

Addendum dated August 12, 2016 to the Scheme Information Documents of the schemes of L&T Mutual Fund

1. Change in the address of official point of service – MF Utility (“MFU”):

The following change shall be carried out in the Scheme Information Documents (“SID”) of the schemes of L&T Mutual Fund (“the Fund”).

With effect from August 15, 2016, the address of official point of service of MFU located at Jammu will change and the new address shall be as follows:

Location	Address
Jammu	Karvy Computershare Pvt. Ltd. Gupta’s Tower, 2nd Floor, CB-12, Rail Head Complex, Jammu – 180 012. Phone: 0191-2458820 Email: mfsjammu@karvy.com

2. Introduction of Money-Back facility (Money-Back is the nomenclature of the facility and should not be construed as an assurance of returns/ performance of the Scheme)

The following changes shall be carried out in the SIDs of L&T India Prudence Fund, L&T Dynamic Equity Fund, L&T Equity Savings Fund, L&T Monthly Income Plan, L&T Income Opportunities Fund and L&T Short Term Income Fund with effect from August 16, 2016.

Under Chapter IV “Units and Offer” Section (A) “Units on offer – general information” under section (xvi) Facilities Offered to Investors under the Scheme, following shall be added above “Dividend Transfer Plan (“DTP Facility”)”:

(numbering shall be changed accordingly)

Money-Back Facility

Money-Back is the nomenclature of the facility and should not be construed as an assurance of returns/ performance of the Scheme.

This facility will enable the Unit Holders to redeem a fixed sum of money at a fixed frequency as per the prevailing NAV, subject to exit load, if applicable, depending on the option chosen by the Unit Holder. Under this facility Unit Holders can redeem amounts under both the Plans (Direct and Regular) of the Growth option of the Scheme.

Some of the features of the facility are as follows:

- i. Investor can opt for this facility and withdraw their investments systematically on a monthly basis.
- ii. The withdrawal can be made on a monthly basis on 1st, 5th, 10th, 15th, 20th or 25th of the month. In case such date falls on a holiday, then it would be effected on next business day.
- iii. The withdrawals will commence from the start date mentioned by the Unit Holder in the Application Form for the facility. Unit holders are required to submit Money-Back facility request at least 15 days prior to the date of 1st installment.

- iv. The percentage available for monthly redemption will be 0.60% or 0.75% on the amount invested under Money-Back facility (as per the choice of the investor) and will be rounded-off to the nearest highest multiple of Re.1/-.
- v. The minimum amount of each Withdrawal is Rs. 500.
- vi. The minimum amount required for availing the said facility is Rs.1 Lakh.
- vii. The minimum installments for withdrawal under this facility will be 6.
- viii. In case the details of Money-Back date, Money-Back period, percentage available for Money-Back are not indicated, the following shall be the default options:
 - Money-Back facility date: 10th day of every month
 - Money-Back period: The Money-Back will continue till further instructions to the AMC/Registrar to discontinue Money-Back facility, subject to availability of units in the Scheme.
 - percentage available for Money-Back: 0.60%
- ix. If in the course of withdrawal from the Scheme, the balance units/amount available under the Scheme falls below the minimum redemption size requirement, all units in the Scheme would be redeemed.

Accordingly, the facility would terminate automatically if no balance is available in the Scheme on the date of installment trigger or if the enrollment period expires; whichever is earlier.

In case there is a residual amount which is less than the installment amount, the same would be processed as the last installment.

- x. Unit holders may change the amount indicated in the Money-Back, subject to the above conditions mentioned, by giving appropriate written notice to the Registrar/AMC.
- xi. The investor will have the right to discontinue the Money-Back facility at any time, by submitting a written cancellation request at least 7 days in advance.
- xii. This facility is not available for investor having investments/units in demat mode. If the investor gives a request to dematerialize the existing units in the folio, such request will automatically cancel the existing Money- Back registration.
- xiii. If no schemes are selected or opted for multiple schemes, the AMC reserves the right to reject the Money-back request.
- xiv. In case of any ambiguity or incorrect or illegible details in the form, the AMC reserves the right to reject the request.
- xv. The AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies and the same shall be in the best interest of the investors.

This addendum shall form an integral part of the SID's of the above-mentioned schemes of the Fund. All other provisions, terms and conditions applicable to the above-mentioned schemes shall remain unchanged.

For L&T Investment Management Limited
(Investment Manager to L&T Mutual Fund)

Jaymeen Shah
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