with the KYC requirement, all the investors could approach POS or CVL for submitting their KYC Application Form (KAF) and the mandatory documents of Proof of Identity and Proof of Address. The list of all documents required to fill up the form and the detailed process is mentioned above and can be found in the KYC Application Form. An updated list of POS is available at www.Intmf.com 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.Intmf.com and also read the KYC section of Statement of Additional Information (SAI) in detail. Investors are requested to note that KYC would be subject to verification of the veracity of the claim of the investors by collecting sufficient documentary evidence. The AMC reserves the right to ask for the necessary documentation to the satisfaction of the mutual fund.

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

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

www.Intmf.com

Our lines are open from 9.00 am to 6.00 pm, Monday to Friday

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

CL00632

CHECKLIST FOR COMMON APPLICATION FORM AND SIP INVESTMENT FORM

Please ensure the following:

- If you are an existing unit holder with us, folio number and name of sole/first unit holder is mentioned.
- Name, date of birth, address, contact details and tax status of sole/first applicant are filled in completely.
- PAN is furnished for all applicants and KYC acknowledgement letter is enclosed for each applicant.
- Your bank account details including the 9-digit MICR Code are entered completely. An original cancelled cheque of such account is enclosed if the investment instrument is a demand draft or is from a different bank account.
- For joint applicants, if any, Mode of Holding, names and birth-dates are furnished.
- Scheme/Option is indicated.
- Lumpsum details are furnished and following conditions are fulfilled:
 - Your investment is not below the Minimum Investment Amount.
 - If you are paying by a Demand Draft, you have filled the details as Investment Amount – DD Charges = DD Amount and enclosed the Banker's certificate.
 - Your investment cheque is drawn in favour of Scheme in which you wish to invest and should be, dated and signed. On the reverse of the cheque, the name of the Sole/First Applicant and the Application No./Folio No. are written.
- All SIP details are furnished and following conditions are fulfilled:
 - SIP Instalment Amount (Min. Rs. 1000/- and Rs. 500 for L&TTAF)
 - No. of SIP Instalments (Min. 6)
 - Total Amount (Min. Rs.5000/- & Rs.3000/- for L&TTAF)
 - SIP Frequency (Monthly/Quarterly)
 - SIP Date (1st/5th/10th/15th/25th/all five dates)
 - SIP Auto Debit Period
- The form is duly signed by all applicants.

Accompanying documents

Please submit the following documents with your application (if applicable). All documents should be original/true copies certified by a Director/Trustee/Company Secretary/Authorised Signatory.

Documents	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FIs
Resolution/Authorisation to invest	✓	✓	✓		✓		✓
List of Authorised Signatories with Specimen signature(s)	✓	✓	✓	✓	✓		✓
Memorandum & Articles of Association	✓						
Trust Deed					✓		
Bye-laws		✓					
Partnership Deed			✓				
Overseas Auditors' Certificate							✓
Notarised Power of Attorney				✓			
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE/FCNR a/c, where applicable						✓	

**Know Your Client (KYC)
Application Form (For Individuals Only)**

Application No. :

Please fill in ENGLISH and in BLOCK LETTERS with black ink

A. Identity Details (please see guidelines overleaf)

1. Name of Applicant (As appearing in supporting identification document).

Name

Father's/Spouse Name

2. Gender Male Female B. Marital status Single Married C. Date of Birth / / / / /

3. Nationality Indian Other (Please specify) _____

4. Status Please tick (X) Resident Individual Non Resident Foreign National (Passport Copy Mandatory for NRIs & Foreign Nationals)

5. PAN Please enclose a duly attested copy of your PAN Card

Unique Identification Number (UID)/Aadhaar, if any: _____

6. Proof of Identity submitted for PAN exempt cases Please Tick (X)

UID (Aadhaar) Passport Voter ID Driving Licence Others _____ (Please see guideline 'D' overleaf)

PHOTOGRAPH

Please affix the recent passport size photograph and sign across it

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

City / Town / Village Pin Code
State Country

2. Contact Details

Tel. (Off.) (ISD) (STD) / / Tel. (Res.) (ISD) (STD) / /
Mobile (ISD) (STD) / / Fax (ISD) (STD) / /
E-Mail Id.

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (X) against the document attached.

Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted / / / / /

4. Permanent Address of Resident Applicant if different from above B1 OR Overseas Address (Mandatory) for Non-Resident Applicant

City / Town / Village Pin Code
State Country

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (X) against the document attached.

Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted / / / / /

C. Other Details (please see guidelines overleaf)

1. Gross Annual Income Details (Please tick (X): Below 1 Lac 1-5 Lac 5-10 Lac 10-25 Lac > 25 Lacs

OR

Net-worth in ₹. (*Net worth should not be older than 1 year) _____ as on (date) / / / / /

2. Occupation (Please tick (X) any one and give brief details):

Private Sector Service Public Sector Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others (Please specify) _____

3. Please tick, if applicable: Politically Exposed Person Related to a Politically Exposed Person

For definition of PEP, please refer guideline overleaf

4. Any other information: _____

DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.

Place:

Date:

SIGNATURE OF APPLICANT

FOR OFFICE USE ONLY

IPV Done on / / / / /

AMC/Intermediary name OR code _____

(Originals Verified) Self Certified Document copies received

(Attested) True copies of documents received

Main Intermediary

Seal/Stamp of the intermediary should contain
Staff Name
Designation
Name of the Organization
Signature
Date

Seal/Stamp of the intermediary should contain
Staff Name
Designation
Name of the Organization
Signature
Date

"Please note that the KYC Application Form and overleaf instructions should be printed on the same page (back to back). If printed separately then both the pages should be attached and signed by the applicant."

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
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 properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals,(allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. 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.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

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

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

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. 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.

E. List of people authorized to attest the documents:

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

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

- Self attested copy of PAN card is mandatory for all clients.
- 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 properly attested by entities authorized for attesting the documents, as per the below mentioned list.
- 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 address 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/PIO Card/OC Card and overseas address proof is mandatory.
- For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
- 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 or photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

- 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.
- 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/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.
- For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
- 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.
- Investors residing in the state of Sikkim.
- UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
- SIP of Mutual Funds upto Rs 50,000/- p.a.
- In case of institutional clients, namely, FIIs, MFs, VCFs, FVCI, 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.

E. List of people authorized to attest the documents:

- 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.

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

Types of entity	Documentary requirements
Corporate	<ul style="list-style-type: none"> 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 certified 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 Authorized signatories list with specimen signatures
Partnership firm	<ul style="list-style-type: none"> 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 Authorized signatories list with specimen signatures Photograph, POI, POA, PAN of Partners
Trust	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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)	<ul style="list-style-type: none"> Copy of SEBI registration certificate Authorized signatories list with specimen signatures
Army/Government Bodies	<ul style="list-style-type: none"> Self-certification on letterhead Authorized signatories list with specimen signatures
Registered Society	<ul style="list-style-type: none"> 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 Submit the KYC Documents on A4 Size Paper Only.

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

Name of Applicant _____ PAN of the Applicant _____

Sr. No.	PAN	Name	DIN (For Directors) / UID (For Others)	Residential / Registered Address	Relationship with Applicant (i.e. promoters, whole time directors etc.)	Whether Politically Exposed	Photograph
						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	
						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	
						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	
						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	
						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	
						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	

Name of the Scheme	L&T Equity Fund (L&TEF)			L&T Tax Advantage Fund (L&TTAF)			
Product Labelling	For product labelling please refer to the cover page						
Investment Objective	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.			To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.			
Asset Allocation Pattern	Types of Instruments		Normal Allocation (% of net assets)		Risk Profile		
	Equity and equity related securities*		80 to 100		High		
	Money market instruments		0 to 20		Low to Medium		
	* Includes investments in Offshore securities, ADRs and GDRs not exceeding 10% of the net assets of the Scheme subject to SEBI Guidelines.						
Investment Strategy	Please refer to page 42 for details						
Plans	Not Available						
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.						
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment		Initial Investment		
	Rs. 5,000		Rs. 1,000		Rs. 500 and in multiples of Rs. 500 thereafter		
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment	
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 6	Rs. 6,000	Rs. 500	(a) Monthly: 6 (b) Quarterly: 6	Rs. 3,000	
	All the above three conditions to be jointly fulfilled						
Minimum Redemption Size	Rs. 1,000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units.			Rs. 500 or 50 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units.			
Benchmark Index	S&P BSE 200 Index			S&P BSE 200 Index			
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. For L&TEF, under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme.						
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available	Dividend Frequency	Record Date	Facilities available	
	At Trustee's Discretion	Would be announced in advance	Reinvestment and Payout	At Trustee's Discretion	Would be announced in advance	Reinvestment and Payout	
Name of Fund Manager(s)	Mr S. N. Lahiri and Mr. Abhijeet Dakshikar (for investments in foreign securities)			Mr S. N. Lahiri			
Performance of Schemes (as at December 31, 2013) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns		L&T Equity Fund	Compounded Annualised Returns		L&T Tax Advantage Fund	
	Returns for last 1 year		5.45%	BSE 200	Returns for last 1 year		6.82%
	Returns for last 3 years		1.64%	4.38%	Returns for last 3 years		2.11%
	Returns for last 5 years		19.91%	-0.04%	Returns for last 5 years		20.75%
	Returns Since Inception (May 16, 2005)		17.37%	16.94%	Returns Since Inception (February 27, 2006)		12.45%
	Absolute Returns for Direct Plan (from January 01, 2013)		5.42%	13.25%	Absolute Returns for Direct Plan (from January 01, 2013)		6.70%
Expenses	Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00% A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Loads/CDSC will be chargeable in case of switches made between different options of the Scheme. No Exit loads will be chargeable in case of; (i) Units allotted on account of dividend reinvestments; 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.			Exit Load: NIL			
Load Structure For Ongoing Offer							

Name of the Scheme	L&T India Special Situations Fund (L&TISSF)	L&T Indo Asia Fund (L&TIAF)																		
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.	To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities including equity derivatives in the Indian and international markets.																		
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of net assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related securities*</td> <td>80 to 100</td> <td>High</td> </tr> <tr> <td>Money market instruments</td> <td>0 to 20</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* Includes investments in Offshore securities, ADRs and GDRs not exceeding 10% of the net assets of the Scheme subject to SEBI Guidelines.</p>	Types of Instruments	Normal Allocation (% of net assets)	Risk Profile	Equity and equity related securities*	80 to 100	High	Money market instruments	0 to 20	Low to Medium	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of net assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related securities* (including Indian and foreign equity securities as permitted by SEBI/RBI*)</td> <td>80 to 100</td> <td>Medium to High</td> </tr> <tr> <td>Money market instruments</td> <td>0 to 20</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* Includes investments in equity derivatives. * Investments in Foreign Securities will not exceed Eligible Investment Amount. Under current regulations, the fund managers will seek to invest more than 65% of net assets in equity shares of domestic companies and around 30% of its net assets in Foreign Securities in order to avail of the prevailing tax benefit of long term capital gains. However, investments in Foreign Securities could be lower than 30% of the net assets due to the limit set on investments in Foreign Securities or could be in excess of 30% of its net assets subject to the Eligible Investment Amount, in case of amendment in the tax laws.</p>	Types of Instruments	Normal Allocation (% of net assets)	Risk Profile	Equity and equity related securities* (including Indian and foreign equity securities as permitted by SEBI/RBI*)	80 to 100	Medium to High	Money market instruments	0 to 20	Low to Medium
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Money market instruments	0 to 20	Low to Medium																		
Investment Strategy	Please refer to page 42 for details																			
Plans	Not Available																			
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.																			
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment Rs. 5,000	Additional Investment Rs. 1,000																		
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount Rs. 1,000	Min. No. of Instalments (a) Monthly: 6 (b) Quarterly: 6	Min. Aggregate Investment Rs. 6,000																	
	All the above three conditions to be jointly fulfilled																			
Minimum Redemption Size	Rs. 1,000 or 100 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units.																			
Benchmark Index	S&P BSE 200 Index	A custom benchmark created using the S&P BSE 200 to the extent of 65% of portfolio and MSCI AC Asia Pacific ex Japan for balance 35%																		
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. Under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme.																			
Dividend Frequency and Record Dates	Dividend Frequency At Trustee's Discretion	Record Date Would be announced in advance	Facilities available Reinvestment and Payout	Dividend Frequency At Trustee's Discretion	Record Date Would be announced in advance	Facilities available Reinvestment and Payout														
Name of Fund Manager(s)	Mr S. N. Lahiri and Mr. Abhijeet Dakshikar (for investments in foreign securities)		Mr Venugopal Manghat and Mr. Abhijeet Dakshikar (for investments in foreign securities)																	
Performance of Schemes (as at December 31, 2013)	Compounded Annualised Returns	L&T India Special Situations Fund	BSE 200	Compounded Annualised Returns	L&T Indo Asia Fund	Benchmark**														
NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit.	Returns for last 1 year	5.71%	4.38%	Returns for last 1 year	6.70%	9.04%														
	Returns for last 3 years	4.63%	-0.04%	Returns for last 3 years	3.58%	5.05%														
	Returns for last 5 years	20.51%	16.94%	Returns for last 5 years	19.33%	19.36%														
	Returns Since Inception (May 22, 2006)	11.31%	9.32%	Returns Since Inception (May 28, 2007)	7.41%	7.86%														
Past Performance may or may not be sustained in future.	Absolute Returns for Direct Plan (from January 01, 2013)	5.67%	3.45%	Absolute Returns for Direct Plan (from January 01, 2013)	6.77%	8.35%														
	#from January 1, 2013 to March 31, 2013			#from January 1, 2013 to March 31, 2013																
	** A custom benchmark created using the S&P BSE 200 to the extent of 65% of portfolio and MSCI AC Asia Pacific ex Japan for balance 35%			** A custom benchmark created using the S&P BSE 200 to the extent of 65% of portfolio and MSCI AC Asia Pacific ex Japan for balance 35%																
Expenses	Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00%			Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis: 1.00%																
Load Structure For Ongoing Offer	A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Loads/CDSC will be chargeable in case of switches made between different options of the Scheme. No Exit loads will be chargeable in case of; (i) Units allotted on account of dividend reinvestments; 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.			A switch-out or a withdrawal under SWP or a transfer under STP may also attract an Exit Load like any Redemption. No Exit Loads/CDSC will be chargeable in case of switches made between different options of the Scheme. No Exit loads will be chargeable in case of; (i) Units allotted on account of dividend reinvestments; and (ii) Units issued by way of bonus, if any. In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.																

Name of the Scheme	L&T India Large Cap Fund (L&TILCF)	L&T India Value Fund (L&TIVF)																																	
Product Labelling	For product labelling please refer to the cover page																																		
Investment Objective	To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities, including equity derivatives, in the Indian markets. The Scheme will predominantly invest in large cap stocks. The Scheme could also additionally invest in Foreign Securities.	To generate long-term capital appreciation from diversified portfolio of predominantly equity and equity related securities, in the Indian markets with higher focus on undervalued securities. The Scheme could also additionally invest in Foreign Securities in international markets.																																	
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th>Normal Allocation (% of net assets)</th> <th>Risk Profile</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related securities[^] (including Indian and foreign equity securities as permitted by SEBI/RBI*)</td> <td>80 to 100</td> <td>Medium to high</td> </tr> <tr> <td>Money market instruments</td> <td>0 to 20</td> <td>Low to medium</td> </tr> </tbody> </table> <p>[^] Includes investments in equity derivatives. * The Scheme may invest in Foreign Securities upto 10% of its net assets subject to Eligible Investment amount.</p>	Types of Instruments	Normal Allocation (% of net assets)	Risk Profile	Maximum	Minimum	Equity and equity related securities [^] (including Indian and foreign equity securities as permitted by SEBI/RBI*)	80 to 100	Medium to high	Money market instruments	0 to 20	Low to medium	<table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="2">Normal Allocation (% of net assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related securities[^]</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Indian equity securities</td> <td>100</td> <td>80</td> <td>Medium to High</td> </tr> <tr> <td>Foreign Securities including overseas ETFs* (as permitted by SEBI/RBI)</td> <td>10</td> <td>0</td> <td>Medium to High</td> </tr> <tr> <td>Debt Securities**, Money market instruments, Cash and domestic ETFs*</td> <td>20</td> <td>0</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>[^] Includes investments in equity derivatives. * Investments in ETFs will be within the limits specified under the Regulations from time to time. ** including securitised debt.</p>	Types of Instruments	Normal Allocation (% of net assets)		Risk Profile	Maximum	Minimum	Equity and equity related securities [^]				Indian equity securities	100	80	Medium to High	Foreign Securities including overseas ETFs* (as permitted by SEBI/RBI)	10	0	Medium to High	Debt Securities**, Money market instruments, Cash and domestic ETFs*	20	0	Low to Medium
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	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.																																		
Benchmark Index	S&P BSE 100 Index	S&P BSE 200 Index																																	
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. Under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme.																																		
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Performance of Schemes (as at December 31, 2013)	Compounded Annualised Returns	L&T India Large Cap Fund	BSE 100																																
NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit.	Returns for last 1 year	7.44%	5.87%																																
Past Performance may or may not be sustained in future.	Returns for last 3 years	1.53%	0.72%																																
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Expenses	Exit Load:																																		
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Name of the Scheme	L&T India Prudence Fund (L&TIPF)	L&T India Equity and Gold Fund (L&TIEGF)																																							
Product Labelling	For product labelling please refer to the cover page																																								
Investment Objective	To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and to generate reasonable returns through a portfolio of debt and money market instruments.	The investment objective of the Scheme is to seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and to generate reasonable returns through a portfolio of debt and money market instruments. The Fund will also additionally invest in domestic Gold ETFs.																																							
Asset Allocation Pattern	Under normal circumstances, it is anticipated that the asset allocation for each Plan shall be as follows:	Under normal circumstances, it is anticipated that the asset allocation for the Scheme shall be as follows:																																							
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Benchmark Index	70% - S&P BSE 200 Index and 30% - CRISIL Short Term Bond Fund Index	70% - S&P BSE 200 Index, 20% - Gold Prices and 10% - CRISIL Short Term Bond Fund Index																																							
Dividend Policy	The Trustee may decide to distribute, by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the Dividend Option of a Fund if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend Option of a Fund on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. In case of Unit Holders opting for dividend re-investment facility, the dividend will be reinvested at the ex-dividend NAV. No Exit Load will be charged on account of redemption of Units allotted by way of dividend re-investments. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. Further, the dividend proceeds may be paid by way of direct credit/NEFT/RTGS /any other manner through which the investor's bank account specified in the Registrar's records is credited with the dividend proceeds. Under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the scheme.																																								
Dividend Frequency and Record Dates	Dividend Frequency At Trustee's Discretion	Record Date Would be announced in advance	Facilities available Reinvestment and Payout	Dividend Frequency At Trustee's Discretion	Record Date Would be announced in advance	Facilities available Reinvestment and Payout																																			
Name of Fund Manager(s)	Mr. S. N. Lahiri (investments in equity and equity related instruments), Mr. Vikram Chopra (investments in debt and money market instruments) and Mr. Abhijeet Dakshikar (for investments in foreign securities)																																								
Performance of Schemes (as at December 31, 2013) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future.	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>L&T India Prudence Fund</th> <th>Benchmark**</th> </tr> </thead> <tbody> <tr> <td>Returns for last 1 year</td> <td>9.10%</td> <td>5.78%</td> </tr> <tr> <td>Returns for last 3 years</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Returns for last 5 years</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Returns Since Inception (February 07, 2011)*</td> <td>8.04%</td> <td>5.66%</td> </tr> <tr> <td>Absolute Returns for Direct Plan (from January 01, 2013)</td> <td>9.40%</td> <td>5.10%</td> </tr> </tbody> </table>		Compounded Annualised Returns	L&T India Prudence Fund	Benchmark**	Returns for last 1 year	9.10%	5.78%	Returns for last 3 years	NA	NA	Returns for last 5 years	NA	NA	Returns Since Inception (February 07, 2011)*	8.04%	5.66%	Absolute Returns for Direct Plan (from January 01, 2013)	9.40%	5.10%	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>L&T India Equity and Gold Fund</th> <th>Benchmark**</th> </tr> </thead> <tbody> <tr> <td>Returns for last 1 year</td> <td>7.24%</td> <td>1.73%</td> </tr> <tr> <td>Returns for last 3 years</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Returns for last 5 years</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Returns Since Inception (February 07, 2011)*</td> <td>8.97%</td> <td>6.57%</td> </tr> <tr> <td>Absolute Returns for Direct Plan (from January 01, 2013)</td> <td>7.51%</td> <td>1.07%</td> </tr> </tbody> </table>		Compounded Annualised Returns	L&T India Equity and Gold Fund	Benchmark**	Returns for last 1 year	7.24%	1.73%	Returns for last 3 years	NA	NA	Returns for last 5 years	NA	NA	Returns Since Inception (February 07, 2011)*	8.97%	6.57%	Absolute Returns for Direct Plan (from January 01, 2013)	7.51%	1.07%	
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Expenses	Exit Load: For Purchases (including SIP):		Load (% of Applicable NAV)																																						
Load Structure For Ongoing Offer	Within 1 year from the date of allotment or Purchase applying First in First Out basis.		1%																																						
	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 reinvestments; and (ii) Units issued by way of bonus, if any.																																								

Name of the Scheme	L&T Midcap Fund (L&TMF)			L&T Tax Saver Fund (L&TTSF) #			
Product Labelling	For product labelling please refer to the cover page						
Investment Objective	To generate capital appreciation by investing primarily in midcap stocks. The scheme will invest in companies whose market capitalization falls between the highest and the lowest constituent of the CNX Midcap Index.			To provide long term capital appreciation by investing predominantly in equity and equity related instruments and also enabling investor to get income tax rebate as per the prevailing Tax Laws and subject to applicable conditions			
Lock-in Period	Not Applicable			The scheme is open for continuous redemption subject to the completion of a lock-in period of 3 years from the date of allotment as prescribed in the ELSS guidelines. Currently, the tax benefits are restricted to an investment amount of Rs. 1,00,000/-. However, any amount in excess of Rs. 1,00,000/- would also be subject to the lock-in period of 3 years. However, in the event of the death of the assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment anytime after the completion of 1 year from the date of allotment of units.			
Asset Allocation Pattern	Types of Instruments		Normal Allocation (% of net assets)	Types of Instruments		Normal Allocation (% of net assets)	
	Equity and Equity related instruments		80 to 100	Equity and Equity related instruments		80 to 100	
	Debt Securities, Securitised Debt, Money Market instruments (including cash/call money)		0 to 20	Debt* and Money Market instruments		0 to 20	
	*Investment in Securitised debt, if undertaken, will not exceed 20% of corpus of the scheme.						
Investment Strategy	Please refer to page 43 and 44 for details						
Plans	Not Available						
Options	Options*	Facility		Options*	Facility		
	Dividend	Payout and Reinvestment**		Dividend	Payout and Reinvestment**		
	Growth	NIL		Growth	NIL		
	* If no option is specified at the time of application, the default option is Growth Option.			* If no option is specified at the time of application, the default option is Growth Option.			
	** If no facility is specified the default facility is dividend re-investment			** If no facility is specified the default facility is dividend payout			
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment	Initial Investment		Additional Investment	
	Rs.5,000 and in multiples of Re. 1/- thereafter		Rs. 1,000 and thereafter in multiples of Re. 1/-	N.A.*		N.A.*	
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment			
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 6		Rs. 6,000			
	All the above three conditions to be jointly fulfilled						
	*In order to comply with requirements of ELSS 2005, further subscription/switch - in into L&T Tax Saver Fund is restricted with effect from November 23, 2012. Accordingly, L&T Mutual Fund have stop crediting further instalments of existing Systematic Investment Plan/ Systematic Transfer Plan in the scheme with effect from November 23, 2012. Thus, the last installment of SIP/STP will be effected in the scheme on November 15, 2012. Further, please note that, with effect from November 23, 2012, dividends declared, if any, in respect of units of Dividend Reinvestment Option of shall be paid out.						
Minimum Redemption Size	Rs. 1,000 or 100 units.			Rs. 500 per application or 50 units			
Benchmark Index	CNX Midcap Index			CNX Nifty			
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. For L&TMF, under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme. Any dividend declared under L&TMF will be compulsorily paid out.						
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available	Dividend Frequency	Record Date	Facilities available	
	At Trustee's Discretion	Would be announced in advance	Reinvestment and Payout	At Trustee's Discretion	Would be announced in advance	Reinvestment and Payout	
Name of Fund Manager(s)	Mr S. N. Lahiri			Mr. Rajesh Pherwani			
Performance of Schemes (as at December 31, 2013) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns		L&T Midcap Fund	CNX Midcap Index	Compounded Annualised Returns		
	L&T Tax Saver Fund		CNX Nifty				
	Returns for last 1 year		5.59%	-5.10%	Returns for last 1 year		9.54%
	Returns for last 3 years		1.00%	-3.05%	Returns for last 3 years		-1.30%
	Returns for last 5 years		21.57%	16.65%	Returns for last 5 years		NA
	Returns Since Inception (August 09, 2004)		17.35%	15.30%	Returns Since Inception (November 18, 2005)		6.57%
Absolute Returns for Direct Plan (from January 01, 2013)		5.60%	-6.17%	Absolute Returns for Direct Plan (from January 01, 2013)		N.A.	
Expenses Load Structure For Ongoing Offer	Exit Load: 1.00% if redeemed <= 1 year, NIL if redeemed > 1 year			Exit Load: NIL			

Name of the Scheme	L&T Infrastructure Fund (L&TIF)																														
Product Labelling	For product labelling please refer to the cover page																														
Investment Objective	The scheme seeks to generate capital appreciation by investing predominantly in equity and equity related instruments of companies in the infrastructure sector.																														
Asset Allocation Pattern	Types of Instruments	Normal Allocation (% of net assets)																													
	Equity and equity related instruments (including equity derivative instruments)	65 to 100																													
	Debt and Money Market Instruments*	0 to 35																													
	* Investment in Securitized debt, if undertaken, would not exceed 35% of the net assets of the scheme.																														
Investment Strategy	Please refer to page 44 for details																														
Plans	Not Available																														
Options	Options*	Facility																													
	Dividend	Payout and Reinvestment**																													
	Growth	NIL																													
	* If no option is specified at the time of application, the default option is Growth Option.																														
	** If no facility is specified the default facility is dividend re-investment																														
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment	Additional Investment																													
	Rs. 5,000 and in multiples of Re. 1/- thereafter	Rs. 1,000 and thereafter in multiples of Re. 1/-																													
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																												
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 6	Rs. 6,000																												
	All the above three conditions to be jointly fulfilled																														
Minimum Redemption Size	Rs. 1,000 or 100 units.																														
Benchmark Index	CNX Nifty																														
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. Under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme.																														
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available																												
	At Trustee's Discretion	Would be announced in advance	Reinvestment and Payout																												
Name of Fund Manager(s)	Mr. S. N. Lahiri																														
Performance of Schemes (as at December 31, 2013) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns	L&T Infrastructure Fund	CNX Nifty																												
	Returns for last 1 year	-6.96%	6.76%																												
	Returns for last 3 years	-8.23%	0.91%																												
	Returns for last 5 years	6.59%	16.32%																												
	Returns Since Inception (September 27, 2007)	-7.47%	3.77%																												
	Absolute Returns for Direct Plan (from January 01, 2013)	-7.20%	5.93%																												
	<p style="text-align: center;">Absolute Returns</p> <table border="1"> <thead> <tr> <th>Fiscal Year</th> <th>L&T Infrastructure Fund</th> <th>CNX Nifty</th> <th>Direct Plan#</th> </tr> </thead> <tbody> <tr> <td>FY 08-09</td> <td>-55.72</td> <td>-36.19</td> <td></td> </tr> <tr> <td>FY 09-10</td> <td>89.72</td> <td>73.72</td> <td></td> </tr> <tr> <td>FY 10-11</td> <td>-6.61</td> <td>-9.23</td> <td></td> </tr> <tr> <td>FY 11-12</td> <td>-14.00</td> <td>11.14</td> <td></td> </tr> <tr> <td>FY 12-13</td> <td>-6.09</td> <td>7.31</td> <td></td> </tr> <tr> <td>Direct Plan#</td> <td></td> <td></td> <td>-14.39, -4.51</td> </tr> </tbody> </table> <p style="text-align: center;">#from January 1, 2013 to March 31, 2013</p>			Fiscal Year	L&T Infrastructure Fund	CNX Nifty	Direct Plan#	FY 08-09	-55.72	-36.19		FY 09-10	89.72	73.72		FY 10-11	-6.61	-9.23		FY 11-12	-14.00	11.14		FY 12-13	-6.09	7.31		Direct Plan#			-14.39, -4.51
Fiscal Year	L&T Infrastructure Fund	CNX Nifty	Direct Plan#																												
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Direct Plan#			-14.39, -4.51																												
Expenses	Exit Load: 1.00% if redeemed <= 1 year, NIL if redeemed > 1 year																														
Load Structure For Ongoing Offer																															

Name of the Scheme	L&T Flexi Bond Fund (L&TFBF)			L&T Cash Fund (L&TCF)																																					
Product Labelling	For product labelling please refer to the cover page																																								
Investment Objective	To generate reasonable returns through a diversified portfolio of fixed income securities.			To deliver reasonable returns with lower volatility and higher liquidity through a portfolio of debt and money market instruments.																																					
Asset Allocation Pattern	Types of Instruments		Normal Allocation (% of net assets)	Risk Profile		Types of Instruments																																			
	Debt Instruments including securitized debt		0 to 100	Medium to Low		Certificates of deposit issued by banks, bank fixed deposits treasury bills, CBLO, Repo/ reverse repo																																			
	Money market instruments		0 to 100	Medium to Low																																					
	The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of net assets of the Scheme. The Scheme may, invest in derivatives upto 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes.					Commercial papers and other debt instruments including securitised debt																																			
						In case of exposure to rated money market and debt instruments, the Fund Manager will invest in instruments that are rated AAA/A1+ or equivalent to the extent of atleast 90% of investments in the rated instruments. Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders. In the event of deviations, rebalancing will normally be carried out within 10 Business Days. The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of net assets of the Scheme. The Scheme may invest in derivatives up to 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes.																																			
Investment Strategy	Please refer to page 44 & 45 for details																																								
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.																																								
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment		Initial Investment																																				
	Rs. 10,000		Rs. 1,000 and thereafter in multiples of Re. 1		Rs. 10,000 per application and in multiple of Re. 1 thereafter and case of daily dividend option Rs. 1,00,000																																				
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment	Min. Instalment Amount	Min. No. of Instalments																																			
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 6 All instalments under a SIP application registered in respect of the Retail Plan shall be processed and units will be allotted under Institutional Plan		Rs. 6,000	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 6 All instalments under a SIP application registered in respect of the Retail Plan and Institutional Plan shall be processed and units will be allotted under Super Institutional Plan																																			
	All the above three conditions to be jointly fulfilled																																								
Minimum Redemption Size	Minimum Redemption Size			Minimum Redemption Size																																					
	Rs. 1,000 or 100 units			Rs. 1,000 or 1 unit																																					
Benchmark Index	CRISIL Composite Bond Fund Index			CRISIL Liquid Fund Index																																					
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the 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 25th or the next Business Day as the case may be. These days will be considered as the Record Dates. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV.			The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above. The dividend will be reinvested at the ex-dividend NAV. In line with requirements under SEBI circular number CIR/IMD/DF/21/2012 dated September 13, 2012, any dividend declared under the Retail and Institutional Plans will be compulsorily paid out.																																					
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available		Dividend Frequency	Record Date																																			
	Monthly	25th of every month	Reinvestment and Payout		Daily	Every Day*																																			
	If 25th of a month happens to be a non-Business Day, the immediately next Business Day would be the Record Date. Any dividend declared under Retail Plan will be compulsorily paid out.				Weekly	Every Monday**																																			
					Monthly	25th of each calendar month***																																			
	(Applicable for Super Institutional, Institutional and Retail Plans under the Scheme.) * All days for which NAV is published on www.amfiindia.com/www.intmf.com websites ** If a particular Monday of a week happens to be a non-Business Day, the immediately next Business Day would be the Record Date. *** If, 25th of a month happens to be a non-Business Day, the immediately next Business Day would be the Record Date. Any dividend declared under Retail and Institutional Plan will be compulsorily paid out																																								
Name of Fund Manager(s)	Mr. Vikram Chopra and Mr. Shirram Ramnathan			Mr. Shirram Ramanathan																																					
Performance of Schemes (as at December 31, 2013)	Compounded Annualised Returns	L&T Flexi Bond Fund - Retail Plan	CRISIL Composite Bond Fund Index	L&T Flexi Bond Fund**	CRISIL Composite Bond Fund Index	Compounded Annualised Returns																																			
NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit.	Returns for last 1 year	5.08%	3.79%	5.61%	3.79%	8.04%																																			
	Returns for last 3 years	7.30%	6.66%	7.83%	6.66%	8.41%																																			
Past Performance may or may not be sustained in future.	Returns for last 5 years	5.47%	5.68%	NA	NA	8.86%																																			
	Returns Since Inception (November 27, 2006)	6.44%	6.29%	7.58%	6.46%	7.16%																																			
	Absolute Returns for Direct Plan (from January 01, 2013)	5.60%	3.58%	5.60%	3.58%	8.79%																																			
	<table border="1"> <caption>Absolute Returns - L&T Flexi Bond Fund</caption> <thead> <tr> <th>FY</th> <th>L&T Flexi Bond Fund - Retail</th> <th>L&T Flexi Bond Fund</th> <th>CRISIL Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 08-09**</td> <td>9.63</td> <td>7.35</td> <td>3.22</td> </tr> <tr> <td>FY 09-10**</td> <td>5.41</td> <td>3.22</td> <td>5.06</td> </tr> <tr> <td>FY 10-11**</td> <td>8.03</td> <td>8.57</td> <td>7.68</td> </tr> <tr> <td>FY 11-12*</td> <td>9.86</td> <td>10.41</td> <td>9.24</td> </tr> <tr> <td>FY 12-13</td> <td>1.88</td> <td>1.80</td> <td></td> </tr> </tbody> </table>						FY	L&T Flexi Bond Fund - Retail	L&T Flexi Bond Fund	CRISIL Composite Bond Fund Index	FY 08-09**	9.63	7.35	3.22	FY 09-10**	5.41	3.22	5.06	FY 10-11**	8.03	8.57	7.68	FY 11-12*	9.86	10.41	9.24	FY 12-13	1.88	1.80												
FY	L&T Flexi Bond Fund - Retail	L&T Flexi Bond Fund	CRISIL Composite Bond Fund Index																																						
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FY	L&T Cash Fund - Retail	L&T Cash Fund - Institutional	L&T Cash Fund	CRISIL Liquid Fund - Index																																					
FY 08-09	8.02	8.45	8.55	8.81																																					
FY 09-10	3.51	3.93	4.08	3.69																																					
FY 10-11	5.89	6.32	6.48	6.21																																					
FY 11-12	8.62	9.05	9.22	8.44																																					
FY 12-13	8.56	8.99	9.23	8.17																																					
Direct Plan#	2.02	1.97																																							
	<p>** There were no investors in L&T Flexi Bond Fund - Institutional Plan - Growth option as on March 31, 2009, March 31, 2010 and March 31, 2011. * Effective Feb 11, 2013, the name of L&T Flexi Bond Fund - Institutional Plan has changed to L&T Flexi Bond Fund. #from January 1, 2013 to March 31, 2013</p>																																								
Expenses	Exit Load:																																								
Load Structure For Ongoing Offer	For Redemption			Load (% of Applicable NAV)																																					
	Within 6 months from the date of allotment or purchase applying First in First out basis			0.50%																																					
	No Exit loads will be chargeable in case of: (i) Units allotted on account of dividend reinvestments; and (ii) Units issued by way of bonus, if any. No Exit Loads/CDSC will be chargeable in case of switches made between different plans/options of the Scheme. In case of units switched out/systematically transferred to another option/Plan within the same Plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the respective Plan/Scheme will be considered as the purchase/allotment date. A switch-out or a withdrawal under SWP or a transfer under STP (except a switch-out or a transfer under STP into any of the Equity Schemes or fund of funds schemes) may also attract an Exit Load/CDSC like any Redemption.																																								
	Exit Load: Nil 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. No Exit Load/CDSC will be chargeable in case of switches made between different options of the Scheme. No Exit Load will be chargeable in case of (i) Units allotted on account of dividend reinvestments; and (ii) Units issued by way of bonus, if any.																																								

Name of the Scheme	L&T Low Duration Fund (L&TLDF)																																									
Product Labelling	For product labelling please refer to the cover page																																									
Investment Objective	To generate reasonable returns and liquidity primarily through investment in money market and short term debt instruments.																																									
Asset Allocation Pattern	Types of Instruments		Normal Allocation (% of net assets)																																							
	Money Market and Debt instruments with average maturity of not greater than 1 year. (Debt instruments may include securitized debt)*		65-100																																							
	Debt Instruments with average maturity more than 1 year. (Debt instruments may include securitized debt)*		0-35																																							
	* The Scheme may invest in securitized debt up to 100% of its net assets. The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of net assets of the Scheme. The Scheme may invest in derivatives up to 100% of the net assets of the Scheme for efficient portfolio management including hedging and portfolio balancing to the extent permitted under and in accordance with the applicable Regulations.																																									
Investment Strategy	Please refer to page 45 for details																																									
Options	Growth option and Dividend option. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.																																									
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment	Additional Investment (in multiples of Re. 1 thereafter)																																								
	Rs. 10,000 and in case of Daily Dividend Option Rs 1,00,000.	Rs. 1,000 and thereafter in multiples of Re. 1																																								
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																																							
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 6	Rs. 6,000																																							
	All instalments under a SIP application registered in respect of the Retail Plan and Institutional Plan shall be processed and units will be allotted under Super Institutional Plan All the above three conditions to be jointly fulfilled																																									
Minimum Redemption Size	Minimum Redemption Size Rs. 1,000 or 100 units																																									
Benchmark Index	CRISIL Liquid Fund Index																																									
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the day(s) as mentioned above or the next Business Day as the case may be. These days will be considered as the Record Dates. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In line with requirements under SEBI circular number CIR/IMD/DF/21/2012 dated September 13, 2012, any dividend declared under the Retail and Institutional Plans will be compulsorily paid out.																																									
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available																																							
	Daily	Every Day*	Reinvestment only																																							
	Weekly	Every Monday**	Reinvestment and Payout †																																							
	Monthly	25th of each calendar month***	Reinvestment and Payout																																							
	* All days for which NAV is published on www.amfiindia.com/www.lntmf.com websites ** If a particular Monday of a week happens to be a non-Business Day, the immediately next Business Day would be the Record Date. *** If 25th of a month happens to be a non-Business Day, the immediately next Business Day would be the Record Date. Any dividend declared under Retail and Institutional Plan will be compulsorily paid out																																									
Name of Fund Manager(s)	Mr. Shriram Ramanathan																																									
Performance of Schemes (as at December 31, 2013) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future. * Point to Point (PTP) Returns in INR show the value of Rs.10,000/- invested	Compounded Annualised Returns	L&T Low Duration Fund-Retail	CRISIL Liquid Fund Index	L&T Low Duration Fund-Institutional Plan	CRISIL Liquid Fund Index	L&T Low Duration Fund *	CRISIL Liquid Fund Index																																			
	Returns for last 1 year	7.58%	9.03%	8.01%	9.03%	8.21%	9.03%																																			
	Returns for last 3 years	8.32%	8.57%	8.75%	8.57%	NA	8.57%																																			
	Returns for last 5 years	7.05%	7.12%	7.48%	7.12%	NA	7.12%																																			
	Returns Since Inception (Retail Plan September 20, 2007, Institutional Plan February 18, 2008, Super Institutional Plan September 20, 2012)	7.29%	7.31%	7.69%	7.37%	8.41%	8.77%																																			
	Absolute Returns for Direct Plan (from January 01, 2013)	8.28%	9.01%	8.28%	9.01%	8.28%	9.01%																																			
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	<table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Fiscal Year</th> <th>L&T Low Duration Fund-Retail</th> <th>L&T Low Duration fund-Institutional</th> <th>L&T Low Duration Fund</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 08-09</td> <td>8.27</td> <td>8.70</td> <td>8.81</td> <td></td> </tr> <tr> <td>FY 09-10</td> <td>4.42</td> <td>4.84</td> <td>3.69</td> <td></td> </tr> <tr> <td>FY 10-11</td> <td>6.23</td> <td>6.65</td> <td>6.21</td> <td></td> </tr> <tr> <td>FY 11-12</td> <td>8.44</td> <td>8.88</td> <td>8.44</td> <td></td> </tr> <tr> <td>FY 12-13</td> <td>8.73</td> <td>9.16</td> <td>4.48</td> <td>8.17</td> </tr> <tr> <td>Direct Plan#</td> <td>1.94</td> <td>1.80</td> <td></td> <td></td> </tr> </tbody> </table>							Fiscal Year	L&T Low Duration Fund-Retail	L&T Low Duration fund-Institutional	L&T Low Duration Fund	CRISIL Liquid Fund Index	FY 08-09	8.27	8.70	8.81		FY 09-10	4.42	4.84	3.69		FY 10-11	6.23	6.65	6.21		FY 11-12	8.44	8.88	8.44		FY 12-13	8.73	9.16	4.48	8.17	Direct Plan#	1.94	1.80		
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	There were no investors in Super Institutional plan from September 30, 2011~ from inception (Sep. 20, 2007) to March 31, 2008. [For Institutional Plan the period is from February 18, 2008 (allotment date) to March 31, 2008] *Effective Feb 11, 2013, the name of L&T Low Duration Fund - Super Institutional Fund has changed to L&T Low Duration Fund. #from January 1, 2013 to March 31, 2013																																									
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Load Structure For Ongoing Offer	For Redemption					Load (% of Applicable NAV)																																				
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	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 FFBF or FSTIF) may also attract an Exit Load/CDSC like any Redemption. No Exit Loads/CDSC will be chargeable in case of switches made between different plans/options of the Scheme No Exit loads will be chargeable in case of; (i) Units allotted on account of dividend reinvestments; 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)	L&T Short Term Income Fund (L&TSTIF)																																				
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.	To generate reasonable returns primarily through investments in fixed income securities and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																																				
Asset Allocation Pattern	<p>The Scheme shall invest in L&T Funds-Global Real Asset Securities Fund, an offshore fund launched by L&T Funds (an open-ended investment company incorporated in Luxembourg) and similar to an Indian mutual fund scheme. The investment objective of the Underlying Scheme is to achieve long-term capital growth from a portfolio primarily invested in equity securities of companies across the world that provide exposure to commodities, property, industrials, utilities, energy, materials and infrastructure. Up to 20% of the portfolio can consist of investments in Exchange Traded Funds, Exchange Traded Commodities qualifying as transferable securities, bonds, warrants and convertibles.</p> <table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="2">Normal Allocation (% of net assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Shares/units of the Underlying Scheme*/Foreign Securities</td> <td>100</td> <td>80</td> <td>High</td> </tr> <tr> <td>Money Market Instruments and/or liquid/cash schemes of mutual funds registered with SEBI</td> <td>20</td> <td>0</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* 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.</p>	Types of Instruments	Normal Allocation (% of net assets)		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	<table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="2">Normal Allocation (% of net assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments and money market instruments with average maturity less than or equal to two years*</td> <td>100</td> <td>65</td> <td>Low to Medium</td> </tr> <tr> <td>Debt Instruments and money market instruments with average maturity of more than two years*</td> <td>35</td> <td>0</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* The Scheme may invest in securitized debt upto 50% of its net assets. The Scheme may, subject to applicable regulations from time to time, invest in foreign securities up to 25% of net assets of the Scheme. The Scheme may invest in derivatives up to 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes. The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of the Scheme. The modified duration of the portfolio of the Scheme is likely to be up to 3 years, while the maximum residual maturity of the portfolio will be up to 5 years.</p>	Types of Instruments	Normal Allocation (% of net assets)		Risk Profile	Maximum	Minimum	Debt Instruments and money market instruments with average maturity less than or equal to two years*	100	65	Low to Medium	Debt Instruments and money market instruments with average maturity of more than two years*	35	0	Low to Medium								
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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.	Rs. 1,000 or 100 units in respect of each plan.																																				
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.	CRISIL Short Term Bond Fund Index																																				
Dividend Policy	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. 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.</p> <p>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.</p> <p>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.</p>	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance.</p> <p>The dividend under the Dividend option will be declared monthly on the 25th of each calendar month. If that day is a non Business Day, the dividend will be declared on the immediately next Business Day.</p> <p>The Unit Holders will have the option of receiving the dividend or reinvesting the same. In case of Unit Holders opting for dividend re-investment facility, the dividend will be reinvested at the ex-dividend NAV. No Exit Load will be charged on account of redemption of Units allotted by way of dividend re-investments.</p>																																				
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Name of Fund Manager(s)	Mr. Abhijeet Dakshikar																																					
Performance of Schemes (as at December 31, 2013)	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>L&T Global Real Assets Fund</th> <th>Benchmark**</th> </tr> </thead> <tbody> <tr> <td>Returns for last 1 year</td> <td>24.94%</td> <td>25.20%</td> </tr> <tr> <td>Returns for last 3 years</td> <td>15.67%</td> <td>15.93%</td> </tr> <tr> <td>Returns for last 5 years</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Returns Since Inception (February 11, 2010)</td> <td>18.83%</td> <td>17.19%</td> </tr> <tr> <td>Absolute Returns for Direct Plan (from January 01, 2013)</td> <td>25.59%</td> <td>25.06%</td> </tr> </tbody> </table>	Compounded Annualised Returns	L&T Global Real Assets Fund	Benchmark**	Returns for last 1 year	24.94%	25.20%	Returns for last 3 years	15.67%	15.93%	Returns for last 5 years	NA	NA	Returns Since Inception (February 11, 2010)	18.83%	17.19%	Absolute Returns for Direct Plan (from January 01, 2013)	25.59%	25.06%	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>L&T Short Term Income Fund</th> <th>CRISIL Short Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>Returns for last 1 year</td> <td>7.71%</td> <td>8.27%</td> </tr> <tr> <td>Returns for last 3 years</td> <td>8.60%</td> <td>8.41%</td> </tr> <tr> <td>Returns for last 5 years</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Returns Since Inception (December 4, 2010)</td> <td>8.57%</td> <td>8.33%</td> </tr> <tr> <td>Absolute Returns for Direct Plan (from January 01, 2013)</td> <td>7.88%</td> <td>8.23%</td> </tr> </tbody> </table>	Compounded Annualised Returns	L&T Short Term Income Fund	CRISIL Short Term Bond Fund Index	Returns for last 1 year	7.71%	8.27%	Returns for last 3 years	8.60%	8.41%	Returns for last 5 years	NA	NA	Returns Since Inception (December 4, 2010)	8.57%	8.33%	Absolute Returns for Direct Plan (from January 01, 2013)	7.88%	8.23%
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Name of the Scheme	L&T Triple Ace Bond Fund (L&TTABF)		L&T Gilt Fund (L&TGF)																																														
Product Labelling	For product labelling please refer to the cover page																																																
Investment Objective	To generate regular and stable income for the unitholders of the Scheme. The corpus of the scheme would be invested primarily in debt market securities such as non-convertible debentures, bonds issued by corporates, bank and government, commercial paper, certificate of deposits and other money market instruments. The scheme would invest predominantly in securities rated by the Credit Rating and Information Services of India Limited (CRISIL), or any other rating agency.		The investment objective of the Scheme will be to generate returns from a portfolio from investments in Government Securities.																																														
Asset Allocation Pattern	Types of Instruments	Normal Allocation (% of net assets)	Types of Instruments	Normal Allocation (% of net assets)																																													
	Debt & Government Securities (including cash/call money)	80 to 100	Government Securities (including Treasury bills)	80 to 100																																													
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Investment Strategy	Please refer to page 45 and 47 for details																																																
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Options	Options	Facility	Options*	Facility																																													
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Minimum Redemption Size	All the above three conditions to be jointly fulfilled Rs. 1000 or 100 units.																																																
Benchmark Index	CRISIL Composite Bond Fund Index		I-Sec Composite Index																																														
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates which will be fixed by the Trustees and announced in advance. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV announced immediately after the record date. No Exit load will be charged on account of Units allotted by way of dividend reinvestments.																																																
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available	Dividend Frequency	Record Date	Facilities available																																											
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Name of Fund Manager(s)	Ms. Shobheta Manglik		Ms. Shobheta Manglik																																														
Performance of Schemes (as at December 31, 2013) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns		L&T Triple Ace Bond Fund	CRISIL Composite Bond Fund Index	Compounded Annualised Returns		L&T Gilt Fund	I-SEC Composite Index																																									
	Returns for last 1 year		3.93%	3.79%	Returns for last 1 year		9.19%	4.12%																																									
	Returns for last 3 years		6.82%	6.66%	Returns for last 3 years		9.12%	7.20%																																									
	Returns for last 5 years		4.45%	5.68%	Returns for last 5 years		3.78%	4.85%																																									
	Returns Since Inception (March 31, 1997)		7.13%	NA	Returns Since Inception (March 29, 2000)		8.01%	NA																																									
	Absolute Returns for Direct Plan (from January 01, 2013)		3.97%	3.58%	Absolute Returns for Direct Plan (from January 01, 2013)		9.15%	3.74%																																									
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Name of the Scheme	L&T Monthly Income Plan (L&TMIP) (Monthly Income is not assured and is subject to the availability of distributable surplus)	L&T MIP - Wealth Builder Fund (L&TWBF) (Monthly Income is not assured and is subject to the availability of distributable surplus)																																				
Product Labelling	For product labelling please refer to the cover page																																					
Investment Objective	The primary investment objective is 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.	The primary investment objective is 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.																																				
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Quarterly	Would be announced in advance																																					
Name of Fund Manager(s)	Mr. Vikram Chopra (Debt portion)/Mr. Venugopal Manghat (Equity portion)																																					
Performance of Schemes (as at December 31, 2013) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future.	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>L&T Monthly Income Plan</th> <th>CRISIL MIP Blended Fund Index</th> </tr> </thead> <tbody> <tr> <td>Returns for last 1 year</td> <td>2.07%</td> <td>4.41%</td> </tr> <tr> <td>Returns for last 3 years</td> <td>4.98%</td> <td>5.99%</td> </tr> <tr> <td>Returns for last 5 years</td> <td>6.61%</td> <td>7.56%</td> </tr> <tr> <td>Returns Since Inception (July 31, 2003)</td> <td>8.23%</td> <td>7.57%</td> </tr> <tr> <td>Absolute Returns for Direct Plan (from January 01, 2013)</td> <td>2.46%</td> <td>4.12%</td> </tr> </tbody> </table>	Compounded Annualised Returns	L&T Monthly Income Plan	CRISIL MIP Blended Fund Index	Returns for last 1 year	2.07%	4.41%	Returns for last 3 years	4.98%	5.99%	Returns for last 5 years	6.61%	7.56%	Returns Since Inception (July 31, 2003)	8.23%	7.57%	Absolute Returns for Direct Plan (from January 01, 2013)	2.46%	4.12%	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>L&T MIP - Wealth Builder Fund</th> <th>CRISIL MIP Blended Fund Index</th> </tr> </thead> <tbody> <tr> <td>Returns for last 1 year</td> <td>3.48%</td> <td>4.41%</td> </tr> <tr> <td>Returns for last 3 years</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Returns for last 5 years</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Returns Since Inception (October 18, 2011)</td> <td>6.20%</td> <td>7.71%</td> </tr> <tr> <td>Absolute Returns for Direct Plan (from January 01, 2013)</td> <td>3.72%</td> <td>4.12%</td> </tr> </tbody> </table>	Compounded Annualised Returns	L&T MIP - Wealth Builder Fund	CRISIL MIP Blended Fund Index	Returns for last 1 year	3.48%	4.41%	Returns for last 3 years	NA	NA	Returns for last 5 years	NA	NA	Returns Since Inception (October 18, 2011)	6.20%	7.71%	Absolute Returns for Direct Plan (from January 01, 2013)	3.72%	4.12%
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Expenses Load Structure For Ongoing Offer	Exit Load: 1.00% if redeemed <= 1 year, NIL if redeemed > 1 year	Exit Load: 1.00% if redeemed <= 1 year, NIL if redeemed > 1 year																																				

Name of the Scheme		L&T Liquid Fund (L&TLF)																																																						
Product Labelling	For product labelling please refer to the cover page																																																							
Investment Objective	The investment objective will be to generate reasonable returns while maintaining safety and providing the investor superior liquidity. To achieve this objective, investments will be predominantly made in a well-diversified and highly liquid portfolio of money market instruments, government securities and corporate debt																																																							
Asset Allocation Pattern	Types of Instruments			Normal Allocation (% of net assets)																																																				
	Debt Securities			0 to 100																																																				
	Securitized Debt			0 to 100																																																				
	Money Market instruments (including cash/call money)			20 to 100																																																				
Pursuant to SEBI Circular no. SEBI/IMD/CIR No. 13/ 150975/ 09 dated January 19, 2009, the Scheme shall not invest in/ purchase debt and money market securities having maturity more than 91 days.																																																								
Investment Strategy	Please refer to page 47 for details																																																							
Plans	Not Available																																																							
Options	Options			Facility																																																				
	Weekly Dividend, Daily Dividend Re-investment Plan (DDRIP) and Growth*			Payout and Reinvestment**																																																				
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**If no facility is specified the default facility is dividend Reinvestment																																																								
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment			Additional Investment																																																				
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	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 6			Rs. 6,000																																																			
All the above three conditions to be jointly fulfilled																																																								
Minimum Redemption Size	Regular Plan #: Rs. 1,000/- per application or 1 unit																																																							
	Institutional Plus Plan #/ Weekly Dividend###/ Growth###/ DDRIP##: Rs.1,00,000 per application or 10,000 Units																																																							
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Benchmark Index	CRISIL Liquid Fund Index																																																							
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above. The dividend will be reinvested at the ex-dividend NAV. In line with requirements SEBI circular number CIR/MD/DF/21/2012 dated September 13, 2012 any dividend declared under the Retail and Institution Plus Plans will be compulsorily paid out.																																																							
Dividend Frequency and Record Dates	Dividend Frequency		Record Date		Facilities available																																																			
	Daily		Every Day*		Reinvestment only																																																			
Weekly		Monday of the week		Reinvestment and Payout																																																				
* All days for which NAV is published on www.amfiindia.com/www.Intmf.com websites																																																								
Name of Fund Manager(s)	Mr. Shriram Ramanathan																																																							
Performance of Schemes (as at December 31, 2013) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns	L&T Liquid Fund - Regular Plan - Growth Option	CRISIL Liquid Fund Index	L&T Liquid Fund - Institutional Plus Plan - Growth Option	CRISIL Liquid Fund Index	L&T Liquid Fund	CRISIL Liquid Fund Index																																																	
	Returns for the last 1 year	7.87%	9.03%	8.84%	9.03%	9.19%	9.03%																																																	
	Returns for last 3 years	8.19%	8.57%	9.02%	8.57%	9.26%	8.57%																																																	
	Returns for last 5 years	6.87%	7.12%	7.42%	7.12%	7.61%	7.12%																																																	
	Returns Since Inception Retail Plan (October 04, 2000), Institutional Plus Plan (April 10, 2003), Super Institutional Plan (October 3, 2006)	6.90%	NA	8.94%	6.45%	7.77%	7.32%																																																	
	Absolute Returns for Direct Plan (from January 01, 2013)	9.23%	9.01%	9.23%	9.01%	9.23%	9.01%																																																	
<p style="text-align: center;">Absolute Returns</p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Year</th> <th>L&T Liquid Fund - Regular Plan</th> <th>L&T Liquid Fund - Institutional Plus Plan</th> <th>CRISIL Liquid Fund Index</th> <th>CRISIL Liquid Fund Index</th> <th>L&T Liquid Fund</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 08-09</td> <td>8.40</td> <td>8.55</td> <td>8.60</td> <td>8.81</td> <td></td> <td></td> </tr> <tr> <td>FY 09-10</td> <td>4.19</td> <td>4.33</td> <td>4.44</td> <td>3.69</td> <td></td> <td></td> </tr> <tr> <td>FY 10-11</td> <td>6.04</td> <td>6.22</td> <td>6.33</td> <td>6.21</td> <td></td> <td></td> </tr> <tr> <td>FY 11-12</td> <td>8.60</td> <td>9.31</td> <td>9.43</td> <td>8.44</td> <td></td> <td></td> </tr> <tr> <td>FY 12-13</td> <td>7.97</td> <td>8.95</td> <td>9.30</td> <td>8.17</td> <td></td> <td></td> </tr> <tr> <td>Direct Plan#</td> <td>2.11</td> <td>1.97</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p style="text-align: center;">#from January 1, 2013 to March 31, 2013</p>								Year	L&T Liquid Fund - Regular Plan	L&T Liquid Fund - Institutional Plus Plan	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index	L&T Liquid Fund	CRISIL Liquid Fund Index	FY 08-09	8.40	8.55	8.60	8.81			FY 09-10	4.19	4.33	4.44	3.69			FY 10-11	6.04	6.22	6.33	6.21			FY 11-12	8.60	9.31	9.43	8.44			FY 12-13	7.97	8.95	9.30	8.17			Direct Plan#	2.11	1.97				
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Expenses	Exit Load: NIL																																																							
Load Structure For Ongoing Offer																																																								

Name of the Scheme				L&T Income Opportunities Fund (L&TIOF)																											
Product Labelling		For product labelling please refer to the cover page																													
Investment Objective		The Scheme seeks to generate regular returns and capital appreciation by investing in debt (including securitised debt), government and money market securities.																													
Asset Allocation Pattern		Types of Instruments		Indicative allocations (% of total assets)		Risk Profile																									
				Minimum	Maximum																										
		Debt instruments including securitized debt [^]		0	100	Low to Medium																									
		Money Market Instruments		0	100	Low																									
		[^] The scheme will predominantly invest in corporate debt instruments The average maturity of the Portfolio of the Scheme shall not exceed 3 years. The Scheme shall not invest in foreign securities and stock lending. The Scheme may undertake derivative transactions for the purpose of portfolio hedging and portfolio balancing, as permitted under the regulations and guidelines issued by SEBI from time to time.																													
Investment Strategy		Please refer to page 47 for details																													
Plans		Not Available																													
Options		Dividend [^]																													
		Quarterly Dividend																													
		Growth*																													
		Bonus**																													
		[^] Investors are requested to note that presently the Board of Trustee Company has decided the frequency as Monthly dividend (under Dividend Option). However, the Board of Directors of Trustee Company reserves the right to declare the dividend and/ or change the frequency of Dividend Option. *If no option is specified at the time of application, the default option is Growth Option. **Declared as and when decided by the trustees																													
Minimum Application Size (Lumpsum Investment per Application)		Initial Investment		Additional Investment																											
		Rs.10,000 and in multiples of Re. 1/- thereafter		Rs. 1,000 and thereafter in multiples of Re. 1																											
Minimum Application Size (Systematic Investment per Application)		Min. Instalment Amount	Min. No. of Instalments			Min. Aggregate Investment																									
		Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 6			Rs. 6,000																									
		All the above three conditions to be jointly fulfilled																													
Minimum Redemption Size		Retail Option# : Rs. 1000/- per application or 100 units Dividend###/ Growth###/ Quarterly Dividend###/ Bonus## : Rs.1,00,000 per application or 10,000 Units # Please note that, pursuant to SEBI circular dated September 13, 2012; effective October 1, 2012; no fresh applications for investments are being accepted in the said plans. However investors are requested to note that, valid repurchase/ redemption requests will be accepted in respect of the said plans. ### Please note that, pursuant to SEBI circular dated September 13, 2012; effective October 1, 2012; fresh applications for investments in respect of the said plans/ options only are accepted.																													
Benchmark Index		CRISIL Short Term Bond Fund Index																													
Dividend Policy		The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. No Exit load will be charged on account of Units allotted by way of dividend reinvestments. In line with requirements under SEBI circular number CIR/IMD/DF/21/2012 dated September 13, 2012, any dividend declared under the Retail Option will be compulsorily paid out																													
Dividend Frequency and Record Dates		Dividend Frequency		Record Date		Facilities available																									
		Monthly		25th of the month		Reinvestment and Payout																									
		Quarterly		Would be announced in advance																											
Name of Fund Manager(s)		Mr. Shriram Ramanathan																													
Performance of Schemes (as at December 31, 2013)		Compounded Annualised Returns	L&T Income Opportunities Fund- Retail Plan	L&T Income Opportunities Fund	CRISIL Short Term Bond Fund Index																										
NAV's of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future.		Returns for the last 1 year	5.68%	5.82%	8.27%																										
		Returns for last 3 years	7.94%	8.31%	8.41%																										
		Returns for last 5 years	NA	NA	NA																										
		Returns since inception Retail Plan (October 08, 2009)	7.15%	7.55%	7.39%																										
		Absolute Returns for Direct Plan (from January 01, 2013)		6.03%	8.23%																										
		<p style="text-align: center;">Absolute Returns</p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Period</th> <th>L&T Income Opportunities Fund - Retail Plan</th> <th>L&T Income Opportunities Fund</th> <th>CRISIL Short Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 09-10</td> <td>2.25</td> <td>2.46</td> <td>2.59</td> </tr> <tr> <td>FY 11-11</td> <td>6.40</td> <td>6.86</td> <td>5.12</td> </tr> <tr> <td>FY 11-12</td> <td>9.34</td> <td>9.83</td> <td>8.28</td> </tr> <tr> <td>FY 12-13</td> <td>8.39</td> <td>8.87</td> <td>9.05</td> </tr> <tr> <td>Direct Plan#</td> <td>1.83</td> <td>1.92</td> <td></td> </tr> </tbody> </table>						Period	L&T Income Opportunities Fund - Retail Plan	L&T Income Opportunities Fund	CRISIL Short Term Bond Fund Index	FY 09-10	2.25	2.46	2.59	FY 11-11	6.40	6.86	5.12	FY 11-12	9.34	9.83	8.28	FY 12-13	8.39	8.87	9.05	Direct Plan#	1.83	1.92	
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		There were no investors in Super Institutional plan from September 30, 2011~ from inception (Sep. 20, 2007) to March 31, 2008. [For Institutional Plan the period is from February 18, 2008 (allotment date) to March 31, 2008]. *Effective Feb 11, 2013, the name of L&T Low Duration Fund - Super Institutional Fund has changed to L&T Low Duration Fund. #from January 1, 2013 to March 31, 2013																													
Expenses		Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First out basis 2.00%. For redemption after 1 year but on or before 2 years from the date of allotment or Purchase applying First in First out basis 1.00%. For redemption after 2 years from the date of allotment or Purchase applying First in First out basis NIL.																													
Load Structure For Ongoing Offer																															

Name of the Scheme		L&T Ultra Short Term Fund (L&TUSTF)																															
Product Labelling	For product labelling please refer to the cover page																																
Investment Objective	The investment objective is to generate reasonable and stable income and provide liquidity to the unit holder. To achieve this objective the scheme will invest predominantly in a well diversified and highly liquid portfolio of money market instruments, government securities and corporate debt. The scheme will not invest in equities or equity related instruments																																
Asset Allocation Pattern	Types of Instruments		Normal Allocation (% of net assets)																														
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Investment Strategy	Please refer to page 47 for details																																
Plans	Not Available																																
Options	Options		Facility																														
	Weekly/Monthly/Semi-annual Dividend		Payout and Reinvestment**																														
	Daily Dividend Reinvestment Plan (DDRIP)		Reinvestment																														
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Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																														
	Weekly Dividend/ Monthly Dividend/ Semi- Annual Dividend and Growth: A minimum of Rs. 10,000/- per application and in multiples of Re. 1/- thereafter Daily Dividend Reinvestment Plan: A minimum of Rs. 1,00,000/- per application and in multiples of Re. 1/- thereafter.		Rs. 1,000 and thereafter in multiples of Re. 1																														
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All the above three conditions to be jointly fulfilled																																	
Minimum Redemption Size	Regular Plan#: Rs. 1000/- per application or 100 units Weekly Dividend###/Monthly Dividend###/Semi Annual Dividend###/Growth###/DDRIP#: Rs. 1,00,000 per application or 10,000 Units # Please note that, pursuant to SEBI circular dated September 13, 2012; effective October 1, 2012; no fresh applications for investments are being accepted in the said plans. However investors are requested to note that, valid repurchase/ redemption requests will be accepted in respect of the said plans. ### Please note that, pursuant to SEBI circular dated September 13, 2012; effective October 1, 2012; fresh applications for investments in respect of the said plans/ options only are accepted.																																
Benchmark Index	CRISIL Liquid Fund Index																																
Dividend Policy	The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above 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 reinvestments. In line with requirements under SEBI circular number CIR/MD/DF/21/2012 dated September 13, 2012 any dividend declared under the Regular Plan will be compulsorily paid out.																																
Dividend Frequency and Record Dates	Dividend Frequency		Record Date																														
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Name of Fund Manager(s)	Mr. Shriram Ramanathan																																
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	Returns Since Inception Regular Plan (November 27, 1997) and Institutional Plan (April 10, 2003)	4.28%	NA	6.83%	6.45%																												
	Absolute Returns for Direct Plan (from January 01, 2013)	9.55%	9.01%	9.55%	9.01%																												
<p style="text-align: center;">Absolute Returns</p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Year</th> <th>L&T Ultra Short Term Fund-Regular Plan</th> <th>L&T Ultra Short Term Fund</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 08-09</td> <td>8.44</td> <td>8.64</td> <td>8.81</td> </tr> <tr> <td>FY 09-10</td> <td>4.72</td> <td>5.02</td> <td>3.69</td> </tr> <tr> <td>FY 10-11</td> <td>6.19</td> <td>6.55</td> <td>6.21</td> </tr> <tr> <td>FY 11-12</td> <td>9.39</td> <td>9.66</td> <td>8.44</td> </tr> <tr> <td>FY 12-13</td> <td>8.68</td> <td>9.39</td> <td>8.17</td> </tr> <tr> <td>Direct Plan#</td> <td>2.05</td> <td>1.88</td> <td>-</td> </tr> </tbody> </table> <p style="text-align: center;">#from January 1, 2013 to March 31, 2013</p>						Year	L&T Ultra Short Term Fund-Regular Plan	L&T Ultra Short Term Fund	CRISIL Liquid Fund Index	FY 08-09	8.44	8.64	8.81	FY 09-10	4.72	5.02	3.69	FY 10-11	6.19	6.55	6.21	FY 11-12	9.39	9.66	8.44	FY 12-13	8.68	9.39	8.17	Direct Plan#	2.05	1.88	-
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FY 12-13	8.68	9.39	8.17																														
Direct Plan#	2.05	1.88	-																														
Expenses	Exit Load: NIL																																
Load Structure For Ongoing Offer																																	

Name of the Scheme	L&T Floating Rate Fund (L&TFRF)	L&T Short Term Opportunities Fund (L&TSTOF)																																				
Product Labelling	For product labelling please refer to the cover page																																					
Investment Objective	The primary objective of the Scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt/money market instruments, fixed rate debt/money market instruments swapped for floating rate returns, and fixed rate debt securities, Government securities and money market instruments.	The investment objective of the Scheme is to generate returns for investors with a short-term investment horizon by investing in fixed income securities of shorter term maturity.																																				
Asset Allocation Pattern	Types of Instruments	Normal Allocation (% of net assets)	Types of Instruments	Indicative allocations Min% - Max% (% of Net Assets)	Risk Profile																																	
	Floating Rate Securities and Money Market Instruments	65 to 100	Debt and Money Market Instruments with residual maturity upto 2 years	75 to 100	Low																																	
	Debt Instruments including Floating Rate Securities	0 to 35																																				
	The Scheme may invest upto 100% of its net assets in Securitized debt. The Scheme may take exposure in derivatives, either exchange traded or OTC, upto 100% of Net Assets as permitted by SEBI regulations, as amended from time to time. The gross investment in Debt and Money Market Instruments including securitized debt and derivatives shall not exceed 100% of net assets of scheme/plan.		Debt Instruments with residual maturity greater than 2 years and less than 5 years	0 to 25	Low to Medium																																	
The Scheme may invest in securitized debt up to 50% of the portfolio. The Scheme shall have derivatives exposure as per the SEBI/ RBI Guidelines issued from time to time. Further, the Scheme may undertake Interest rate derivatives transactions for the purpose of hedging and portfolio rebalancing (within the permissible limits specified by RBI/ SEBI from time to time). The average maturity of the Portfolio of the Scheme shall not exceed 2 years.																																						
Investment Strategy	Please refer to page 47 for details																																					
Plans	Not Available																																					
Options	<ul style="list-style-type: none"> Growth Dividend 1. Daily Dividend 2. Weekly Dividend 3. Monthly Dividend All Options have common portfolio.	<ul style="list-style-type: none"> Growth Dividend (Reinvestment and Payout)* Quarterly Dividend (Reinvestment and Payout) Bonus** The Trustees reserves the right to declare dividend from time to time, subject to availability of distributable surplus. * Investors are requested to note that currently the Board of Trustee Company has decided the frequency as Monthly dividend under Dividend Option of the Scheme. The Board of Trustee Company reserves the right to change the frequency of the said Dividend Option of the Scheme. ** Declared as and when decided by the Trustees. All Options have common portfolio.																																				
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																																			
	Rs.10,000 and in multiples of Re. 1/- thereafter		Rs. 1,000 and thereafter in multiples of Re. 1/-																																			
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																																			
	Rs. 1,000	(a) Monthly: 6 (b) Quarterly: 6	Rs. 6,000																																			
	All the above three conditions to be jointly fulfilled																																					
Minimum Redemption Size	Rs. 1000 or 100 units.		Rs. 1000 or 100 units.																																			
Benchmark Index	CRISIL Liquid Fund Index		CRISIL Short Term Bond Fund Index																																			
Dividend Policy	<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme.</p> <p>The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above or the next Business Day as the case may be. Under the monthly dividend declaration frequency, the Unit Holders have the option of receiving the dividend or reinvesting the same while under the daily and weekly dividend declaration frequencies the dividend will be compulsorily reinvested. The dividend will be reinvested at the ex-dividend NAV. No Exit load will be charged on account of Units allotted by way of dividend reinvestments.</p>		<p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. In case of dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. In case of the Schemes under the dividend payout facility, if the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the respective Scheme.</p> <p>The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. No Exit load will be charged on account of Units allotted by way of dividend reinvestments.</p>																																			
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available	Dividend Frequency	Record Date	Facilities available																																
	Daily	Every Day*	Reinvestment only	Monthly	25th of the Month	Reinvestment and Payout																																
	Weekly	Monday of the week	Reinvestment and Payout	Quarterly	Would be announced in advance	Reinvestment and Payout																																
	Monthly	25th of the month																																				
* All days for which NAV is published on www.amfiindia.com/www.Intmf.com websites																																						
Name of Fund Manager(s)	Mr. Shriram Ramanathan		Mr. Vikram Chopra																																			
Performance of Schemes (as at December 31, 2013) NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future.	Compounded Annualised Returns	L&T Floating Rate Fund	CRISIL Liquid Fund Index	Compounded Annualised Returns	L&T Short Term Opportunities Fund	CRISIL Short Term Bond Fund Index																																
	Returns for last 1 year	-27.51%	9.03%	Returns for last 1 year	8.07%	8.27%																																
	Returns for last 3 years	-4.30%	8.57%	Returns for last 3 years	NA	NA																																
	Returns for last 5 years	-0.98%	7.12%	Returns for last 5 years	NA	NA																																
	Returns Since Inception (August 11, 2005)	2.40%	7.07%	Returns Since Inception (December 27, 2011)	8.96%	8.69%																																
	Absolute Returns for Direct Plan (from January 01, 2013)	-27.44%	9.01%	Absolute Returns for Direct Plan (from January 01, 2013)	8.16%	8.23%																																
Absolute Returns <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Year</th> <th>L&T Floating Rate Fund</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 08-09</td> <td>6.51</td> <td>8.81</td> </tr> <tr> <td>FY 09-10</td> <td>3.60</td> <td>3.69</td> </tr> <tr> <td>FY 10-11</td> <td>6.42</td> <td>6.21</td> </tr> <tr> <td>FY 11-12</td> <td>9.54</td> <td>8.44</td> </tr> <tr> <td>FY 12-13</td> <td>10.01</td> <td>8.17</td> </tr> <tr> <td>Direct Plan#</td> <td>1.79</td> <td>1.88</td> </tr> </tbody> </table> <p>#from January 1, 2013 to March 31, 2013</p>			Year	L&T Floating Rate Fund	CRISIL Liquid Fund Index	FY 08-09	6.51	8.81	FY 09-10	3.60	3.69	FY 10-11	6.42	6.21	FY 11-12	9.54	8.44	FY 12-13	10.01	8.17	Direct Plan#	1.79	1.88	Absolute Returns <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Year</th> <th>L&T Short Term Opportunities Fund</th> <th>CRISIL Short Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 11-12*</td> <td>2.24</td> <td>2.13</td> </tr> <tr> <td>FY 12-13</td> <td>9.87</td> <td>9.05</td> </tr> <tr> <td>Direct Plan#</td> <td>2.06</td> <td>1.92</td> </tr> </tbody> </table> <p>*from inception (December 27, 2011) to March 31, 2012 #from January 1, 2013 to March 31, 2013</p>			Year	L&T Short Term Opportunities Fund	CRISIL Short Term Bond Fund Index	FY 11-12*	2.24	2.13	FY 12-13	9.87	9.05	Direct Plan#	2.06	1.92
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Expenses	Exit Load: NIL		Exit Load: For redemptions on or before 1 month from the date of allotment or Purchase applying First in First Out basis – 0.50% of the Applicable Net Asset Value. • For redemptions after 1 month from the date of allotment or Purchase applying First in First out basis – NIL.																																			
Load Structure For Ongoing Offer																																						

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	<p>The Cut-off time and the Applicable NAV will be as under:</p> <p>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 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.</p> <p>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.</p> <p>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.</p>																																																																																																																																																
Applicable NAV for L&T Cash Fund and L&T Liquid Fund	<p>The Cut-off time and the Applicable NAV will be as under:</p> <p>For Purchase:</p> <ol style="list-style-type: none"> 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. <p>For Redemption:</p> <ol style="list-style-type: none"> 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. 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 authorised centre of L&T Mutual Fund. 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)	<p>AMC shall deduct Transaction Charge(s) from the subscription amount and pay it to the distributor who has opted to receive the same for a particular product category. The details of the same are mentioned below:-</p> <p>In case of investments through SIP, Transaction Charge(s) shall be deducted only if the total commitment (i.e. amount per SIP instalment x Number of instalments) amounts to Rs. 10,000 or more. The Transaction Charge(s) will be deducted in four equal instalments.</p> <p>However, Transaction Charge(s) will not be deducted for the following:-</p> <p>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.</p> <p>Purchase/Subscription through a distributor for an amount less than Rs. 10,000.</p> <p>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.</p> <p>Purchase/Subscriptions through any stock exchange.</p>																																																																																																																																																
Actual Recurring Expenses (% p.a. of Average daily net assets) for the Financial Year 2012-13	<table border="1"> <thead> <tr> <th colspan="3">L&T Equity Fund</th> <th colspan="3">L&T India Special Situations Fund</th> <th colspan="2">L&T Tax Advantage Fund</th> </tr> </thead> <tbody> <tr> <td colspan="3">2.50%</td> <td colspan="3">2.50%</td> <td colspan="2">2.50%</td> </tr> <tr> <th colspan="3">L&T Indo Asia Fund</th> <th colspan="3">L&T India Large Cap Fund</th> <th colspan="2">L&T India Value Fund</th> </tr> <tr> <td colspan="3">2.50%</td> <td colspan="3">2.50%</td> <td colspan="2">2.50%</td> </tr> <tr> <th colspan="3">L&T India Equity and Gold Fund</th> <th colspan="3">L&T India Prudence Fund</th> <th colspan="2">L&T Midcap Fund</th> </tr> <tr> <td colspan="3">2.50%</td> <td colspan="3">2.50%</td> <td colspan="2">2.70%</td> </tr> <tr> <th colspan="3">L&T Tax Saver Fund</th> <th colspan="3">L&T Infrastructure Fund</th> <th colspan="2">L&T Flexi Bond Fund</th> </tr> <tr> <td colspan="3">2.70%</td> <td colspan="3">2.70%</td> <td colspan="2">I .25% Retail: 1.75%#</td> </tr> <tr> <th colspan="3">L&T Cash Fund</th> <th colspan="3">L&T Low Duration Fund</th> <th colspan="2">L&T Global Real Assets Fund</th> </tr> <tr> <td>0.05%</td> <td>Retail: 0.80%#</td> <td>Institutional : 0.40%#</td> <td>0.35%</td> <td>Retail: 0.90%#</td> <td>Institutional: 0.50%#</td> <td colspan="2">2.50%</td> </tr> <tr> <th colspan="3">L&T Short Term Income Fund</th> <th colspan="3">L&T Triple Ace Bond Fund</th> <th colspan="2">L&T Monthly Income Plan</th> </tr> <tr> <td colspan="3">1.10%</td> <td colspan="3">2.00%</td> <td colspan="2">2.25%</td> </tr> <tr> <th colspan="3">L&T MIP - Wealth Builder Fund</th> <th colspan="3">L&T Floating Rate Fund</th> <th colspan="2">L&T Gilt Fund</th> </tr> <tr> <td colspan="3">2.25%</td> <td colspan="3">0.35%</td> <td colspan="2">1.50%</td> </tr> <tr> <th colspan="3">L&T Liquid Fund</th> <th colspan="3">L&T Ultra Short Term Fund</th> <th colspan="2">L&T Income Opportunities Fund</th> </tr> <tr> <td>0.05%</td> <td>Regular: 1.30%#</td> <td>Institutional Plus: 0.40% #</td> <td>0.15%</td> <td>Regular: 1.00%#</td> <td colspan="2">0.48%</td> <td>Retail: 0.93% #</td> </tr> <tr> <th colspan="8">L&T Short Term Opportunities Fund</th> </tr> <tr> <td colspan="8">0.40%</td> </tr> </tbody> </table> <p># 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.</p>	L&T Equity Fund			L&T India Special Situations Fund			L&T Tax Advantage Fund		2.50%			2.50%			2.50%		L&T Indo Asia Fund			L&T India Large Cap Fund			L&T India Value Fund		2.50%			2.50%			2.50%		L&T India Equity and Gold Fund			L&T India Prudence Fund			L&T Midcap Fund		2.50%			2.50%			2.70%		L&T Tax Saver Fund			L&T Infrastructure Fund			L&T Flexi Bond Fund		2.70%			2.70%			I .25% Retail: 1.75%#		L&T Cash Fund			L&T Low Duration Fund			L&T Global Real Assets Fund		0.05%	Retail: 0.80%#	Institutional : 0.40%#	0.35%	Retail: 0.90%#	Institutional: 0.50%#	2.50%		L&T Short Term Income Fund			L&T Triple Ace Bond Fund			L&T Monthly Income Plan		1.10%			2.00%			2.25%		L&T MIP - Wealth Builder Fund			L&T Floating Rate Fund			L&T Gilt Fund		2.25%			0.35%			1.50%		L&T Liquid Fund			L&T Ultra Short Term Fund			L&T Income Opportunities Fund		0.05%	Regular: 1.30%#	Institutional Plus: 0.40% #	0.15%	Regular: 1.00%#	0.48%		Retail: 0.93% #	L&T Short Term Opportunities Fund								0.40%							
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Tax Treatment for the Investors (Unit holders)	Investor 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 declare on AMFI's website www.amfiindia.com by 9.00 PM and also at www.Intmf.com. The NAVs of all the schemes can also be viewed on 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	<p>Computer Age Management Services Private Limited Ground Floor, Rayala Towers, 158, Anna Salai, Chennai-600 002. 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.</p> <p>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</p>																																																																																																																																																

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 6 weeks following the receipt of a written request. Units are non-transferable. The Trustees reserves the right to make the Units transferable at a later date, subject to the Regulations.

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

Annual Report

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

The Unit Holder may request for physical copies of the annual report or abridged summary thereof by calling the toll-free investor line of the AMC at 1800 2000 400. An Unit holder whose-mail address is not available with the AMC/Mutual Fund, the AMC shall continue to dispatch the annual report or an abridged summary thereof in physical form.

The full report or the abridged summary thereof will be displayed on the website of the Mutual Fund i.e. www.Intmf.com and will also be available for inspection at the registered office of the AMC and a copy thereof will be provided on request to the Unit Holder.

Half yearly disclosures:

Portfolio

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

Financial Results

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

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

Monthly Portfolio Disclosures:

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

Sectoral Allocation:

In accordance with SEBI circular CIR/ IMD/ DF/ 21/ 2012 dated September 13, 2012; the total exposure to single sector shall not exceed 30% or such other limit as may be specified by SEBI from time to time of the net assets of the scheme. The Sectoral classification shall be as per AMFI classification, as amended from time to time. However, this limit is not applicable for investments in Bank CDs, Collateralized borrowings and lending obligations (CBLO), Government Securities, Treasury Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks. Existing debt schemes, as on September 30, 2012; shall comply with the aforementioned requirement within a period of one year from September 13, 2012 or as mentioned by SEBI from time to time. Existing Unit holders of Debt Oriented Mutual Fund Schemes are requested to note that, during this one year, total exposure of existing debt schemes in a particular sector shall not increase from the existing levels (if above 30%) as on September 13, 2012.

Maximum Recurring Expenses:

Average daily net assets	L&TMCF, L&TEF, L&TTSF, L&TTAF, L&TISSF, L&TIAF, L&TILCF, L&TIF, L&TIVF, L&TIPF, L&TIEGF	L&TTABF, L&TUSTF, L&TGF, L&TLF, L&TMIP, L&TFRF, L&TFBF, L&TCF, L&TLDF, L&TIOF, L&TSTIF, L&TWBF and L&TSTOF
	Maximum as a % of Average 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%

Fees and expenses :

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. In case of L&TMCF, L&TTSF, L&TIF, L&TTABF, L&TUSTF, L&TGF, L&TFRF, L&TMIP, L&TIOF, L&TLF, L&TWBF and L&TSTOF, the additional fees have been included in the table aforesaid under "Investment Management & Advisory Fees".

Service Tax:

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

	Information Common To All Schemes
Note on Employee Unique Identity Number ("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	<p>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:</p> <p>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-fulfilment 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.</p> <p>Risk Factors pertaining to Equity Schemes/Funds</p> <p>Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Equity Schemes may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Equity Schemes to make intended securities purchases, due to settlement problems, could cause the Equity Schemes to miss certain investment opportunities. Similarly, the inability to sell securities held in the Equity Schemes' portfolios would result at times, in potential losses to the respective Equity Schemes, should there be a subsequent decline in the value of securities held in such Equity Schemes' portfolios.</p> <p>Investments in equity and equity related securities involve a degree of risks and investors should not invest in Equity Schemes unless they can afford to take the risk of losing their investment.</p> <p>Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio.</p> <p>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.</p> <p>Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments.</p> <p>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 of FIOF will also be affected by Risks associated with investments made in derivatives. The NAV of the Equity Schemes will also be affected by Risk Factors associated with scrip lending and investments in Foreign Securities.</p> <p>Risk Factors pertaining to Debt Schemes/Fund</p> <p>In addition to the factors that affect the values of securities, the NAV of Units of the Debt Schemes will fluctuate with the movement in the broader fixed income, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the fixed income markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges. Further the investments made by the Debt Schemes will also be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, reinvestment risk, settlement risk, risk associated with investment in derivatives and foreign securities.</p> <p>Risks Factors associated with transaction in Units through stock exchange(s)</p> <p>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.</p> <p>Additional Scheme Specific Risk Factors</p> <ul style="list-style-type: none"> ◆ L&TTAF: By virtue of requirements under ELSS, Units issued under L&TTAF will not be redeemed until the expiry of three years from the date of their allotment. The ability of an investor to realise returns on investments in L&TTAF is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid three year period only in the event of the death of a Unit Holder, subject to the Units having been held for a period of one year from the date of their allotment. ◆ L&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 redemptions/switchouts in the options under the Scheme and second, on the Scheme's investment/redemption/switches in the options under the Underlying Scheme, if any. ◆ L&TIEGF: To the extent that the Scheme is invested in Gold ETFs, the Scheme will be subject to all risks associated with such ETFs and the underlying assets i.e. gold or gold related instruments that it is tracking. The Scheme can purchase/redeem units of Gold 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 the Gold ETF may trade above (at a premium) or below (at a discount) its net asset value (NAV). The price of the units of a Gold ETF is influenced by the forces of supply and demand. Thus the Scheme may not be able to purchase/redeem units of a Gold ETF at the applicable NAVs. ◆ 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 and L&T MIP – WBF: Monthly Income is not assured and is subject to the availability of distributable surplus. Equity securities and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio would result at times, in potential losses to the Schemes, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. The performance and the value of the Scheme's investments may be affected by factors affecting the securities markets such as price and volume volatility in the capital markets, currency exchange rates, changes in law/policies of the Government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units may be affected. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The Scheme may invest in securities which are not quoted on a stock exchange ("unlisted securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Schemes will realize its investments in unlisted securities at a fair value.
Direct plan	<p>Investors proposing to purchase units of the scheme directly from the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder) can invest under the Direct Plan. The options referred above (i.e. Dividend (Reinvestment 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.</p> <p>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).</p> <p>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</p>

Name of the Scheme	Investment Strategies of the Schemes
L&T Equity Fund	<p>The investment approach is bottom-up stock picking. The Scheme seeks to add the best opportunities that the market presents, without any sector/cap bias.</p> <p>The key features of the Fund's investment strategy include:</p> <p>Diversification: The Scheme will be well diversified across sectors in about 60 to 80 stocks. Maximum exposure to a single sector shall be 25% of the net assets of the Scheme. The Scheme is likely to be fully invested in equity at all times.</p> <p>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).</p> <p>No cap bias: It will seek to identify the best stocks at a point in time, regardless of any market cap bias.</p>
L&T Tax Advantage Fund	<p>The investment approach is bottom-up stock picking. The Scheme seeks to add the best opportunities that the market presents, without any sector/cap bias.</p> <p>The key features of the Fund's investment strategy include:</p> <p>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.</p> <p>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).</p> <p>No cap bias: It will seek to identify the best stocks at a point in time, regardless of any market cap bias</p>
L&T India Special Situations Fund	<p>The Scheme will, primarily be a diversified equity fund which will seek to invest in undervalued companies for long term investment with key theme focus being "Special Situations"-these are situations that are out-of-the-ordinary and which therefore present interesting stock picking opportunities.</p> <p>The types of companies that may fall within the scope of such Special Situations could include but are not limited to:</p> <ul style="list-style-type: none"> - 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. <p>The investment approach will be bottom-up stock picking-where investments will be selected primarily on the basis of specific criteria relevant to the company in question rather than general macro-economic considerations. There will be no particular bias towards any market cap size or any sector. The Scheme will endeavour to remain fully invested in equity and related instruments at all times. A limited exposure to various derivatives instruments is likely-for the purposes of hedging, portfolio balancing and optimizing returns.</p> <p>The Scheme may invest in derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p>
L&T Indo Asia Fund	<p>The Scheme will primarily be a diversified equity fund which will seek to invest in undervalued companies in Indian and international markets to generate long-term capital appreciation.</p> <p>The investment approach is bottom-up stock picking. The Scheme seeks to invest in the best opportunities in the Indian and international markets, without any sector/cap bias. However, the fund managers expect to have a high focus on opportunities in Asia Pacific region including India. A limited exposure to various equity derivatives instruments is likely-for the purposes of hedging, portfolio balancing and optimizing returns.</p> <p>The key features of the Fund's investment strategy include:</p> <p>Diversification: Subject to SEBI regulations, the Scheme will be well diversified across stocks, sectors and countries given that investments will be made in the international markets with a bias towards the Asia Pacific region including India. A limited exposure to various equity derivatives instruments is likely-for the purpose of hedging, portfolio balancing and optimizing returns.</p> <p>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.</p> <p>Investments in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time. The fund manager will consider all relevant risk before making any investment in Foreign Securities. The Scheme may invest in equity derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p>
L&T India Large Cap Fund	<p>The Scheme will primarily be a diversified equity fund which will likely (in normal market conditions) invest predominantly in large cap stocks to generate long term capital appreciation.</p> <p>The investment approach is bottom-up stock picking. A limited exposure to various equity derivatives instruments is likely - for the purposes of hedging, portfolio balancing and optimizing returns.</p> <p>The key features of the Scheme's investment strategy include:</p> <p>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.</p> <p>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.</p> <p>Investments in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time.</p> <p>The fund manager will consider all relevant risk before making any investment in Foreign Securities.</p> <p>Investments in equity and equity related securities and debt securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.</p> <p>Further, the portfolio of the Scheme will be constructed in accordance with the investment restrictions specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> <p>The Scheme may invest in equity derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p>
L&T India Value Fund	<p>The Fund Managers would aim to identify undervalued stocks having the potential to deliver long term superior risk-adjusted returns. Undervalued stocks would include stocks which the Fund Managers believe are trading at less than their assessed values. The identification of undervalued stocks would involve fundamental analysis. It will be based on the evaluation of various factors including but not limited to stock valuation, financial strength, cash flows, company's competitive advantage, business prospects and earnings potential.</p> <p>Investments in derivatives</p> <p>Investment in derivatives will be made in accordance with the investment objective and the strategy of the Scheme and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>Investments in ETFs</p> <p>The Scheme may also invest in ETFs to the extent permitted under the applicable laws, including the SEBI Regulations and guidelines specified by RBI. Investment in ETFs will be made in accordance with the investment objective and the strategy of the Scheme for the purposes of efficient portfolio management and optimizing return.</p> <p>Investments in debt and money market instruments</p> <p>Investments in debt and money market instruments shall be made for managing liquidity.</p>

Name of the Scheme	Investment Strategies of the Schemes
L&T India Prudence Fund	<p>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.</p> <p>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:</p> <ol style="list-style-type: none"> 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. <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies. The bottom-up approach for credit issuer and security selection will be complemented by a top-down view for overall duration and credit allocation decisions.</p> <p>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. The various risks associated with investing in derivatives have been explained in paragraph "Risk associated with investing in derivatives" above. Any investments in derivatives will be undertaken after considering the risks as set out in the said paragraph.</p> <p>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" above. The Scheme may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments in overseas securities. The appointment of such intermediaries shall be in accordance with the applicable Regulations and payments will be within the permissible ceilings on expenses.</p>
L&T India Equity and Gold Fund	<p>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.</p> <p>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:</p> <ol style="list-style-type: none"> 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. <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies. The bottom-up approach for credit issuer and security selection will be complemented by a top-down view for overall duration and credit allocation decisions.</p> <p>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. The various risks associated with investing in derivatives have been explained in paragraph "Risk associated with investing in derivatives" above. Any investments in derivatives will be undertaken after considering the risks as set out in the said paragraph.</p> <p>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. The various risks associated with investing in foreign securities have been explained at paragraph "Risk associated with investing in foreign securities/overseas investments/offshore securities" above. 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" above. The Scheme may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments in overseas securities. The appointment of such intermediaries shall be in accordance with the applicable Regulations and payments will be within the permissible ceilings on expenses.</p>
L&T Midcap Fund	<p>The investment strategy of the Scheme would be primarily to invest in mid cap equity and equity related securities as mentioned in the investment objective of the Scheme. The Scheme will invest in a universe of stocks, which has been arrived at using various filters like management quality, liquidity, competitive position and valuations. Using various analytical tools, management meetings and so on, the universe is continuously updated by our investment team. The strategy will be to build up diversified portfolio of quality stocks, with medium to long term potential.</p> <p>The Benchmark Index will be CNX Midcap Index. The Scheme proposes to invest at least 80% of the corpus in equity and equity related instruments. However, upon defensive considerations, this allocation could be reduced below 80% and correspondingly the allocation in debt and money market instruments will be increased. All investments made by the scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996.</p> <ul style="list-style-type: none"> • 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.

Name of the Scheme	Investment Strategies of the Schemes
L&T Midcap Fund <i>(contd.)</i>	<ul style="list-style-type: none"> • 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 <p>Investment decisions are made by the Fund Manager of the Scheme. The Investment committee comprising the Fund Mangers and Investment Analyst review all investments on a regular basis. The Committee also records justification for the investments made and periodically review the investments decisions and policies with Chief Executive Officer. The Board of Directors of the AMC and the Trustee Company review the performance of the scheme vis-à-vis similar schemes of other mutual funds.</p>
L&T Tax Saver Fund	<p>The Scheme will endeavour to generate superior return by investing in equity and equity related instruments across the market capitalizations. The scheme will use top-down/ bottom-up stock selection to build its portfolio.</p> <p>The risks of the Scheme would be managed by adequate diversification i.e., by spreading investments over a range of industries and companies. The investment strategy of the AMC is directed to investing in stocks, which, in the opinion of the Investment Manager, are priced at a material discount to their intrinsic value. Such intrinsic value is a function of both past performance and future growth prospects. The process of discovering the intrinsic value is through in-house research supplemented by research available from other sources.</p> <p>For selecting particular stocks as well as determining the potential value of such stocks, the AMC is guided, inter alia, by one or more of the following considerations:</p> <ul style="list-style-type: none"> • 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. <p>The Scheme is not restrained from investing in listed/ unlisted and/or rated/ unrated debt or money market securities, provided the investments are within the limits indicated in the Investment Pattern Table. Investment in unrated debt securities is made with the prior approval of the Board of the AMC, provided the investment is in terms of the parameters approved by the Board of the Trustee. Where the proposed investment is not within the parameters as mentioned above, approval of the Boards of both the AMC and the Trustee is taken before making the investment.</p> <p>The Scheme may invest in ADRs/ GDRs, if and in the manner permitted by SEBI/RBI. Such investments will be subject to obtaining regulatory approvals and in conformity with the investment objectives of the Scheme and the prevailing guidelines and Regulations.</p> <p>The Scheme may also use various derivative and hedging products from time to time, if and when and in a manner permitted by SEBI/ RBI from time to time, to reduce the risk of the portfolio.</p> <p>All investments made by the scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.</p> <ul style="list-style-type: none"> • 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	<p>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 rebalancing, hedging and return optimization.</p> <p>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.</p> <p>The aim would be to select fundamentally sound companies having potential to deliver superior earnings growth in the long run. The fund manager would adopt both Top-down and Bottom-up approach for stock selection. Under Top –down approach, the aim would be to identify industries in the infrastructure sector that can offer long-term growth. Under bottom-up approach, the aim would be select companies with high profitability and scalability supported by sustainable competitive advantages. These companies will have along-term growth prospect and will be measured on earning potential.</p> <p>The Benchmark Index will be CNX Nifty.</p> <p>The Scheme proposes to invest at least 65% of the corpus in equity, equity-linked instruments and derivative instruments and may go upto 100% of the corpus. The investment in debt and money market instruments will be in the range of 0-35%. All investments made by the scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996.</p> <ul style="list-style-type: none"> • 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 Flexi Bond Fund	<p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. Capital appreciation opportunities could be explored by extending credit and duration exposure. The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> 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. <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies.</p> <p>The Scheme may invest in derivatives upto 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>The Scheme may also invest in permitted offshore instruments for diversification.</p>

Name of the Scheme	Investment Strategies of the Schemes
L&T Short Term Income Fund	<p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.</p> <p>The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> 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. <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies.</p> <p>The Scheme may invest upto 100% of the net assets of the Scheme in derivatives for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>The Scheme may also invest in permitted offshore instruments for diversification.</p> <p>Investments in securitised debt will be done in accordance with the overall investment objective and the risk profile of a Fund and will primarily be for the purposes of achieving portfolio diversification and optimising returns.</p>
L&T Cash Fund	<p>The portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. As the interest rate risk of the portfolio is likely to be similar to that of the money market curve, in line with the investment objective, a significant proportion of the total returns is likely to be in the form of income yield or accrual.</p> <p>The fund management team, comprising credit research and quantitative research, will take an active view on the key drivers affecting the short term interest rate movement as well as liquidity. This will include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macroeconomic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> 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. <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies.</p> <p>The Scheme may invest in derivatives up to 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>The Scheme may also invest in permitted offshore instruments for diversification.</p>
L&T Low Duration Fund	<p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. As the interest rate risk of the portfolio is likely to be similar to that of the shorter end of the maturity spectrum, in line with the investment objective, a significant proportion of the total returns is likely to be in the form of income yield or accrual. Selective capital appreciation opportunities could be explored by extending credit and duration exposure above that offered by a cash fund.</p> <p>The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> 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. <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies.</p> <p>The Scheme may invest upto 100% of the net assets of the Scheme in derivatives for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>The Scheme may also invest in permitted offshore instruments for diversification.</p>
L&T Global Real Assets Fund	<p>The Scheme will invest in the Underlying Scheme which in turn will primarily invest (at least 70%) in equity securities of companies across the world that provide exposure to commodities, property, industrials, utilities, energy, materials and infrastructure. The fund manager of the Underlying Scheme is free to select any company regardless of size, industry or location.</p> <p>The aim of the Underlying Scheme is to provide investors with long-term capital growth from diversified portfolio of securities.</p>
L&T Triple Ace Bond Fund	<p>The composition of the portfolio would be designed in such a manner so as to achieve the maximum return, while minimizing the overall risk. The choice of the instruments would also be in accordance with this objective. It may be understood that there is a trade-off between risk and return in investments. The return on a security usually increases with an increase in risk. Given the trade-off, the priority of the Scheme is to minimise the risk, even while trying to achieve the maximum returns. Since the securities with the highest credit rating should have the least risk, the investments is made predominantly in corporate securities (bonds, debentures & commercial papers) with a credit rating of "AAA" ascribed by CRISIL or an equivalent credit rating assigned by other agencies. The Scheme may also invest in privately placed debt of such AAA rated companies.</p> <p>The Scheme would invest mainly in the rated corporate securities. However, the absence of the desirable depth in the secondary market for corporate securities may restrict the pace of investments through the secondary market. Therefore, the funds of the Scheme could be invested in money market instruments like government securities, call money, commercial paper etc. The Scheme would invest in bonds/debentures or any other fixed income securities at least to an extent of 80% of the corpus. The balance will be invested in money market instruments of high quality.</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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

Name of the Scheme	Investment Strategies of the Schemes
L&T Monthly Income Plan (Monthly Income is not assured and is subject to the availability of distributable surplus)	<p>The overall portfolio structuring would aim at controlling risk at moderate level. Stock specific risk will be minimized by investing only in those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolios within the framework of the Schemes' investment objective and policies.</p> <p>The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and return on investments. With a view to maintain low to medium risk, the Schemes may focus on short to medium-term securities. The Schemes shall be actively managed and the Fund Management team may endeavor to generate superior returns whilst moderating credit and interest rate risk. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. Investment views/ decisions inter alia may be taken on the basis of the following parameters:</p> <ul style="list-style-type: none"> • 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. <p>The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques.</p> <p>Other than investing in overseas securities, the Scheme may use techniques and instruments such as futures and options, warrants etc. to hedge the risk of fluctuations in the value of the investment portfolio. The scheme may enter into derivatives transactions in a recognized stock exchange for the purpose of hedging and portfolio balancing in accordance with the guidelines issued by SEBI. These derivative instruments will include interest rate swaps, forward rate agreements, interest rate futures, index and stock futures and options or any other derivative instruments that are permissible or may be permissible in future under applicable regulations.</p> <p>Using Index Futures to increase percentage investments in equities:</p> <p>This strategy will be used for the purpose of generating returns on idle cash, pending its investment in equities. The Scheme is open ended in nature and subject to daily inflows. There may be a time lag between the inflow of funds and their deployment in equities. If so desired, the Investment Manager would be able to take immediate exposure to equities via index futures. The position in index futures may be reversed in a phased manner, as the funds are deployed in the equity markets.</p> <p>Using Index Futures to decrease percentage investments in equities:</p> <p>Similarly, in the case of a pending outflow of funds or where a negative view is taken on the market, the Investment Manager, in order to reduce exposure in equities may 'sell the index forward' by taking a short position in index Futures. This position can be unwound over a period in time by simultaneously selling the equity shares from the investment portfolio of the Scheme. Since the price of the futures contracts is expected to be positively correlated with the index, the value of a short position will move in the direction opposite to the movement in the index. The strategy of taking a short position in the index future is a hedging strategy and reduces the market risk and volatility of the portfolio.</p> <p>Portfolio Protection Using Index Put And Stock Put Options</p> <p>The purchase of an index put option gives the scheme the option of selling the index to the writer of the put at a predetermined level of the index, called the strike price. If the index falls below this level, the scheme benefits from the rise in the value of the put option.</p> <p>Similarly, as a stock hedging strategy, the purchase of a put option on the underlying stock would give the scheme the option to sell the stock to the writer of the option at the predetermined strike price. This would lead to a capping of the loss in value of a stock. The contract value of options on individual stocks will be limited to 5% of the net assets of the Scheme.</p>
L&T MIP - Wealth Builder Fund (Monthly Income is not assured & is subject to the availability of distributable surplus)	<p>Investment Strategies for Equity Portion of the Portfolio</p> <p>The Scheme will invest in diversified portfolio of equity and equity related instruments to generate returns. The Scheme will invest in a universe of stocks, which will be identified using fundamental analysis. The Scheme will invest in a portfolio of both value and growth stocks. The strategy will be to build up diversified portfolio of quality stocks, with medium to long term potential.</p> <p>The Scheme proposes to invest upto 30% of the corpus in equity and equity related instruments.</p> <ul style="list-style-type: none"> • 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 inhouse. 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 securities for investment and has developed an internal research framework for consistently examining all securities which will focus on the follow key factors: <ol style="list-style-type: none"> 1. Management quality, strategy and vision 2. Business dynamics 3. Financial strength of the company 4. Free cash flow generation 5. Returns on capital employed and returns on equity <p>Investment decisions are made by the Fund Manager(s) of the Scheme. The Chief Executive Officer and an Investment Committee comprising of the Fund Manager and Research Analyst shall review all the investments on a regular basis. The Committee also records justification for the investments made. The Board of Directors of the AMC and the Trustee Company shall review investments and performance of the scheme vis-à-vis similar schemes of other mutual funds on quarterly basis. All investments made by the scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, as amended from time to time.</p> <p>Investment Strategies for Debt Portion of the Portfolio</p> <p>The Fund Management team endeavours 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 Scheme may focus on short to medium-term securities. The Scheme shall be actively managed and the Fund Management team may endeavor to generate superior returns whilst moderating credit and interest rate risk. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. Investment views/ decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> 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.

Name of the Scheme	Investment Strategies of the Schemes
L&T Floating Rate Fund	<p>In line with the investment objective of the Scheme, the investments would be made predominately in a portfolio comprising substantially of floating rate debt/money market instruments, fixed rate debt/money market instruments swapped for floating rate returns, and fixed rate debt securities, Government securities and money market instruments.</p> <p>The Investment Manager would apply multiple objective criteria for selection of securities in the portfolio. These criteria would include yield, credit rating, tenure, liquidity and value added features of the instrument.</p> <p>The aim of the investment strategy is to generate reasonable returns with investment in securities predominantly with short term maturity/reset period and with a low risk, particularly minimal interest rate risk. The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The development of the derivatives markets, particularly Swaps and Forward Rate Agreements (FRAs) have made the environment more dynamic and have provided the opportunity to manage interest rate more actively. The aim of the Investment Manager will be to allocate the assets of the Scheme between various fixed interest rate securities and floating interest rate securities and use derivatives like Swaps and FRAs effectively with the objective of achieving reasonable returns.</p> <p>In the absence of floating rate securities, the same can be created synthetically with a combination of derivatives like Interest Rate Swaps and FRAs and fixed interest rate securities. The fixed income derivatives market has developed considerably during the last 5 years in India. The Scheme intends to use derivatives as permitted by RBI/SEBI for hedging interest rate risk. The actual percentage of investments in various floating and fixed interest rate securities and the position of derivatives will be decided after considering the prevailing market conditions, economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets.</p> <p>Investment decisions are made by the Fund Manager(s). The Investment committee comprises of the Fund Manager (Debt) and Fund Manger (Equity), Research/ Credit Analyst. The scheme's investments shall be reviewed on daily basis by the Fund Manager. The Committee also records justification for the investments made and periodically review the investments decisions and policies with Chief Executive Officer of the AMC. The Board of Directors of the AMC and the Trustee Company review all investments made during a quarter and performance of the scheme vis-à-vis similar schemes of other mutual funds are also compared.</p>
L&T Gilt Fund	<p>The Fund Management team endeavors' to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Scheme shall be actively managed and the Fund Management team shall formulate active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions interalia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> 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
L&T Liquid Fund	<p>The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The aim of the investment strategy is to generate stable returns both in the short term and long term with a low risk, particularly minimal interest rate risk strategy. The Scheme shall be actively managed and the Fund Management team shall formulate an active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment 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:</p> <ol style="list-style-type: none"> 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. <p>The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Debt securities (in the form of floating rate bond/notes, nonconvertible debentures, bonds, secured premium notes, zero coupon bonds, deep discount bonds, securitized debt, pass through certificates, asset backed securities, mortgage backed securities and any other domestic fixed income/debt securities including structured obligations etc.)</p>
L&T Ultra Short Term Fund	<p>In line with the investment objective, the investments are being made in fixed income securities including money market instruments with low to moderate risk. The Investment Manager would apply multiple, objective criteria for selection of securities in the portfolio. These criteria would include yield, credit rating, tenure, liquidity and value added features of the instrument.</p> <p>The composition of the portfolio is designed in such a manner so as to achieve the maximum return, while minimizing the overall risk. The choice of the instruments is in accordance with the objective of the Scheme.</p> <p>It may be understood that there is a trade-off between risk and return in investments. The return on a security usually increases with an increase in risk. Given the trade-off, the priority of the scheme is to minimize the risk, even while trying to achieve the maximum returns.</p> <p>The scheme would invest in bonds issued by Government and corporate, money market instruments, debentures and other debt securities. The Scheme may invest 100% in money market instruments of high quality.</p> <p>All investment made will be governed by the SEBI guidelines, as amended from time to time. The Benchmark will be CRISIL Liquid Fund Index.</p>
L&T Income Opportunities Fund	<p>The Scheme seeks to generate regular returns and capital appreciation by investing in debt (including securitized debt), government and money market securities.</p> <p>The actual percentage of investment in various fixed income securities will be decided after considering the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity, prevailing political conditions and other considerations in the economy and markets. Also the Fund Manager will generally be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio.</p> <p>All investments made by the scheme will be made in accordance with SEBI (Mutual Fund) Regulations, 1996.</p> <ul style="list-style-type: none"> • 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.
L&T Short Term Opportunities Fund	<p>The objective of the Scheme is to generate returns with moderate level of risk by investing primarily in Debt Securities and Money Market Instruments of short term maturity, and accordingly, at least 65% of the portfolio would be invested in Debt and Money Market Instruments with residual maturity upto 24 months. The portfolio average maturity shall not exceed 3 years and construction of portfolio would be in a basket of short to medium term securities of various tenors as per yield curve dynamics and interest rate view.</p> <p>The Scheme shall follow an active duration management strategy.</p> <p>The fund manager shall manage the fund based on the outlook on interest rates and liquidity etc. Efficient portfolio construction shall be used to manage interest rate risk and credit risk across different asset class and duration buckets, and optimize risk-adjusted returns.</p> <p>The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Derivatives may be used for the purpose of hedging, and portfolio balancing and such other purpose as may be permitted under the Regulations and Guidelines from time to time. The fund manager/s shall actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.</p>

Name of the Scheme	No. of Folios (Live Accounts) as at December 31, 2013	Assets under Management (AUM) (Rs. in crores) as at December 31, 2013
L&T Equity Fund	1,95,943	2,012.76
L&T Tax Advantage Fund	2,66,411	1,140.91
L&T India Special Situations Fund	85,473	579.32
L&T Indo Asia Fund	62,610	252.46
L&T India Large Cap Fund	80,921	292.25
L&T India Value Fund	7,321	45.23
L&T India Prudence Fund	8,654	46.57
L&T India Equity and Gold Fund	9,955	43.06
L&T Midcap Fund	15,085	88.34
L&T Tax Saver Fund	16,245	27.75
L&T Infrastructure Fund	11,800	23.96
L&T Flexi Bond Fund	2,077	140.27
L&T Cash Fund	2,514	1,108.87
L&T Low Duration Fund	1,253	32.06
L&T Global Real Assets Fund	6,502	99.87
L&T Short Term Income Fund	3,217	173.22
L&T Triple Ace Bond Fund	4,762	1,425.39
L&T Gilt Fund	1,071	114.83
L&T Monthly Income Plan	4,181	55.05
L&T MIP - Wealth Builder Fund	4,676	47.25
L&T Liquid Fund	2,199	5,432.56
L&T Ultra Short Term Fund	2,120	795.57
L&T Income Opportunities Fund	2,138	459.43
L&T Floating Rate Fund	702	324.35
L&T Short Term Opportunities Fund	1,030	269.32

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; <ul style="list-style-type: none"> – 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 Indo Asia Fund	The scheme is a diversified open-ended equity scheme that invests in equity and equity related instruments of companies in the Indian and international markets, without any sector or market cap bias. The fund managers expect to have a high focus on opportunities within the Asia Pacific region including India.
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 fund is an open ended equity growth fund that invests predominantly into equity and equity related instruments and investments approach is bottom-up stock picking.
L&T India Equity and Gold Fund	The fund is an open ended equity growth fund that invests predominantly into equity and equity related instruments and also additionally invest in domestic Gold ETFs.
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 CNX Midcap 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.
Name of the 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 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 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 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 Monthly Income Plan	The Scheme carries risks associated with equities; as marginal portion is invested equity and equity related instruments.
L&T MIP - Wealth Builder Fund	The Scheme carries risks associated with equities apart from debt; as marginal portion is invested equity and equity related instruments.
L&T Floating Rate Fund	The Scheme invests minimum of 65% of assets in Floating Rate securities & money market instruments.
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 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 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.
Risk Mitigation Factors	Equity Schemes: Investments in equity and equity related securities carry various risks such as inability to sell securities, trading volumes and settlement periods, liquidity risk, default risk, reinvestment 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, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be minimized by diversification and effective use of hedging.

Ready Reckoner For Schemes

Scheme	Options	Dividend Frequency	Minimum Investment Amount (Rs.)	Cheque/DD to be drawn in favour of
L&T Equity Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T Equity Fund
L&T India Special Situations Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T India Special Situations Fund
L&T Tax Advantage Fund	<u>G</u> , <u>DP</u> & DR	At Trustee's Discretion	500 or in multiples of Rs. 500	L&T Tax Advantage Fund
L&T Indo Asia Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T Indo Asia Fund
L&T India Large Cap Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T India Large Cap Fund
L&T India Value Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T India Value Fund
L&T India Prudence Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T India Prudence Fund
L&T India Equity and Gold Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T India Equity and Gold Fund
L&T Midcap Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T Midcap Fund
L&T Tax Saver Fund*	G , DP & DR	At Trustee's Discretion	N.A.	L&T Tax Saver Fund
L&T Infrastructure Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T Infrastructure Fund
L&T Flexi Bond Fund	<u>G</u> , DP & <u>DR</u>	Monthly	10,000	L&T Flexi Bond Fund
L&T Cash Fund	<u>G</u> , DP & <u>DR</u>	Daily, Weekly, Monthly	For all options (except DDRIP): 10,000 For DDRIP: 1,00,000	L&T Cash Fund
L&T Low Duration Fund	<u>G</u> , DP & <u>DR</u>	Daily, Weekly, Monthly	For all options (except DDRIP): 10,000 For DDRIP: 1,00,000	L&T Low Duration Fund
L&T Global Real Assets Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T Global Real Assets Fund
L&T Short Term Income Fund	<u>G</u> , DP & <u>DR</u>	Monthly	10,000	L&T Short Term Income Fund
L&T Triple Ace Bond Fund	<u>G</u> , QD, SAD & B	Quarterly, Semi-annual: At Trustee's Discretion	10,000	L&T Triple Ace Bond Fund
L&T Monthly Income Plan	<u>G</u> , MD, QD & B	Monthly, Quarterly	10,000	L&T Monthly Income Plan
L&T MIP - Wealth Builder Fund	<u>G</u> , MD & QD	Monthly, Quarterly	10,000	L&T MIP - Wealth Builder Fund
L&T Floating Rate Fund	<u>G</u> & D	Daily, Weekly, Monthly	10,000	L&T Floating Rate Fund
L&T Gilt Fund	<u>G</u> , DP & <u>DR</u>	Quarterly	10,000	L&T Gilt Fund
L&T Liquid Fund	<u>G</u> , WD & <u>DDRIP</u>	Daily, Weekly	For all options (except DDRIP): 10,000 For DDRIP: 1,00,000	L&T Liquid Fund
L&T Ultra Short Term Fund	<u>G</u> , WD, MD, SAD & <u>DDRIP</u>	Daily, Weekly, Monthly, Semi-annual: At Trustee's Discretion	10,000	L&T Ultra Short Term Fund
L&T Income Opportunities Fund	<u>G</u> , D, QD & B	Monthly, Quarterly	10,000	L&T Income Opportunities Fund
L&T Short Term Opportunities Fund	<u>G</u> , D, QD & B	Monthly, Quarterly	10,000	L&T Short Term Opportunities Fund

* 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.

G-Growth, DP-Dividend Payout, DR-Dividend Reinvestment, D-Dividend

If an investor does not clearly indicate the choice of Plan, Option or dividend frequency in the application form, the underlined Plan, Option or dividend frequency will be taken as the default option and processed, subject to the minimum investment requirement and other conditions being fulfilled.

Computer Age Management Services Private Limited (CAMS)

Agartala: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala - 799001. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra - 282002. **Ahmedabad:** 111-113, 1st Floor-Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. **Ahmednagar:** B, 1+3, Krishna Enclosure Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414 001. **Ajmer:** AMC No. 423/30, Near Church, Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer - 305001. **Akola :** Opp. RLT Science College, Civil Lines, Akola - 444001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001. **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey - 688011. **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar - 301001. **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601. **Ambala:** Opposite PEER, Bal Bhawan Road, Ambala, Ambala - 134003. **Amritsar:** SCO - 18J, 'C', BLOCK RANJIT AVENUE, Amritsar - 140001. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur - 515 001. **Andheri :** CTS No 411, Citipoint, Gundivali, Telli Gali, Above C.T. Chatwani Hall, Andheri, Andheri - 400669. **Ankleshwar:** Shop No. P -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch - 393002. **Asansol:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol - 713303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001. **Balalore:** B C Sen Road, Balalore - 756001. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore - 560 042. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly - 243001. **Basti:** Office no 3, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti - 272002. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum - 590006. **Bellary:** 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary - 583101. **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur - 760001. **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur - 812002. **Bharuch (parent: Ankleshwar TP):** F-108, Rangoli Complex, Station Road, Bharuch, Bharuch - 392001. **Bhatinda:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA - 151001. **Bhavnagar:** 305-306, Sterling Point, Waghwadi Road, Opp. HDFC Bank, Bhavnagar - 364002. **Bhilai:** Shop No. 117, Ground Floor, Khicharia Complex, Opp. IDBI Bank, Nehru Nagar Square, Bhilai - 490020. **Bhilwara:** Indrapartha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara - 311001. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462011. **Bhubaneswar:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751 001. **Bhuji:** Data Solution, Office No: 17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuji - Kutch - 370001. **Bhusawal (Parent: Jalgaon TP):** 3, Adelade Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. **Bikaner:** F 4.5 Bothra Complex, Modern Market, Bikaner, Bikaner - 334001. **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur - 495 001. **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro - 827004. **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan - 713101. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut - 673016. **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:** Office No - 1, Parasria Road, Near Mehta Colony, Chhindwara - 480 001. **Chittoargarh:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001. **Cochin:** Itloop's Imperial Trade Centre, Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Cochin - 682 035. **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 - 753001. **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga - 846001. **Davengere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davengere - 577002. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. **Deoghar:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. **Dhanbad:** Urmila Towers, Room No 111(1st Floor), Bank More, Dhanbad - 826001. **Dharmapuri :** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri - 636 701. **Dhule :** H. No. 1793 /A, J.B. Road, Near Tower Garden, Dhule - 424 001. **Durgapur:** City Plaza Building, 3rd floor, City Centre, Durgapur - 713 216. **Erode:** 197, Seshaiyer Complex, Agharam Street, Erode - 638001. **Faizabad:** 64 Cantonment, Near GPO, Faizabad, Faizabad - 224001. **Faridhabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad - 121001. **Gandhidham:** S-7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370201. **Ghaziabad:** 113/61 Floor, Navyug Market, Gazhiabad - 201001. **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) - 403 001. **Gondal (Parent Rajkot):** A/177, Kailash Complex, Opp. Khesut Decor, Gondal - 360 311. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273001. **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga - 585 101. **Guntur:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur - 522002. **Gurgaon:** SCO - 16, Sector - 14, First floor, Gurgaon - 122001. **Guwahati:** A.K. Azad Road, Rehabori, Guwahati - 781008. **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002. **Haldia:** 2nd Floor, New Market, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, Haldia - 721 602. **Haldwani:** Durga City Centre, Nainital Road, Haldwani, Haldwani - 263139. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh - 825301. **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar - 383 001. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar - 125001. **Hoshiarpur :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur - 146 001. **Hosur:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur - 635109. **Hubli:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029. **Hyderabad:** 208, II 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 - 144001. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001. **Jalna :** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna - 431 203. **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu - 180004. **Jamnagar:** 217/218, Manek Centre, P.N. Marg, Jamnagar - 361008. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur - 831001. **Jaunpur :** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur - 222001. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001. **Jodhpur:** 1/5, Nirmal Tower, Ist Chohasani Road, Jodhpur - 342003. **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh - 362001. **Kadapa:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa - 516 001. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada - 533 001. **Kalyani:** A -1/50, Block - A, Dist Nadia, Kalyani - 741235. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur - 670004. **Kanpur:** I Floor 106 to 108, CITY CENTRE Phase II, 6/3 2, THE MALL, Kanpur - 208 001. **Karimnagar:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar - 505 001. **Karnal (Parent :Panipat TP):**, 7st Floor, Opp Beta Showroom, Kunjapura Road, Karnal - 132001. **Karur:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur - 639002. **Katni:** 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483 501. **Kestopur:** 148, Jessore Road, Block B (2nd floor), Nager Bazar, Kolkata-700074. **Khammam:** Shop No: 11 - 2 - 31/3, 1st floor, Phillips 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 - 721301. **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata - 700016. **Kolkata:** 2A, Ganesh Chandra Avenue, Room No 3A, Commerce house, 4th Floor, Kolkata-700013. **Kollam:** Kochupillamoodu Junction, Near VLC, Beach Road, Kollam - 691001. **Kota:** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. **Kottayam:** KMC IX / 1331 A, Opp: Malayala Manorama, Railway Station Road, Thekkummootil, Kottayam - 686001. **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam - 612001. **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:** 1st Floor, 278, North Perumal Maistry street., Nadar Lane, Madurai - 625 001. **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, 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 - 576104. **Mapusa (Parent ISC : Goa):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa - 403 507. **Margao:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao - 403 601. **Mathura:** 159/160 Vikas Bazar, Mathura - 281001. **Meerut:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250002. **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384 002. **Moga:** Gandhi Road, Opp Union Bank of India, Moga, Moga - 142001. **Moradabad:** B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244001. **Mumbai:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023. **Muzzafarpur:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur - 842001. **Mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswati Puram, Mysore - 570009. **Nadiad:** S/OB 2nd Floor, Ghantakarna Complex, Gunj Bazar, Nadiad- 387001. **Nagpur:** 145 Lendra, New Ramdas colony, Nagpur - 440 010. **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001. **Nasik:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005. **Navsari:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmnabai Road, Navasari - 396445. **Nellore:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. **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:** Flat No.512, Narian Manzil, 23, Barakhamba Road, Connaught Place, New Delhi - 110 001. **Noida:** C-81, 1st floor, Sector - 2, Noida - 201301. **Palakkad:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678 001. **Palanpur:** 3rd Floor, T - 11, Opp. Government Quarter, College Road, Palanpur, Palanpur - 385001. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat - 132103. **Patiala:** 35, New Lal Bagh Colony, Patiala - 147001. **Patna:** Unit No. 609, Ashiana Hariniwas, 6th floor, Dak Bungalow Road, Patna - 800 001. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Pune:** Nirmithi Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune - 411 004. **Rae Bareilly:** 17, Anand Nagar Complex, Rae Bareilly, Rae Bareilly - 229001. **Raipur:** HIG-C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **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 - 626117. **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001. **Ranchi:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi - 834001. **Ratlam:** Dafia & Co, 18, Ram Bagh, Near Scholar's School, Ratlam - 457001. **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415 639. **Rohtak:** 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001. **Roorkee:** 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee - 247667. **Rourkela:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769001. **Sagar:** Opp. Somani Automobiles, Bhagwanjanj, Sagar, Sagar - 470 002. **Saharanpur:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001. **Salem:** No.2, I Floor Vivekananda Street, New Fairlands, Salem - 636016. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001. **Sangli :** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli - 416416. **Satara:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. **Shahajahanpur:** Bijlipura, Near Old Dist Hospital, Near Old Dist Hospital, Shahjahanpur - 242001. **Shillong:** D'Mar Shopping Complex, Lakari Building, 2nd Floor, Police Bazaar, Shillong - 793001. **Shimla:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla - 171001. **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga - 577 201. **Siliguri:** No 7, Swamiji Sarani, Ground Floor, Ground Floor, Hakimpura, Siliguri - 734001. **Sirs:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa - 125055. **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur - 261001. **Solan :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan - 173 212. **Solapur:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. **Sriganaganagar:** 18 L Block, Sri Ganganagar - 335001. **Srikakulam:** Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, 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, Mansukhalal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395 001. **Surenranagar:** 2 M I Park, Near Commerce College, Wadhwan City, Surenranagar - 363035. **Thane:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane - 400 602. **Thiruppur:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur - 641601. **Thiruvalla:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla - 689101. **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, Tinsukia - 786125. **Tirunelveli:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli - 627001. **Tirupathi:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi - 517 501. **Trichur:** Room No. 26 & 27, DEE PEE Plaza, Kokkalai, Trichur - 680001. **Trichy:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 695004. **Tuticorin:** Ground Floor, Mani Nagar, Tuticorin - 628 003. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313004. **Ujjain :** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456 010. **Unjha (Parent: Mehsana):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, 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 - 396001. **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi - 396195. **Varanasi:** C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi - 221002. **Vasco Da Gama:** No DU 8, Upper Ground Floor, Behind Techoclear Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama - 403802. **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:** 47 / 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530 016. **Warangal:** A.B.K Mall, Near Old Bus Depot Road, F-7, Ist Floor, Ramnagar, Hanamkonda, Warangal - 506001. **Yamuna Nagar:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar - 135 001. **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445 001.

L&T Investment Management Limited - Investor Service Centres

Ahmedabad: 301, Raindrops Building, Opp Cargo motors, C.G. Road, Ellis bridge, Ahmedabad - 380006. **Bengaluru:** 17, Al-Noor, Palace Road, High Grounds, Bengaluru - 560052. **Chandigarh:** Meeting Point, Cabin No. 3, 1st Floor, SCO 487-488, Sector 35-C, Chandigarh - 160 022. **Chennai:** 6th floor, KGN Towers, No.62 Ethiraj Salai, (Commander-In-Chief Road), Egmore, Chennai – 600 105. **Cochin:** 2nd Floor, Ventura, Edapally Bypass Road, Edapally P.O. Cochin - 682024. **Goa:** Edcon Towers, 1st Floor, Shop No- F2 Menezes Braganza Road, Panaji - 403001. **Hyderabad:** 4th floor, APDL Estates, 7-1-21/A, Survey No. 341/1, Diagonally opposite to Country Club Begumpet, Hyderabad - 500017. **Indore:** 118 City Centre, 570 M.G. Road, Indore - 452001. **Jaipur:** Unit No- 201 & 202, Trimurty, V-Jay City Point, D-52, Ahina Circle, Ahok Marg, C-Scheme, Jaipur - 302001. **Kolkata:** 408, 4th floor, Azimganj House, 7, Camac Street, Kolkata - 700017. **Lucknow:** Office No-104, 1st Floor, Sky high chamber, 5 Park Road, Lucknow - 226001. **Mumbai (HO):** 6th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400021. **Nagpur:** Chamber No-S3, Yoshoda Apartment, Plot No-20, Near Mata Mandir, Dharampeth, Nagpur - 440010. **New Delhi:** 6th Floor, DCM Building, 16, Barakhamba Road, Connaught Place, Above Barakhamba Road Metro Station, New Delhi - 110001. **Patna:** Unit No.609, Ashiana Hariniwas, 6th Floor, Dak Bunglow Road, Patna-800001. **Pune:** Unit No-406, 4th Floor, Nucleus Mall, 1, Church Road, Opposite to Police Commissioner Office, Camp, Pune - 411001. **Surat:** Ground Floor, 'C' Wing, Office No. G-9, ITC Building, Majuragate, Surat - 395002. **Vadodara:** UG/09, Concord, RC Dutt Road, Alkapuri, Vadodara - 390007.

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-211001. **Amritsar:** S.C.O. 25, Mezzanine Floor, Dist: Shopping Complex, Ranjit Avenue B-Block, Amritsar - 143001. **Bhavnagar:** Shop No-FF-5, Gopi Arcade, Waghawadi Road, Bhavnagar - 364002. **Bhopal:** 2nd Floor, 131/3 MP Nagar, Major Shopping Centre Zone 11, Bhopal - 462011. **Bhuvaneshwar:** 1st Floor, Rajdhani House, 77 Janpath Kharvel Nagar, Bhuvaneshwar - 751001. **Coimbatore:** 306, Aishwarya Commercial Centre, 196/37, T.V. Samy Road West, R.S. Puram, Coimbatore- 641002. **Cuttack:** Plot No-905/1735 Near College square post office college square Cuttack - 753003. **Dehradun:** Ground Floor-24, Sri Radha Palace, Plot No78, Rajpur Road, Opp Pizza Hut, Dehradun - 248001. **Dhanbad:** 1st floor, Rathod Mansion, Bank More, Below UCO Bank, Dhanbad - 826001. **Durgapur:** B-27, Biplabi Rasbihari, Basu Sarani, Bidhan Nagar, Sector 2A, Durgapur - 713212. **Gorakhpur:** Shop no.19, 2nd floor, Cross Road, The Mall Bank Road, Gorakhpur - 273001. **Gwalior:** 2nd Floor, JJ Plaza, Huzrat chauraha, Lashkar, Gwalior - 474001. **Guwahati:** 3rd Floor, D D Tower, Christian Basti, Guwahati - 781005. **Hubli:** 1st Floor, Mohinder Plaza, Opp Galgali Nursing Home, Deshpande Nagar, Hubli - 580029. **Jalandhar:** SCO 47, 2nd floor, Gauri, Tower, Puda Complex, Opp. Tehsil complex, Jalandhar - 144001. **Jammu:** 70 D, /C GandhiNagar, Near Valmiki Chawk, Jammu - 180004. **Jamnagar:** G-43, Ground Floor, Madhav Plaza, Opp SBI Bank, Near Lal Bunglow Jamnagar - 361001. **Jamshedpur:** Shop No.B,1st Floor, R R Square, Bistupur, Jamshedpur – 831001. **Jodhpur:** Jaya Enclave, 78-79/4, 1st A Road Sardarpura, Jodhpur-342003, Rajasthan. **Kanpur:** 717, 7th floor, Kan chambers, 14/113, Civil lines, Kanpur - 208001. **Kolhapur:** 1st floor, sky extension, Rajrampur Road, Kolhapur - 416008. **Ludhiana:** SCO-10-11, 2nd floor, Feroze Gandhi Market, Ludhiana - 141001. **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 - 575001. **Meerut:** 2nd Floor, Metro Arcade, Tezgarhi, Near BSNL Office, Meerut - 250004. **Mysore:** No- 133, 3rd Floor, Shikha Towers, Ramavilas Road, Mysore - 570024. **Nashik:** 719 & 720, Plot No. 28, Vise Mala Area, Sulochana Co-operative Housing Society Limited, Nashik - 422005. **Raipur:** 1st floor, Mezzanine Floor, Chawla Complex, Sainagar, Devendra Nagar Road, Raipur - 492001. **Rajkot:** 302, Metro Plaza, Near Eagle Travels, Moti Taki Chowk, Rajkot - 360001. **Ranchi:** 1st Floor, 45, Garikhana, Near PNB, Harmu Road, Ranchi - 834001. **Rourkela:** Sector 19, L&T House, Ambagan, Rourkela - 769005. **Siliguri:** C/o Sona Motors, 3rd mile, 3rd floor, Sevoke Road, Siliguri 734008. **Thiruvanthapuram:** Parameswara Towers, T.C. 15/1948 (4), Ganapathy Kovil, Road, Opp. Canarabank, Vazhuthacaud, Thiruvananthapuram – 695 014. **Trichy:** 2nd floor, Sterling Biz Park, C-86 North east extn, Fort Station Road, Thillai Nagar, Trichy - 620018. **Varanasi:** Unit No- D64/127, CH Arihant Complex, Siga, Varanasi - 221010. **Vijaywada:** Door No- 40-5-6/1 Brundavana Colony, Tikkil Road, Street opposite to DV Manor Hotel, Labbipeta, Vijaywada - 520010. **Vishakapatnam:** D.No: 47-14-5/1, Flat No:303, 2nd Floor, Eswara Paradise, Beside State Bank of India, Dwarakanagar Main road, Visakhapatnam - 530016.

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.

Our phone lines are open from Monday to Friday, 9.00 a.m. to 6.00 p.m.