



**Addendum dated November 30, 2012 to the Combined Key Information Memorandum of the schemes of L&T Mutual Fund**

The following changes will be effected to the Combined Key Information Memorandum of the schemes of L&T Mutual Fund ("the Fund") on a prospective basis with effect from December 03, 2012.

Under section "**Expenses**" - sub-section "**Load Structure for Ongoing Offer**" the exit load to be charged in respect of the following schemes will be revised as stated below:

**1. L&T Flexi Bond Fund**

For Redemption	Load (% of Applicable NAV)
On or before 6 months from the date of allotment or Purchase, applying First in First out basis	0.50%

**2. L&T Floating Rate Fund**

For Redemption	Load (% of Applicable NAV)
On or before 15 days from the date of allotment or Purchase, applying First in First out basis	0.25%

*A switch-out or a withdrawal under Systematic Withdrawal Plan or a transfer under Systematic Transfer Plan ("STP") (except a switch-out or a transfer under STP into any of the equity schemes or fund of funds schemes of the Fund) may also attract an Exit Load/CDSC like any redemption.*

**3. L&T Gilt Fund**

Exit Load : NIL

for **L&T Investment Management Limited**  
**Investment Manager – L&T Mutual Fund**

**Ashu Suyash**  
**Chief Executive Officer**