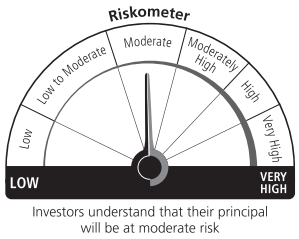
Key Information Memorandum & Application Forms
Continuous Offer of Units at applicable NAV

L&T Financial Services Mutual Fund

L&T Banking and PSU Debt Fund

Product label **This product is suitable for investors who are seeking***	Type of the scheme	Potential Risk Class
• Generation of reasonable returns and liquidity over short term • Investment predominantly in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions and municipal corporations in India  Investors understand that their principal will be at moderate risk Risk level of the scheme is evaluated based on the scheme portfolio as on September 30, 2022	An open-ended debt scheme primarily investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and relatively low credit risk.	**Credit Risk →** / **Interest RateRisk ↓** **Relatively Low (Class A)** | **Moderate (Class B)** | **Relatively High (Class C)** **Relatively Low (Class I)** **Moderate (Class II)** **Relatively High (Class III)** — **A-III**

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

MUTUAL FUND

L&T Mutual Fund
Head Office: 6th Floor, Brindavan, Plot No. 177, CST Road, Kalina, Santacruz East, Mumbai 400 098

TRUSTEE
L&T Mutual Fund Trustee Limited
CIN: U65993MH1996PLC211198

Registered Office:
Brindavan, Plot no. 177, CST Road, Kalina, Santacruz (East), Mumbai - 400 098

INVESTMENT MANAGER

L&T Investment Management Limited
CIN:U65991MH1996PLC229572

Registered Office:
Brindavan, Plot no. 177, CST Road, Kalina, Santacruz (East), Mumbai - 400 098

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the Scheme/Mutual Fund, Due Diligence Certificate by the AMC, Key Personnel, Investors' Rights & Services, Risk Factors, Penalties & Pending Litigations, Associate Transactions etc. investors should, before investment, refer to the Statement of Additional Information available free of cost at any of the Investor Service Centre or distributors or from the website www.ltfs.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 Key Information Document is dated October 25, 2022 and the data/information is as on September 30, 2022, unless otherwise mentioned.

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Name of the Scheme	L&T Banking and PSU Debt Fund ("L&TBPDF")

Product Labelling

For product labelling please refer to the cover page

Type of Scheme

An open-ended debt scheme primarily investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and relatively low credit risk.

Investment Objective

To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) in India.

There is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

Asset Allocation Pattern

Types of Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Maximum	Minimum	
Debt* and money market instruments/securities issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds including TREP	100%	80%	Low to Medium
Debt* and money market instruments^/securities issued by other entities	20%	0%	Low to Medium

*Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporates, warrants, equity linked debentures (with no equity component), compulsorily convertible debenture (with no equity linked returns), capital instruments including Basel III bonds, central government securities, state development loans and UDAY bonds, recapitalization bonds, municipal bonds and G-sec repos and any other instruments as permitted by regulators from time to time.

^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes, standby letter of credit (SBLC) backed commercial papers and government securities having unexpired maturity of 1 year and such other instruments as eligible from time to time.

Please refer to the SID for details relating to investments in PSUs and PFIs, and investments in other asset classes.

Please refer to the SID for details relating to investments in other asset classes.

With effect from July 1, 2022 , for the deviation from the asset allocation mentioned above, the portfolio of the scheme shall be rebalanced within the timelines mentioned in SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.

Risk Profile of the Schemes

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

As per SEBI circular no. SEBI/IMD/CIR No.10/22701/03 dated December 12, 2003, the 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 the 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.

In addition to the factors that affect the values of securities, the NAV of Units of the Scheme 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 Scheme will also be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, re-investment risk, settlement risk, risk associated with investment in derivatives and foreign securities.

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

In respect of transaction in Units of the Scheme through BSE and/or NSE and/or ICEX, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE and/or NSE and/or ICEX and their respective clearing corporations on which the Fund has no control. In the event of receipt of inordinately large number of redemption requests or of a restructuring of any of the Scheme's portfolio, there may be delays in the redemption of Units.In the event of receipt of inordinately large number of redemption requests or of a restructuring of any of the Scheme's portfolio, there may be delays in the redemption of Units.

Investment Strategy

The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. The portfolio will primarily be invested in debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector undertakings (PSUs) and Public Financial Institutions (PFIs).

The Scheme will typically invest in short to medium term securities and as a result 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 after a careful analysis by the fund manager and considering the risk reward situation prevailing in the fixed income market at that point of time.

Investments in debt instruments carry various risks such as interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be minimized by diversification and effective use of hedging techniques.

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.

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.

Investments in securitised debt:

The various asset classes which are generally available for securitisation in India are:

- Commercial Vehicles
- Construction equipments
- Auto and two wheeler pools
- Mortgage pools
- Personal loan, credit cards and other retail loans
- Micro finance loans
- Corporate loans/receivables
- Project SPV's receivables

As and when new asset classes of securitised debt/structured instruments are introduced, the investments in such instruments will be evaluated on a case by case basis.

The dedicated credit research function which supports the Fund Manager will generally adopt a bottom-up approach while assessing the originator and will consider various factors for the purpose of identification of the securitized debt to which the Scheme could take exposure which will include profile of the issuer/originator, nature of asset class, analysis of underlying loan portfolio, seasoning of loans, geographical distribution of loans, coverage provided by credit-cum-liquidity enhancements, pre-payment risks (if any), assessment of credit risk associated with the underlying borrower and other associated risks. For Project SPV's receivables, in addition to the profile of issuer & its sponsor, credit function will also consider the track record of underlying project cash flows, project viability, receivables visibility under various scenarios, counter party risk and structure of the instrument in terms of available credit enhancements/guarantees/ ring-fencing of cash flows.

Investments in securitised debt will be done in accordance with the overall investment objective and the risk profile of the Scheme and will primarily be for the purposes of achieving portfolio diversification and optimising returns. Securitisation enables end investors to obtain exposure to large number of smaller size retail loans, and also to SPV receivables, strengthened by robust instrument structure, which can help diversify idiosyncratic risk. Carefully created portfolio of good quality loans, combined with adequate credit enhancements can, from time to time, provide good risk- adjusted investment opportunities for the investing scheme. It must be noted that the securitised debt/structured instruments are relatively less liquid in the secondary market, however, the liquidity risk can be prudently managed. The various disclosures with respect to securitised debt made in this Scheme Information Document will help the investors to assess and understand the risks which the Scheme will be subject to as a result of investments in securitised debt.

The credit research function conducts an internal assessment for various issuers based on the independent research and by following L&T's internal credit process taking into account issuer's/originator's historical track record, prevailing rating and financial statements.

The issuer/originator will be evaluated based on various parameters including but not limited to –

- track record- the Fund Manager will generally consider investing in securitised debt wherein the originators/ its parents normally have a track record of at least 2 years. In conjunction with the track record, other relevant factors which will be considered are level of credit enhancement, support from the parent and the ownership structure of the securitization vehicle.
- the willingness and ability to pay - For transactions with recourse to the originator, internal credit assessment of the originator would play a crucial role in determining the willingness and ability to pay. For transactions without recourse to the originator, credit enhancement facilities in the form of cash collateral, such as fixed deposits, bank guarantee etc could be obtained as a risk mitigation measure. A detailed financial risk assessment of the issuer/originator will be carried out by identifying the financial risks specific to the issuer/ originator including assessment of the issuer's financial statements.

  Also the following critical evaluation parameters would be considered by the Fund Manager/the credit research function:

- High default track record/frequent alteration of redemption conditions/covenants
- High leverage ratios of the ultimate borrower (for single sell downs) – both on a standalone basis as well on a consolidated level/ group level
- Higher proportion of re-schedulement of underlying assets of the pool or loan, as the case may be
- Higher proportion of overdue assets of the pool or the underlying loan, as the case may be
- Poor corporate governance
- Insufficient track record of servicing of the pool or the loan, as the case may be.

After the evaluation of the aforesaid parameters at the time of investment, the monitoring of investments in securitised debt is done on regular intervals by the credit team and in case of any major event, the assessment of the critical evaluation parameters is done again. The underlying assets in securitised debt may assume different forms and the general types of receivables include auto finance, credit cards, home loans or any such receipts.

Credit risks relating to such receivables depend upon various factors, including macro-economic factors of these industries and economies. Further, specific factors like the nature and adequacy of property mortgaged against these borrowings, the nature of loan agreement/mortgage deed in case of home loans, adequacy of documentation in case of auto finance and home loans, capacity of a borrower to meet his obligations on borrowings in case of credit cards and intentions of the borrower also influence the risks relating to asset borrowings underlying securitised debt. Additionally, the nature of the asset borrowings underlying the securitized debt also influences the underlying risk, for instance while residential mortgages tend to have lower default rates, repossession and recovery is easier in case of commercial vehicles. Credit rating agencies take into account a series of such factors and follow an elaborate system involving stipulation of margins, overcollateralisation and guarantees to provide a rating for securitised debt.

Risks associated with investments in securitised debt:

Risk due to prepayment: In case of securitised debt, changes in market interest rates and pre-payments may not change the absolute amount of receivables for the investors but may have an impact on the re-investment of the periodic cash flows that an investor receives on securitised papers.

In the event of pre-payment of the underlying debt, investors may be exposed to changes in tenor and yield.

Liquidity Risk: Presently, despite recent legal developments permitting the listing of securitised debt instruments, the secondary market for securitised debt in India is not very liquid. Even if a more liquid market develops in the future, secondary transactions in such instruments may be at a discount to initial issue price due to changes in the interest rate structure.

Limited Recourse, Delinquency and Credit Risk: Certificates issued on investment in securitised debt represent a beneficial interest in the underlying receivables and there is no obligation on the issuer, seller or the originator in that regard. Defaults on the underlying loan can adversely affect the pay outs to the investors and thereby, adversely affect the NAV of the Scheme. While it is possible to repossess and sell the underlying asset, various factors can delay or prevent repossession and the price obtained on sale of such assets may be low. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of a Obligor to repay his obligation, the Servicer may repossess and sell the underlying Asset. However many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.

Bankruptcy Risk: If the originator of securitised debt instruments in which the Scheme invests is subject to bankruptcy proceedings and the court in such proceedings concludes that the sale of the assets from originator to the trust was not a 'true sale', then the Scheme could experience losses or delays in the payments due. Normally, care is taken in structuring the securitization transaction so as to minimize the risk of the sale to the trust not being construed as a 'true sale'.

Risk of Co-mingling: Servicers in a securitization transaction normally deposit all payments received from the obligors into a collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account. In this interim period, collections from the loan agreements by the servicer may not be segregated from other funds of the servicer. If the Servicer fails to remit such funds due to investors, investors in the Scheme may be exposed to a potential loss.

Risk mitigation: Investments in securitised debt will be done based on the assessment of the originator and the securitised debt which is carried out by the credit research function based on the in-house research capabilities as well as the inputs from the independent credit rating agencies and by following L&T's internal credit process.

In order to mitigate the risk at the issuer/originator level the credit team will consider various factors which will include -

- size and reach of the issuer/originator;
- collection process;
- the infrastructure and follow up mechanism;
- the quality of information disseminated by the issuer/ originator;
- the credit enhancement for different types of issuer/ originator; and
- track record of project SPV receivables, counter party risk and project risk.

The examples of securitized assets which may be considered for investment by the Scheme and the various parameters which will be considered include;

A) Asset backed securities issued by banks or nonbanking finance companies. Underlying assets may include receivables from loans against cars, commercial vehicles, construction equipment or unsecured loans such as personal loans, consumer durable loans. The various factors which will be usually considered while making investments in such type of securities include profile of the issuer, analysis of underlying loan portfolio - nature of asset class, seasoning of loans, geographical distribution of loans and coverage provided by credit-cum-liquidity enhancements.

B) Mortgage backed securities issued by banks or housing finance companies, where underlying assets are comprised of mortgages/ home loan. The various factors which will be usually considered while making investments in such type of securities include issuer profile of the issuer, quality of underlying portfolio, seasoning of loans, coverage provided by credit-cum-liquidity enhancements and prepayment risks.

C) Single loan securitization, where the underlying asset comprises of loans issued by a bank/non-banking finance company. The factor which will be usually considered while making investments in such type of securities include assessment of credit risk associated with the underlying borrower as well as the originator. The dedicated credit research team will adhere to L&T's internal credit process and perform a detailed review of the underlying borrower prior to making investments.

D) Any other instrument that are introduced in the market from time to time.

The Fund Manager will invest in securitised debt which are rated investment grade and above by a credit rating agency recognised by SEBI.

While the risks mentioned above cannot be eliminated completely, they may be minimized by considering the diversification of the underlying assets and credit and liquidity enhancements. Further, investments in securitized debt will be done in accordance with the investment restrictions specified under the Regulations/this Scheme Information Document which would help in mitigating certain risks. Currently, as per the Regulations, the Scheme cannot invest more than 10% of its net assets in debt instruments (irrespective of residual maturity) issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the net assets of the Scheme with the prior approval of the Board of Trustees and the Board of the AMC.

In addition, a detailed review and assessment of the ratings of the securitised debt will also be carried out which could include interactions with the issuer/originator and the rating agency.

The rating agency would normally take in to consideration the following factors while rating a securitised debt:

- Credit risk at the asset/originator/portfolio/pool level
- Various market risks like interest rate risk, macroeconomic risks
- Counter party risk
- Legal risks
- Assessment of risks related to business for example outlook for the economy, outlook for the industry and factors specific to the issuer/originator.

For further details refer Scheme Information Document of the Scheme.

Plans

Direct Plan:

Investors proposing to purchase units of the Scheme directly from the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder) can invest under the Direct Plan.

Investments under the Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund or through Registered Investment Advisor (RIA) {except Stock Exchange Platform(s) and all other platform(s) where investors' applications for subscription of units are routed through distributors}.

Investors subscribing under the Direct Plan will have to indicate "Direct Plan" against the Scheme name in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the distributor code will be ignored and the application will be processed under the Direct Plan. Further, where application is received for the Scheme without distributor code or "Direct" mentioned in the ARN Column, the application will be processed under the Direct Plan.

Regular Plan:

Investors proposing to purchase units of the Scheme through an ARN Holder can invest under the Regular Plan.

The options referred below are available under both the above mentioned plans. The above plans have a common portfolio. However, Regular Plan and Direct Plan have different NAVs.

The application(s) will be processed under Direct / Regular Plan as stated in the table below:

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

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

Options

- Growth
- Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment and Payout)

<table>
<tr><td>Applicable NAV</td><td>The Cut-off time and the Applicable NAV will be as under:
For Purchases
i. Where the application is received upto 3.00 p.m. on a Business Day and funds are available for utilization before the cut-off time - the closing NAV of the Business Day shall be applicable.
ii. Where the application is received after 3.00 p.m. on a Business Day and funds are available for utilization on the same day or before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
iii. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time - the closing NAV of next Business day on which the funds are available for utilization shall be applicable.
iv. In respect of valid applications, the time of receipt of applications or the funds for the entire amount are available for utilization, whichever is later, will be used to determine the applicability of NAV.
v. In case of other facilities for systematic transactions like Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), etc., the NAV of the day on which the funds are available for utilization by the Target Scheme shall be considered irrespective of the installment date
The aforesaid will be applicable only for cheques/demand drafts/payment instruments payable locally in the city in which the ISC is located. No outstation cheques will be accepted.
For Redemption:
In respect of valid Redemption applications accepted at an Investor service Centre upto 3 p.m. on a Business Day, the NAV of such day will be applicable.
In respect of valid Redemption applications accepted at an Investor service Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</td></tr>
<tr><td>Minimum Application Size (Lumpsum Investment per Application)</td><td><table><tr><th>Initial Investment</th><th>Additional Investment (in multiples of Re. 1 thereafter).</th></tr><tr><td>₹ 10,000 per application</td><td>₹ 1,000 and in multiples of ₹ 1 thereafter</td></tr></table></td></tr>
<tr><td>Minimum Application Size (Systematic Investment per Application)</td><td><table><tr><th>Min. Instalment Amount</th><th>Min. No. of Instalments</th><th>Min. Aggregate Investment</th></tr><tr><td>₹ 1,000</td><td>(a) Monthly: 6 (b) Quarterly: 4</td><td>₹ 6,000</td></tr></table></td></tr>
<tr><td>Waiver of minimum subscription amount</td><td>Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 and circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/629 dated September 20, 2021 regarding ‘Alignment of interest of Key Employees/Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes’, the minimum subscription amount (i.e. initial application amount and additional application amount) as mentioned in the SID and KIM shall not be applicable for the investment made in the Scheme by the relevant employees of L&T Investment Management Limited, in line with the aforesaid circulars.</td></tr>
<tr><td>Minimum Redemption Size</td><td>₹ 500 or 50 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.</td></tr>
<tr><td>Dispatch of Repurchase (Redemption) Request</td><td>Within 10 Business Days of the receipt of the valid redemption request at the Investor Service Centres/Official Points of Acceptance.</td></tr>
<tr><td>Benchmark Index</td><td>NIFTY Banking & PSU Debt Index</td></tr>
<tr><td>Dividend Policy</td><td>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 IDCW 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 IDCW payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 15 days from the record date of declaration of dividend. In case of the Schemes under the IDCW payout facility, if the amount of dividend payable to the Unit Holder is less than ₹ 100, 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 IDCW 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.</td></tr>
<tr><td>Levy of Stamp duty on Mutual Fund transactions</td><td>Pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 and Notification dated March 30, 2020 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund investment transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, SIP/STP installments, (including IDCW Reinvestment) to the unit holders would be reduced to that extent.</td></tr>
<tr><td>MFCentral - Official Point of Acceptance</td><td>Based on the SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA inter-operable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the QRTA’s, Kfin Technologies Private Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service related needs that significantly reduces the need for submission of physical documents by enabling various digital /phygital services to Mutual fund investors across fund houses subject to applicable Terms & Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future. With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, L&T Mutual Fund designates MFCentral as its Official point of acceptance (DISC – Designated investor Service Centre) w.e.f. 23rd September 2021. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS</td></tr>
<tr><td>Swing Pricing</td><td>Investors are requested to note that SEBI has vide circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/631 dated September 29, 2021 introduced swing pricing framework for open-ended debt mutual fund schemes (except Overnight funds, Gilt funds and Gilt with 10-year maturity funds).
Swing pricing due to market dislocation:
On declaration of ‘market dislocation’ by SEBI for specified period, the swing pricing framework shall be mandated for the Eligible Schemes which fulfill both the following conditions:
1. Have ‘High’ or ‘Very High Risk’ on the risk-o-meter in terms of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 (as of the most recent period at the time of declaration of market dislocation); and
2. Classify themselves in the cells A-III, B-II, B-III, C-I, C-II and C-III of Potential Risk Class (PRC) Matrix in terms of SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 7, 2021.</td></tr>
</table>

Investors may note that the following minimum swing factor shall be applicable for the Eligible Schemes:

Minimum swing factor

Maximum Credit Risk of scheme→ Maximum Interest Rate Risk of the scheme ↓	Class A (Credit Risk Value >=12)	Class B (Credit Risk Value >=10)	Class C (Credit Risk Value <10)
Class I: (Macaulay Duration <=1 year)	-	-	1.5%
Class II: (Macaulay Duration <=3 years)	-	1.25%	1.75%
Class III: Any Macaulay Duration	1%	1.5%	2%

Investors may further note the following aspects pertaining to swing pricing:

a) When swing pricing framework is triggered and swing factor is made applicable, both the incoming and outgoing investors shall get Net Asset Value (NAV) adjusted for swing factor.

b) Swing pricing shall be made applicable to all unitholders at PAN level with an exemption for redemptions upto Rs. 2 lacs for each Eligible Scheme. Intra-scheme switches in the Eligible Scheme i.e. switches within an Eligible Scheme viz. from Regular Plan to Direct Plan and vice-versa or from Growth option to Income Distribution cum Capital Withdrawal option and vice versa, will be excluded from applicability of swing pricing.

c) The swing pricing framework will be made applicable only for scenarios related to net outflows from the Eligible Schemes.

Investors may refer to the below illustration to understand the impact on the NAV for incoming and outgoing investors due to swing pricing.

Illustration:

Effect on the NAV for incoming and outgoing investors in the scheme where swing pricing is made applicable:

1) Applicability of swing pricing – Market dislocation as announced by SEBI
2) Specified period for applicability of swing pricing – As notified by SEBI.
3) Transactions covered (for applicability of swing factor)
   a) Subscriptions including switch-ins
   b) Redemptions including switch-outs
4) Transactions excluded/ exempted:
   a) Redemptions upto Rs. 2 lacs (aggregated at PAN level)
   b) Intra-scheme switches in the scheme i.e. switches within a scheme viz. from Regular Plan to Direct Plan and vice-versa or from Growth option to Income Distribution cum Capital Withdrawal option and vice versa
5) Unswung NAV – Rs.10/- (This is normal NAV before applying swing factor)
6) Mandatory swing factor - 2% (Assuming the scheme has a high risk-o-meter and a PRC matrix of C-III)
7) NAV adjustment for subscriptions and redemptions in the scheme during the specified period:

Unswung viz. Normal NAV (Rs.)	Swing factor (%)	Swung viz. Adjusted NAV (Rs.)
10.0000	**2**	**9.8000**

The swing pricing framework is subject to the operational guidelines issued by SEBI / AMFI from time to time.

Dividend Frequency and Record Dates

Dividend Frequency	Record Date	Facilities available
Daily	Every Day*	Re-investment only
Weekly	Every Monday**	Re-investment and Payout
Monthly	25th of each calendar month***	Re-investment and Payout

* All days for which NAV is published on www.amfiindia.com/www.ltfs.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.

Name of Fund Manager(s)

Mr. Jalpan Shah (since May 30, 2016) and Mr. Shriram Ramanathan (since March 29, 2017)

Name of Trustee Company

L&T Mutual Fund Trustee Limited

Performance of Scheme

	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception	
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)
L&T Banking and PSU Debt Fund - Regular Plan (G)	0.51%	5.16%	5.89%	12/Sep/2012	7.13%	19,989.10
NIFTY Banking & PSU Debt Index	2.16%	6.03%	6.23%		7.60%	20,885.57
CRISIL 10 Yr Gilt Index^	-1.90%	3.33%	4.38%		6.27%	18,435.92
L&T Banking and PSU Debt Fund - Direct Plan (G)	0.89%	5.57%	6.32%	01/Jan/2013	7.54%	20,324.03
NIFTY Banking & PSU Debt Index	2.16%	6.03%	6.23%		7.52%	20,271.59
CRISIL 10 Yr Gilt Index^	-1.90%	3.33%	4.38%		6.06%	17,754.85

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark.

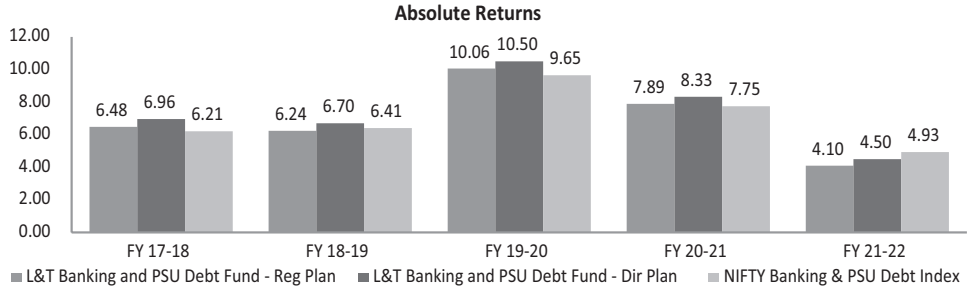
Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.

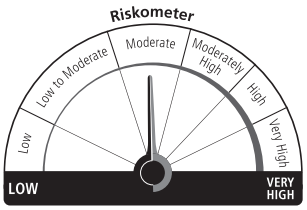
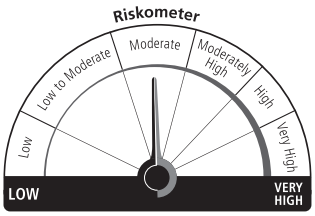
a. Performance data is as on September 30, 2022.

b. Different plans shall have a different expense structure.

c. The performance details have been provided for Regular and Direct Plan separately.

Performance of the schemes (wherever provided) are calculated basis CAGR for the past 1 year, 3 years, 5 years and since inception. In case, the start/end date of the concerned period is a non - business day (NBD), the NAV of the previous date is considered for computation of returns.



Scheme Riskometer	Benchmark Riskometer
	
Risk level of the scheme is evaluated based on the scheme portfolio as on September 30, 2022	

Expenses **(i) Load Structure For Ongoing Offer**	**Entry Load:** Not Applicable **Exit Load:** NIL

(ii) Actual Recurring Expenses (% p.a. of daily net assets) for the Financial Year 2021-22

L&T Banking and PSU Debt Fund	
Direct	Regular
0.23%	0.61%

Transaction Charge(s)

AMC shall deduct Transaction Charge(s) from the subscription amount and pay it to the distributor who has opted to receive the same for a particular product category. The details of the same are mentioned below:-

- ₹ 150 if the application is received from a First Time Mutual Fund Investor.
- ₹ 100 if the application is received from an investor other than a First Time Mutual Fund Investor i.e. Existing Investor in Mutual Funds.

In case of investments through SIP, Transaction Charge(s) shall be deducted only if the total commitment (i.e. amount per SIP instalment x Number of instalments) amounts to ₹ 10,000 or more. The Transaction Charge(s) will be deducted in four equal instalments.

However, Transaction Charge(s) will not be deducted for the following:-

Purchase/Subscription submitted by investor at the Investor Service Centres or through AMC's website viz. www.ltfs.com and which are not routed through any distributor.

- Purchase/Subscription through a distributor for an amount less than ₹ 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.

The distributors shall have the option to either opt in or opt out of levying Transaction Charge(s) based on type of the product.

Tax Treatment for the Investors (Unit holders)

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

Daily Net Asset Value (NAV) Publication

The NAVs of the Scheme will be calculated by the Mutual Fund on all Business Days. The details may be obtained by calling the investor line of the AMC at 1800 2000 400 or 1800 4190 200 (toll-free). The NAVs of the Scheme will also be updated by 11.00 p.m. on all Business Days on the website of the Mutual Fund i.e. www.ltfs.com and on the AMFI website i.e. www.amfiindia.com. The AMC shall extend the facility of sending the latest available NAVs to unitholders through SMS, upon receiving a special request in this regard.

Send SMS as LNTMF NAV <Scheme Code*> to 56767

*Scheme Code: List of Scheme codes is available on our website i.e. www.ltfs.com

For Investor Grievances please contact

Computer Age Management Services Private Limited New No. 10, Old No. 178, M. G. R. Salai, Nungambakkam, Chennai - 600 034. For any grievances with respect to transactions through BSE and/or NSE and/or ICEX, the investors/Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.	**Mr. Ankur Banthiya** 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@lntmf.co.in

Unit Holders' Information	**Applicable to investors who opt to hold units in non-demat form** 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. All Units of the Scheme will rank pari passu, among Units within the same option in the Scheme, as to assets and earnings. **For normal transactions during ongoing sales and repurchase:** • A consolidated account statement for each calendar month to the Unit Holder(s) in whose folio(s) transaction(s) has/ have taken place during the month on or before 15th of the succeeding month shall be sent physically or by e-mail. • In the event the account has more than one registered holder, the first named unit holder shall receive the CAS/ account statement. • The transactions viz. purchase, redemption, switch, IDCW payout, etc., carried out by the Unit Holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). • The CAS shall not be received by the Unit Holders for the folio(s) not updated with PAN details. The Unit Holders are therefore requested to ensure that the folio(s) are updated with their PAN. • For folios not included in the CAS (due to non-availability of PAN), the AMC/ Mutual Fund shall issue monthly account statement to such Unit Holder(s), for any financial transaction undertaken during the month on or before 10th of succeeding month by physical mode. • In case of a specific request received from the Unit Holders, the AMC/ Mutual Fund will provide the account statement in physical to the investors within 5 Business Days from the receipt of such request. • The Unit Holder may request for a physical account statement by calling the investor line of the AMC at 1800 2000 400 or 1800 4190 200. **Half Yearly Consolidated Account Statement:** • The AMC/Mutual Fund will provide to Unit Holders a CAS detailing holding across all schemes of the Mutual Funds at the end of every six months (i.e. September/ March), on or before 21st day of succeeding month, in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit Holders whose e-mail address is available, unless a specific request is made to receive in physical. CAS will not be sent to a Unit Holder in respect of folios whose PAN details are not updated. • Further, CAS issued for the half-year (September/ March) shall provide the following, in the prescribed format provided by SEBI: a) Total purchase value / cost of investment in each scheme invested by the investor. b) The amount of actual commission paid by the AMC/Mutual Fund (MF) to distributors (in absolute terms) during the half-year period against the investor's total investments in each scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by the AMC/MF to distributors. c) The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. **Applicable to investors who have a demat account and opt to hold units in non-demat form** **Monthly SCAS:** • A single Securities Consolidated Account Statement ("SCAS")^ for each calendar month to the Unit Holder(s) who are holding a demat account ('Beneficial Owner(s)') in whose folio(s) transaction(s) has/have taken place during the month on or before 15th of the succeeding month shall be sent physically or by e-mail. ^SCAS shall contain details relating to all the transaction(s)** carried out by the Beneficial Owner(s) (including transaction charges paid to the distributor) across all schemes of the Mutual Funds and transactions in securities held in dematerialized form across demat accounts, during the month and holdings at the end of the month. **transaction(s) shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal advantage plan, systematic transfer plan, etc. • Consolidation of account statement shall be done on the basis of PAN. • In case of multiple holding, identification shall be based on the PAN of the first holder and the pattern of holding. • The SCAS will be sent by e-mail to the investor(s) whose e-mail address is registered with the Depositories. In case an investor does not wish to receive SCAS through e-mail, an option shall be given by the Depository to receive SCAS in physical. • The SCAS shall not be received by the Unit Holder(s) for the folio(s) not updated with PAN and/or KYC details. • Where PAN is not available, the account statement shall be sent to the Unit Holder by the AMC/ Mutual Fund. • In case of a specific request received from the Unit Holder(s), the AMC/ Mutual Fund will provide an account statement (reflecting transactions of the Mutual Fund) to the Unit Holder(s) within 5 Business Days from the receipt of such request. • In case an investor does not wish to receive SCAS, an option shall be given by the Depository to indicate negative consent. • Investor(s) having multiple demat accounts across the Depositories shall have an option to choose the Depository through which the SCAS will be received. **Periodic SCAS:** • In case there is no transaction in the folio, a half yearly SCAS detailing holding across all schemes of mutual funds and securities held in dematerialized form across demat accounts shall be sent by Depositories to investors at the end of every six months (i.e. September/March), on or before 21st day of succeeding month. • The half yearly SCAS will be sent physically or by e-mail as per the mode of receipt opted by the investors to receive monthly SCAS. • In case of demat accounts with NIL balance and no transactions in mutual fund folios and in securities, the depository shall send physical statement to investor(s) in terms of regulations applicable to Depositories. Unit holders/ Investors opted for physical dispatch and who are not eligible for receiving SCAS/ CAS shall continue to receive a monthly account statement from the AMC/ Mutual Fund.

Applicable to investors who opt to hold units in demat form

Where the investor has opted for units held in dematerialised mode, unit holder/ investor will receive the holding statement directly from their respective Depository Participant at such a frequency as may be defined in the Depository Act or regulations or on specific request.

For SIP / STP / SWP transactions:

- Account Statements for transactions under SIP/SWP/STP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.
- A soft copy of the account statement shall be mailed to the Unit Holders under SIP/SWP/STP to the e-mail address provided by the Unit Holder on a monthly basis, if so mandated.
- The first account statement under SIP/SWP/STP shall be issued within 10 working days of the initial investment/ withdrawal/ transfer.
- In case of specific request received from investors, the AMC will provide the account statement to the investors within 5 working days from the receipt of such request without any charges.

Annual Account Statement:

- The Mutual Fund will provide the account statement to the Unit Holders who have not transacted during the last six months prior to the date of generation of account statements. The account statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

Annual Report

An annual report of the Scheme 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 shall be provided 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 shall be provided by way of an e-mail at the email address provided by the Unit Holder and such Unit Holder will not receive physical copies of the annual report or abridged summary thereof unless a specific request is received by the AMC/Mutual Fund in this behalf from the Unit holder.

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

A Unit holder who has expressly opted-in to receive physical copy of the same, AMC/Mutual Fund 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.ltfs.com and will also be available for inspection at the registered office of the AMC and a copy thereof will be provided without charging any cost on request to the Unit Holder.

The Mutual Fund shall publish an advertisement disclosing uploading of scheme(s) annual report thereof on its website, in all India editions of one English and one Hindi daily newspaper.

Half yearly disclosures: Portfolio

This is a list of securities where the corpus of the Scheme is invested. The market value of these investments is also stated in the portfolio disclosures. The Mutual Fund shall within 10 days from the close of each half year that is on 31st March and on 30th September disclose the portfolio statement of the scheme on its website (www.ltfs.com) and on the website of AMFI (www.amfiindia.com). The Mutual Fund shall publish an advertisement disclosing the hosting of half yearly portfolio statement of its schemes in one national English daily newspaper and one national Hindi daily newspaper.

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 Scheme as on the last day of the month on its website www.ltfs.com on or before the tenth day of the succeeding month in a user-friendly and downloadable format.

Fortnightly Portfolio Disclosures:

The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme as on a fortnightly basis on its website www.ltfs.com within 5 days of every fortnight of the succeeding month in a user-friendly and downloadable format.

Maximum Recurring Expenses:

Daily net assets	Maximum as a % of daily net assets
First 500 Crores	2.00%
Next 250 Crores	1.75%
Next 1,250 Crores	1.50%
Next 3,000 Crores	1.35%
Next 5,000 Crores	1.25%
Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof on the next ₹ 40,000 crores of the daily net assets.	
Balance Assets	0.80%

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

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

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

In accordance with Regulation 52 (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 (other than Securities Transaction Tax as applicable)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 (other than Securities Transaction Tax as applicable), 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 and type of investors 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. The additional TER shall be charged based on inflows from retail investors from beyond top 30 cities (B-30 cities), the term 'retail investor' has been defined. Accordingly, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor"

(c) additional expenses, incurred towards different heads mentioned under sub-Regulations 52 (2) and 52 (4), not exceeding 0.05 % of the daily net assets of the scheme or as specified by the SEBI. However, in terms of SEBI Circular No SEBI/ HO/ IMD/ DF2/ CIR/P/ 2018/15 dated February 02, 2018, in case exit load is not levied / not applicable, the AMC shall not charge the said additional expenses.

Goods and Services Tax(GST):

a) GST 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) GST , 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.

The Mutual Fund would update the current expense ratios on the website (www.ltfs.com). However, any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996) in comparison to previous base TER charged to the Scheme shall be updated at least three working days prior to the effective date of the change and on the link https://www.ltfs.com/companies/lnt-investment-management/statutory-disclosures

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 Mitigation Factors

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 inhouse. Risk will also be managed through broad diversification of the portfolio within the framework of the Scheme's investment objective and policies.

Other Disclosures

(i) Portfolio details

a. Top 10 holdings as of September 30, 2022

Name of the Issuer	Rating	% to NAV
DEBT INSTRUMENTS		
Central Government	SOVEREIGN	26.84%
National Bank for Agricultural & Rural Development	CRISIL AAA /ICRA AAA	9.69%
Small Industries Development Bank of India.	CARE AAA/ICRA AAA	9.34%
Indian Oil Corporation Ltd.	CRISIL AAA	8.90%
Power Finance Corporation Ltd.	CRISIL AAA	8.62%
REC Ltd.	CRISIL AAA	8.09%
Indian Railway Finance Corporation Ltd.	CARE AAA / CRISIL AAA	6.85%
Export-Import Bank of India	CRISIL AAA	6.69%
Power Grid Corporation of India Ltd.	CRISIL AAA	4.30%
Housing and Urban Development Corporation Limited	ICRA AAA	2.52%
Total of Top 10 Holdings		**91.84%**
Total Debt Instruments		**100.02%**
Cash, Cash Equivalents and Net Current Assets		-0.02%
Grand Total		**100.00%**

b. Fund allocation as on September 30, 2022

Sector	% to Net Assets
Oil Gas & Consumable Fuels	8.56%
Power	5.69%
Financial Services	4.33%
Housing Finance Company	0.06%

Investors are advised to refer to the website of Mutual Fund (https://www.ltfs.com/companies/lnt-investment-management/statutory-disclosures.html) for the latest monthly portfolio of the Scheme.

c. Aggregate investments as on September 30, 2022

Directors of AMC: Nil

Fund Manager(s): ₹ 2,146,548.72

Key personnel: ₹ 842,690.26

(ii) The portfolio turnover ratio: N.A.

(iii) Illustration:

Impact of expense ratio on the Scheme's returns:

Expense ratio, normally expressed as a percentage of Average Assets under Management, is calculated by dividing the permissible expenses under the Regulations by the average net assets.

To further illustrate the above, for the Scheme under reference, suppose an investor invested ₹ 10,000/- under the Growth Option, the impact of expenses charged will be as under:

Particulars	Regular Plan			Direct Plan		
	Amount (₹)	Units	NAV	NAV (₹)	Units	NAV (₹)
Invested in the NFO (A)	10,000	1000	10.0000	10,000	1000	10.0000
Value of above investment after 1 year from the date of allotment (post all applicable expenses) (B)	10,700	1000	10.7000	10,750	1000	10.7500
Expenses charged during the year (other than Distribution Expenses) (C)	50			50		
Distribution Expenses charged during the year (D)	50			0		
Value of above investment after 1 year from the date of allotment (after adding back all expenses charged) (E) [E= B+C+D]	10,800	1000	10.8000	10,800	1000	10.8000
Returns (%) (post all applicable expenses) (F) [F= (B-A)/A]	7.00%			7.50%		
Returns (%) (without considering any expenses) (G) [G= (E-A)/A]	8.00%			8.00%		

Kindly note the following:

- The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as indicative returns of the Scheme.
- Calculations are based on assumed NAVs, and actual returns on your investment may be more or less.
- It is assumed that the expenses charged are evenly distributed throughout the year.
- The expenses of the Direct Plan under the Scheme will be lower to the extent of the above mentioned distribution expenses/ commission.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to consult his or her own financial advisor.

(iv) Restrictions on redemption of Mutual Funds

The following requirement shall be observed before imposing restriction on redemptions:

Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:

- Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security
- Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
- Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.

Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. Any imposition of restriction would require specific approval of Board of AMC and Trustees.

When restriction on redemption is imposed, the following procedure shall be applied:

- No redemption requests upto INR 2 lakh shall be subject to such restriction.
- Where redemption requests are above INR 2 lakh, AMC shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.

(v) Provision of advisory services

The AMC will offer non-binding, non-discretionary advisory services to pooled assets, as permitted under Regulation 24(b) of the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time ("the Regulations").

Further, while providing these services, the AMC shall ensure that:

i. There is no conflict of interest with the activities of the Fund;

ii. There exists a system to prohibit access to insider information as envisaged under the Regulations; and

iii. Interest of the Unit holder(s) of the Scheme(s) of the Fund are protected at all times.

The Securities and Exchange Board of India vide its letter date March 18, 2016 has communicated it's no objection to provide the aforesaid services.

Portfolio Manager

The AMC has renewed its registration obtained from SEBI vide Registration No. - INP000003682 dated April 01, 2019 to act as a Portfolio Manager under the SEBI (Portfolio Managers) Regulations, 1993. The said certificate of registration is valid unless it is suspended or cancelled by SEBI.

Creation of Segregated Portfolio

Segregated portfolio of debt and money market instruments may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:

a) Downgrade of a debt or money market instrument to 'below investment grade', or

b) Subsequent downgrades of the said instruments from 'below investment grade', or

c) Similar such downgrades of a loan rating

In case of unrated debt or money market instruments, actual default of either the interest or principal amount by the issuer that does not have any outstanding rated debt or money market instruments shall be considered for segregation of portfolio.

Creation of segregated portfolio is optional and is at the discretion of the AMC and shall be subject to guidelines specified by SEBI from time to time.

For more information, Investor are advised to refer para" Creation of Segregated Portfolio" in SID.

Product Differentiation

The investment themes of the existing debt-oriented schemes of the Mutual Fund (along with the asset under management and number of folios) are as stated below:

Sr. No.	Name and type of the Scheme	Asset Allocation Pattern	Primary Investment Pattern/ Strategy	Differentiation	AUM as on September 30, 2022 (₹ in crores)	Number of Folios as on September 30, 2022
1.	L&T Triple Ace Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds	a) AA+ and above rated corporate debt instruments including TREP: 80%-100% of total assets. b) Other debt and Money market instruments 0-20 % of total assets	The scheme would invest predominantly in AA+ and above rated corporate bond instruments with an aim to generate returns matching the investment objective. The fund's portfolio would carry relatively low credit risk by virtue of its focus on investing predominantly in AA+ and above rated instruments.	The scheme would invest predominantly in AA+ and above rated corporate bond instruments, with a view to generate regular and stable income over medium to long term	6,778.00	15134
2.	L&T Liquid Fund - An open ended liquid scheme	a) Debt securities: 0-100% of total assets. b) Money market instruments (including cash/call money): 0%-100% of total assets.	The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and the return aspect of various investments.	The Scheme is categorized as a liquid Scheme and the Scheme cannot buy debt or money market instruments with maturity greater than 91 days.	8,110.42	18887
3.	L&T Gilt Fund- An open ended debt scheme investing in government securities across maturity	a) Government Securities including Treasury Bills and TREP: 80%-100% of total assets. b) Money market instruments: 0-20% of total assets.	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.	The Scheme as per the asset allocation pattern has to invest a minimum of 80% in Government Securities and Treasury bills.	244.07	4607
4.	L&T Ultra Short Term Fund - An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months	a) Debt securities: 0-100% of total assets. b) Money market instruments (including cash/call money): 0 - 100% of total assets	In line with the investment objective, the investments would be made in fixed income securities including money market instruments with low to moderate risk. The Fund Management team 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.	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months	1,616.62	10328
5.	L&T Conservative Hybrid Fund - An open ended hybrid scheme investing predominantly in debt instruments	a) Debt, Money Markets and Government securities (including cash/ call money): 75%-90% of total assets. b) Equity and Equity Related instruments: 10-25% of total assets.	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. For Equity portion of the Portfolio, the Fund Manager shall follow a structured investment process. The Scheme endeavours by investing only in those companies that have been thoroughly researched in house.	An open-ended hybrid scheme investing predominantly in debt instruments. The scheme has marginal allocation towards equities upto 25% of the total assets. The Scheme carries risks associated with equities; as marginal portion is invested in equity and equity related instruments.	35.26	1925
6.	L&T Money Market Fund - An open ended debt scheme investing in money market instruments	a) Money Market Instruments: 0%-100% of total assets.	In line with the investment objective of the Scheme, the investments would be made predominately in a portfolio comprising of money market instruments. The scheme will invest in short term instruments, which may comprise of certificates of deposit, commercial papers, TREP, repos, reverse repos, treasury bills and government securities having unexpired maturity upto 1 year and all other eligible money market instruments as specified by SEBI and RBI from time to time. The scheme will evaluate securities based on parameters such as liquidity, yield, credit profile, etc. before including in the portfolio.	The scheme aims to generate regular income through investment in a portfolio comprising substantially of money market instruments.	692.72	9738

Sr. No.	Name and type of the Scheme	Asset Allocation Pattern	Primary Investment Pattern/ Strategy	Differentiation	AUM as on September 30, 2022 (₹ in crores)	Number of Folios as on September 30, 2022
7.	L&T Flexi Bond Fund - An open ended dynamic debt scheme investing across duration	a) Debt Instruments: 0-100% of total assets. b) Money Market instruments: 0-100% of total assets. c) Units issued by REITs and InvITS : 0-10% of total assets	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.	The Scheme is an open-ended dynamic debt scheme investing across duration. The portfolio is constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.	40.30	1378
8.	L&T Overnight Fund - An open ended debt scheme investing in overnight securities	a) Overnight securities having maturity of 1 day: 0% to 100% of total assets.	The portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. Since the investments of the scheme would be predominantly in overnight securities, the interest rate risk of the portfolio is likely to be extremely low which is in line with the investment objective and as a result a significant proportion of the total returns is likely to be in the form of income yield or accrual.	The Scheme is an open-ended debt scheme investing in overnight securities. The scheme aims to generate reasonable returns with lower volatility and higher liquidity over short term, by investing in debt and money market instruments with overnight maturity.	2,356.96	4563
9.	L&T Credit Risk Fund An open ended debt scheme predominantly investing in AA and below rated corporate bonds	a) Debt instruments: 0-100% of total assets. b) Money market instruments: 0-100% of total assets. c) Units issued by REITs and InvITs : 0-10% of total assets (Fund will invest predominantly in AA and below rated corporate bonds).	The percentage of investment in various fixed income securities will be decided after considering the economic environment, the performance of the corporate sector and general liquidity, prevailing political conditions and other considerations in the economy and markets.	An open ended debt scheme predominantly investing in AA and below rated corporate bonds. The scheme may also invest in various debt securities, government securities and money market instruments, REITs and InvITs	160.29	2127
10.	L&T Low Duration Fund - An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months	a) Debt Instruments: 0-100% of total assets. b) Money market instruments : 0 - 100% of total assets. c) Units issued by REITs and InvITs : 0-10% of total assets d) The Macaulay duration of the portfolio will be maintained between 6 to 12 months.	The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/ decisions will be a combination of credit analysis of individual exposures and analysis of macro-economic factors to estimate the direction of interest rates and level of liquidity.	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months	664.77	7142

Sr. No.	Name and type of the Scheme	Asset Allocation Pattern	Primary Investment Pattern/ Strategy	Differentiation	AUM as on September 30, 2022 (₹ in crores)	Number of Folios as on September 30, 2022
11.	L&T Short Term Bond Fund - An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years	a) Debt instruments: 0%-100% of total assets. d) Money market instruments: 0-100% of total assets.	The Scheme shall follow an active duration management strategy. The Macaulay duration of the Portfolio of the Scheme will be between 1 to 3 years. The fund manager shall manage the fund based on the outlook on interest rates and liquidity etc. Efficient portfolio construction shall be used to manage interest rate risk and credit risk across different asset class and duration buckets, and optimize risk-adjusted returns.	The scheme seeks to generate returns with moderate level of risk by investing primarily in Debt Securities and money market instruments. The Macaulay duration of the scheme will be between 1 to 3 years	3,514.03	12713
12.	L&T Resurgent India Bond Fund An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years to 4 years	a) Debt instruments: 0-100% of total assets. b) Money market instruments: 0-100% of total assets. c) Units issued by REITs and InvITs: 0-10% of total assets	The Scheme would primarily focus on investing in debt securities of fundamentally strong companies in growth sectors which are closely associated with the resurgence of domestic economy, with a flexibility to follow more conservative investment approach during economic downturns.	To seek to generate income by investing primarily in debt and money market securities of fundamentally strong corporates/companies in growth sectors which are closely associated with the resurgence of domestic economy, with a flexibility to follow more conservative investment approach during economic downturns. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.	686.51	3709

For more details on asset allocation pattern and investment strategy, investors are requested to refer to the Scheme Information Document of the respective schemes

Ready Reckoner For Schemes

Scheme	Available Options	Available Dividend Mode	Available Dividend Frequency	Minimum Investment Amount (₹)
L&T Flexicap Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5,000
L&T Tax Advantage Fund	**Growth** & IDCW	Pay Out	N/A	500
L&T Large and Midcap Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5,000
L&T India Large Cap Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5,000
L&T Hybrid Equity Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	Annual	5,000
L&T Balanced Advantage Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5,000
L&T Midcap Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5,000
L&T Infrastructure Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5,000
L&T Focused Equity Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5,000
L&T Arbitrage Opportunities Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	**Monthly** & Quarterly	5,000
L&T Business Cycles Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5,000
L&T Equity Savings Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	**Monthly** & Quarterly	5,000
L&T Emerging Businesses Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5,000
L&T India Value Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5,000
L&T Flexi Bond Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	Annual	10,000
L&T Overnight Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	Daily, Weekly & **Monthly**	10,000 for all options except Daily IDCW Reinvestment. For Daily IDCW Reinvestment - 1,00,000
L&T Banking and PSU Debt Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	Daily, Weekly & **Monthly**	10,000
L&T Low Duration Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	Annual	10,000
L&T Triple Ace Bond Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	**Quarterly** ,Semi Annual & Annual	10,000
L&T Gilt Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	Quarterly	10,000
L&T Conservative Hybrid Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	**Monthly** & Quarterly	10,000
L&T Liquid Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	Daily & **Weekly**	10,000 for all options except Daily IDCW Reinvestment. For Daily IDCW Reinvestment - 1,00,000
L&T Ultra Short Term Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	Daily,Weekly, **Monthly** & Semi Annual	10,000 for all options except Daily IDCW Reinvestment. For Daily IDCW Reinvestment - 1,00,000
L&T Money Market Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	Daily, Weekly, **Monthly**	10,000
L&T Credit Risk Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	Annual	10,000
L&T Short Term Bond Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	**Monthly**, Quarterly & Annual	10,000
L&T Resurgent India Bond Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	Annual	5,000
L&T Nifty 50 Index Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5000
L&T Nifty Next 50 Index Fund	**Growth** & IDCW	Pay Out & **Reinvestment**	N/A	5000

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

IDCW - Income Distribution cum Capital Withdrawal

Common Application Form

L&T Financial Services
Mutual Fund

App. No.

Time Stamp

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

Distributor/RIA Code	Sub-Distributor ARN	Sub-Distributor Code	EUIN	Branch Code

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

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

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

✍ Sole/1st Applicant	✍ 2nd Applicant	✍ 3rd Applicant

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

Name of Sole/1st Unit Holder ☐ Mr. ☐ Ms. ☐ M/s _____ First Name _____ Middle Name _____ Last Name _____ Folio No. _____

PAN/PEKRN# _____ KIN^ _____ Date of Birth^ D D M M Y Y Y Y

Mobile No. +91- _____ E-mail Id _____

Applicable for Non-Indivuduals

Legal Entity Identifier (LEI) Number ^ _____ Legal Entity Identifier (LEI) Expiry Date D D M M Y Y Y Y

^Legal Entity Identifier (LEI) is applicable for both Inward (Subscriptions) & Outward (Redemptions /IDCWs) remittance of Rs 50 Crores and above from Non Individuals

2. NEW APPLICANT(S) PERSONAL INFORMATION

Name of 1st/Sole Applicant ☐ Mr. ☐ Ms. ☐ M/s _____ First Name _____ Middle Name _____ Last Name _____

PAN/PEKRN# _____ KIN^ _____ Date of Birth^ D D M M Y Y Y Y

(Mandatory if first applicant is a minor)

Mobile No.* +91- _____

☐ SE -SELF ☐ SP -Spouse ☐ DC -Dependent Children ☐ DS- Dependent Siblings ☐ DP- Dependent Parents ☐ GD-Guardian ☐ PM- PMS ☐ CD-Custodian ☐ PO-POA

E-mail Id* _____

☐ SE -SELF ☐ SP -Spouse ☐ DC -Dependent Children ☐ DS- Dependent Siblings ☐ DP- Dependent Parents ☐ GD-Guardian ☐ PM- PMS ☐ CD-Custodian ☐ PO-POA

***Mobile No and Email ID registrations are subject to further validations.**

Applicable for Non-Indivuduals

Legal Entity Identifier (LEI) Number ^ _____ Legal Entity Identifier (LEI) Expiry Date D D M M Y Y Y Y

^Legal Entity Identifier (LEI) is applicable for both Inward (Subscriptions) & Outward (Redemptions /IDCWs) remittance of Rs 50 Crores and above from Non Individuals

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

Name ☐ Mr. ☐ Ms. ☐ M/s _____ First Name _____ Middle Name _____ Last Name _____

PAN/PEKRN# _____ KIN^ _____ Date of Birth^ D D M M Y Y Y Y

(Mandatory if first applicant is a minor)

Mobile No.* +91- _____

☐ SE -SELF ☐ SP -Spouse ☐ DC -Dependent Children ☐ DS- Dependent Siblings ☐ DP- Dependent Parents ☐ GD-Guardian ☐ PM- PMS ☐ CD-Custodian ☐ PO-POA

E-mail Id* _____

☐ SE -SELF ☐ SP -Spouse ☐ DC -Dependent Children ☐ DS- Dependent Siblings ☐ DP- Dependent Parents ☐ GD-Guardian ☐ PM- PMS ☐ CD-Custodian ☐ PO-POA

***Mobile No and Email ID registrations are subject to further validations.**

Relationship with Minor Applicant	Proof of Date of Birth	Proof of the Relationship with minor
○ Natural Guardian ○ Court Appointment Guardian	○ Birth Certificate Copy ○ Passport Copy ○ Others (please specify)	○ Birth Certificate Copy ○ Passport Copy ○ Court Appointment Order ○ Others (please specify)

3. DETAILS OF OTHER APPLICANT(S) (Please note that where the sole/1st applicant is a minor, no joint holders are allowed)

Name of 2nd Applicant ☐ Mr. ☐ Ms. ☐ M/s _____ First Name _____ Middle Name _____ Last Name _____

PAN/PEKRN# _____ KIN^ _____ Date of Birth^ D D M M Y Y Y Y

(Mandatory if first applicant is a minor)

Mobile No. +91- _____ E-mail Id _____

Name of 3rd Applicant ☐ Mr. ☐ Ms. ☐ M/s _____ First Name _____ Middle Name _____ Last Name _____

PAN/PEKRN# _____ KIN^ _____ Date of Birth^ D D M M Y Y Y Y

(Mandatory if first applicant is a minor)

Mobile No. +91- _____ E-mail Id _____

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

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

^ 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

L&T Financial Services
Mutual Fund

Received from _____ an application for investment in Scheme L&T _____ Option _____

App. No.

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

Investment Cheque Details : Instrument number _____ Rs. _____ Dated D D M M Y Y Y Y

Drawn on Bank _____ Branch _____ City _____

For Office Use Only

Acknowledgement Stamp & Date

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

Complete Correspondence Address _____

_____ Pin _____

Overseas Address (Mandatory for NRIs/PIOs) _____

_____

City/Town _____ Pin _____ State _____ Country _____

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

5. Tax status of Sole/First Applicant (Please ✓)

○ Resident Indian Individual	○ Sole Proprietorship	○ Limited Liability Partnership (LLP)	○ Gratuity Fund
○ Non Resident Indian Individual (NRI) – Repatriable	○ Partnership Firm	○ Financial Institutions	○ Overseas Corporate Body
○ Non Resident Indian Individual (NRI) –Non Repatriable	○ Public Ltd. Co.	○ Foreign Portfolio Investor (FPI)	○ Non Govt. Organization (NGO)
○ Minor (Resident Indian)	○ Private Ltd. Co.	○ Foreign Institutional Investor (FII)	○ Association of Persons(AOP)/Body of Individuals(BOI)
○ Minor (NRI - Repatriable)	○ Body Corporate	○ FPI - Category I	○ Bank
○ Minor (NRI – Non Repatriable)	○ Unlisted Company	○ FPI - Category II	○ Pension and Retirement Fund
○ Hindu Undivided Family (HUF) – Indian	○ Government Body	○ FPI - Category III	○ Global Development Network
○ Hindu Undivided Family (HUF) – NRI - Repatriable	○ NPS Trust	○ Insurance Company	○ Others _____
○ Hindu Undivided Family (HUF) – NRI – Non-Repatriable	○ Provident Fund / EPF / PF Trust	○ Defence Establishment	Are you a Non Profit Organization (NPO) ☐ Yes ☐ No
○ Person of Indian Origin (PIO)	○ Mutual Fund	○ Society	
	○ Trust	○ Superannuation Fund	

6. BANK ACCOUNT INFORMATION (Mandatory for receiving Redemption/IDCW payments)

Account Number _____ Account Type: ○ Savings ○ Current ○ NRE ○ NRO
Please ✓any one ○ FCNR ○ Others _____

Bank Name _____ Branch _____

City _____ IFSC _____ MICR _____

If you are not making the investment from the above mentioned bank account, please attach an original cancelled cheque leaf of the above account with the name of the first holder printed. Mandatory to attach proof of the Minor bank account in case of Minor Investments.

7. MODE OF HOLDING

Please ✓ ○ Sole/1st Holder only ○ **Any one or Survivor*** ○ Joint

(If the mode of operation is not specified, for folios opened with more than one applicant, the mode of operation would be taken as "Any one or Survivor")

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

Nomination Section to be signed by all the Unitholder irrespective of the mode of holding

A) ☐ I / We wish to Nominate

I/We do hereby nominate the person(s) named below 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 Nominee(s), and signature(s) of the Nominee(s) acknowledging receipt thereof, will be noted as the valid discharge by the AMC/Mutual Fund/Trustee. The latest nomination details submitted by the investor will be considered by the AMC, thus overwriting all earlier nomination details or opt out status submitted to the AMC.

Particulars	1st Nominee	2nd Nominee	3rd Nominee
Name			
Relationship with Sole / First Unitholder			
Allocation %			
PAN			
Date of Birth (in case nominee is a minor)	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Guardian Name (in case nominee is a minor)			
Relationship with Minor	○ Father ○ Mother ○ Court appointed guardian	○ Father ○ Mother ○ Court appointed guardian	○ Father ○ Mother ○ Court appointed guardian
Complete Address			
Pincode			
Signature of Guardian (if nominee is minor)			
Signature of Nominee			

B) ☐ I / We do not wish to Nominate (Nomination OPT-OUT): I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

✍ Sole/First Applicant/Guardian ✍ Second Applicant ✍ Third Applicant

This is only acknowledgment of receipt of application and will be processed as per the contents filled in the application, subject to realisation of cheque and furnishing of mandatory information/ documents.

Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021. Please retain this slip till you receive your account statement.

9. INVESTMENT & PAYMENT INFORMATION (Please ensure that the cheque complies to the CTS 2010 standards)

1. Investment Type (✓) ○ Lumpsum ○ SIP ○ Multi-Scheme Lumpsum ○ Multi-Scheme SIP (Please fill Multi-Scheme SIP Investment Form)
○ Micro SIP (For SIP/Micro SIP, please fill SIP Investment Form)

For Lumpsum & SIP Investment (Please issue cheque favouring scheme name)

Investment Amount (₹) _____ **DD Charges (if applicable ₹)** _____ **Net Amount (₹)** _____

Scheme Name L&T _____ **Option** (✓) ○ **Growth*** ○ IDCW@ Payout ○ IDCW@ Reinvestment ○ Bonus^

IDCW@ Frequency (✓wherever applicable) ○ Daily ○ Weekly ○ **Monthly*** ○ Quarterly ○ Annual^ ○ Semi-Annual^

For Multi-Scheme SIP/Multi-Scheme Lumpsum (Please issue cheque favouring L&T MF Multi-Scheme SIP and L&T MF Multi Scheme Lumpsum respectively)

Total Investment Amount (₹) _____ **DD Charges (if applicable ₹)** _____ **Net Amount (₹)** _____

Scheme 1 : L&T _____ **Option** (✓) ○ **Growth*** ○ IDCW@ Payout ○ IDCW@ Reinvestment ○ Bonus^

Amount **(₹)** _____ IDCW@ Frequency _____

Scheme 2 : L&T _____ **Option** (✓) ○ **Growth*** ○ IDCW@ Payout ○ IDCW@ Reinvestment ○ Bonus^

Amount **(₹)** _____ IDCW@ Frequency _____

Scheme 3 : L&T _____ **Option** (✓) ○ **Growth*** ○ IDCW@ Payout ○ IDCW@ Reinvestment ○ Bonus^

Amount **(₹)** _____ IDCW@ Frequency _____

@Note: IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

2. Payment Details : For Lumpsum and SIP/Multi-Scheme SIP/Multi-Scheme Lumpsum

○ Cheque / DD / Pay Order ○ Electronic Transfer ○ One Time Mandate (OTM) **(for Lumpsum and SIP Investment)**

If cheque / DD / Pay Order, please fill Instrument No. _____ Instrument Date D D M M Y Y Y Y

Instrument Amount _____ DD Charges (if applicable ₹) _____ Net Amount (₹) _____

Drawn on _____ Bank Name _____ Bank Branch _____ Bank City

Account Type (✓) ○ Saving ○ Current ○ NRE ○ NRO ○ FCNR ○ Others _____

If electronic transfer, please fill UTR No. _____

Amount _____ Debit Bank Name _____ Account No. _____

If One Time Mandate, Please fill, Unique Mandate Reference Number (UMRN) _____

Amount _____ Debit Bank Name _____ Account No. _____

***Default option if not selected** **^Available in select schemes only** (Default plan / option / sub option will be applied incase of no information, ambiguity or discrepancy)
Document attached to avoid Third Party Payment rejection, wherever applicable : ☐ Banker's Certificate for DD ☐ Third Party Payment Declaration Form
Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

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

CATEGORIES	First Applicant/ Guardian	Second Applicant	Third Applicant
Gross Annual Income (For Individuals and Non Individuals)	○ Below 1 lac ○ 1-5 Lacs ○ 5-10 Lacs ○ 10-25 Lacs ○ 25 Lacs - 1 crore ○ > 1 Crore Net-worth in (Mandatory for Non-Individuals) (₹) _____ as on D D / M M / Y Y Y Y (Not older than 1 year)	○ Below 1 lac ○ 1-5 Lacs ○ 5-10 Lacs ○ 10-25 Lacs ○ 25 Lacs - 1 crore ○ > 1 Crore Net-worth (₹) _____ as on D D / M M / Y Y Y Y (Not older than 1 year)	○ Below 1 lac ○ 1-5 Lacs ○ 5-10 Lacs ○ 10-25 Lacs ○ 25 Lacs - 1 crore ○ > 1 Crore Net-worth (₹) _____ as on D D / M M / Y Y Y Y (Not older than 1 year)
Occupation Details (For Individuals only)	○ Private Sector Service ○ Retired ○ Public Sector Service ○ Student ○ Government Service ○ Forex Dealer ○ Business ○ Agriculturist ○ Professional ○ Housewife ○ Others Please specify	○ Private Sector Service ○ Retired ○ Public Sector Service ○ Student ○ Government Service ○ Forex Dealer ○ Business ○ Agriculturist ○ Professional ○ Housewife ○ Others Please specify	○ Private Sector Service ○ Retired ○ Public Sector Service ○ Student ○ Government Service ○ Forex Dealer ○ Business ○ Agriculturist ○ Professional ○ Housewife ○ Others Please specify
Others (For Individuals only)	○ I am politically Exposed Person ○ I am Related to Politically Exposed Person ○ Not Applicable	○ I am politically Exposed Person ○ I am Related to Politically Exposed Person ○ Not Applicable	○ I am politically Exposed Person ○ I am Related to Politically Exposed Person ○ Not Applicable

Additional KYC Details for Non-Individuals

Others (For Non-Individuals only)	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company ○ YES ○ NO (If No, please attach Ultimate Beneficiary Ownership Declaration mandatorily)
	If the Entity involved/providing any of the following services: ○ YES (Please ✓ from below) ○ NO ○ Gaming/Gambling/Lottery/Casino Services ○ Foreign Exchange/ Money Changer Services ○ Money Lending/Pawning

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

Category	Sole/First Applicant/Guardian	Second Applicant	Third Applicant
Gender			
Father's Name			
Type of address given at the KRA	○ Residential or Business	○ Residential or Business	○ Residential or Business
	○ Residential	○ Residential	○ Residential
	○ Business	○ Business	○ Business
	○ Registered Office	○ Registered Office	○ Registered Office
Permissible documents are ○ Passport ○ Election ID Card ○ PAN Card ○ Govt. ID Card ○ Driving License ○ UIDAI Card ○ NRE/GA Card ○ Others			
Country/Place/City of Birth			
Country of citizenship/nationality	○ Indian ○ U.S. ○ Others (Please, specify _____)	○ Indian ○ U.S. ○ Others (Please, specify _____)	○ Indian ○ U.S. ○ Others (Please, specify _____)

I am a tax resident of India and not a resident of any other country ○ Yes ○ No

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

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

12. POWER OF ATTORNEY (PoA) HOLDER DETAILS

If your investment is being made by a Constituted Attorney on your behalf, please furnish the below details and enclose a original **notarised copy** of the Power of Attorney for registering the same:

POA Holder's Name ☐ Mr. ☐ Ms. _____ First Name _____ Middle Name _____ Last Name _____

POA for ○ Sole / First Applicant ○ Second Applicant ○ Third Applicant E-mail Id _____

PAN of POA Holder | | | | | | | | | | KIN^ | | | | | | | | | | | | | | | | | | Date of Birth^ D D M M Y Y Y Y

(POA Holder needs to comply with applicable KYC requirements). ^ 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

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

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

NSDL/CDSL: Depository Participant Name _____

Depository Participant ID _____ Beneficiary A/c No. _____

Enclosed: ○ Client Master ○ Transaction / Statement Copy / DIS Copy

14. DECLARATION, CONSENT & SIGNATURES

I/We have read and understood the contents of the Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the aforesaid Scheme(s) of L&T Mutual Fund including the sections on "Who cannot invest", "Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard (CRS)" ("Reporting Guidelines")" and "Important Note on Anti Money Laundering, Know-Your-Customer and Investor Protection". I/We hereby apply for allotment/purchase of Units in the Scheme(s) and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any authority in India. I/We hereby authorise L&T Mutual Fund ("the Fund"), its Investment Manager ("LTIM") and its agents to disclose details of my investment to my bank(s)/ Fund's bank(s) and/or Distributor/Broker/Investment Adviser/any governmental or regulatory authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme(s) is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated. I/We accept and agree to abide by the terms and conditions and privacy policy (as mentioned on HYPERLINK "www.ltfs.com/) with respect to my/our dealings with L&T Mutual Fund/its Investment Manager through various channels. In case there is any change in the information (especially pertaining to Reporting Guidelines) already provided to LTIM / Fund, I/We agree that I/We shall inform the same to LTIM/Fund within 30 days of the change. I/We authorize updation of the records (including pertaining to the Reporting Guidelines) basis the information / documents received by LTIM/Fund/Registrar and Transfer Agent ("RTA") from other SEBI Registered Intermediaries. I/We authorize LTIML/Fund/RTA, to share the information provided by me / us with other SEBI Registered Intermediaries to facilitate single submission /updation. I / We authorize LTIM/ Fund/RTA to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from the my/our account or close or suspend my/our account(s) under intimation me/us.

I/We hereby accord my/our consent to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/ us to the group companies of L&T Financial Services for any valid business purposes including marketing or sales promotion or with any statutory or judicial authorities, without any prior intimation to me/us, until notified by me/us otherwise.

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

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

APPLICABLE FOR INVESTMENT THROUGH SEBI REGISTERED INVESTMENT ADVISER / PORTFOLIO MANAGER : I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan to the above mentioned SEBI Registered -Investment Adviser/ Portfolio Manager.

Date: D D M M Y Y Y Y

✍ Sole/First Applicant/Guardian ✍ Second Applicant ✍ Third Applicant

GENERAL INSTRUCTIONS FOR COMMON APPLICATION FORM

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

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

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

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

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

   In case of Non-Individual Applicants :

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

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

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

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

   a. Payment for investment by means of Cheque, Demand Draft or any other mode shall only be accepted from the bank account of the minor or from a joint account where the minor is one of the holders with the guardian.

   b. details of Guardian for the minor applicant needs to be provided

   c. the relationship of the Guardian with the Applicant needs to be indicated in the form

   d. proof of date of birth of the applicant and the relationship of the guardian with the applicant needs to be provided

   e. the Guardian's PAN needs to be provided

   f. the Guardian needs to comply with applicable KYC requirements.

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

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

   a. the name and PAN of the POA Holder needs to be provided in the form

   b. a notarized copy of the Power of Attorney duly signed by the Applicant & the Constituted Attorney needs to be attached with the application. Alternatively, the original POA can be submitted which will be returned after verification.

   c. nomination on behalf of an applicant signed by an attorney would not be registered.

   d. The Fund House reserves the right to hold redemption proceeds in case the requisite documents are not submitted.

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

   a. The exemption of PAN requirement is only available to individuals.

   b. In case of investments held jointly, the first holder must not possess a PAN.

   c. Eligible investors may invest through SIP or lumpsum purchase without providing PAN subject to the threshold amount as mentioned above.

   d. Eligible investors should attach a copy of KYC acknowledgment letter quoting PAN exempt KYC Reference No. (PEKRN) along with the application form.

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

   a. KYC is mandatory for investment in mutual funds and all applicants need to comply with this requirement.

   b. With effect from 1st February 2017, any individual customer who is new to KRA system and whose KYC is not registered or verified in the KRA system, needs to fill in new KYC form viz., "CKYC Form" to comply with the KYC requirements. For more information on KYC requirements, please visit our web site (www.lntmf.com) or speak to your investment adviser.

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

   c. If the investment is being made on behalf of a minor applicant, the Guardian needs to comply with KYC requirements.

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

7. **Address & Contact Information**:

   a. Please furnish your full address with postal code in the Application Form. PO Box Number is not sufficient

   b. Please note that your address on our records would be automatically updated with your address appearing in the records of the KRA. If your address in the application form is different from what appears in the records of the KRA, please ensure that your latest address is updated in the records of the KRA.

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

   d. Please tick the appropriate boxes of the family code (mentioned below the Mobile Number and E-Mail Address) to ascertain the Actual / End user of the given Mobile Number and E-Mail Address.

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

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

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

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

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

10. **Bank Account**:

    a. Please furnish your complete Bank Account details to be registered against your folio for redemption / IDCW payments.

    b. If your investment cheque is not being issued from the Bank Account indicated in the Section tiltled " Bank Account Information" please attach an **original cancelled cheque leaf** of this account for verification. If the cheque leaf does not have your name pre-printed, please additionally provide an extract of your bank statement or passbook duly attested evidencing the correctness of your bank details or a letter from your bank confirming your bank details.

    c. Electronic Payments: We offer electronic payment of redemptions and IDCWs. To avail this facility please furnish :

    - **IFSC -** This is a 11 character code. If you don't see this printed on your cheque leaf, please ask your Bank for the same ;
    - **MICR Code** – This is a 9 digit number appearing next to your cheque number ;
    - **CBS Bank Account Number –** Most banks have now implemented core-banking solutions leading to a change in Account Number of customers. Please provide your latest core banking Account Number.

    d. We offer the facility to register multiple bank accounts against your investments. If you wish to avail this facility, please ask for a Multiple Bank Details Registration Form.

    e. If your units are held in the Dematerialised Form, please note that your Bank Account Details appearing in the Depository's records would be considered for redemption / IDCW payments.

11. **Nomination**: You can appoint upto a maximum of 3 nominees for your investments. Please note the following with respect to nomination.

    a. The nomination can be made only by individuals / sole proprietorship firm applying for/holding units on their own behalf singly or jointly.

Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.

b. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

c. The Nominee shall not be a trust, other than a religious or charitable trust, society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

d. ***In view of the SEBI circular dated July 29, 2022, in the event of non-submission of nomination details/opt out status, with effect from April 1, 2023, the folio will be liable to be frozen for debits.***

For more details on Nomination, please refer the Statement of Additional Information (SAI).

12. Investment & Payment Details:

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

b. If there is a difference in the scheme name between application form and investment cheque issued, scheme on the application form will be considered for processing.

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

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

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

f. Payments made by Cash/Money Order/Postal Order, Non-MICR cheques Outstation cheques are not accepted. Post dated cheques will not be accepted except for investment made under Systematic investment Plan.

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

- Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re imbursements.
- Custodian on behalf of an FII or Client made by Custodian.
- Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

h. ***Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.***

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

Investors are requested to sign both under the nomination section (8) and also on the declaration portion (14).

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

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

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

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

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

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

Systematic Investment Plan (SIP) / Micro SIP Form

L&T Financial Services Mutual Fund

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

Time Stamp

Distributor/RIA Code	Sub-Distributor ARN	Sub-Distributor Code	EUIN	Branch Code

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

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

✍ Sole/1st Applicant | ✍ 2nd Applicant | ✍ 3rd Applicant

OTM DEBIT MANDATE FORM FOR NACH/ECS/AUTO DEBIT

L&T Financial Services Mutual Fund

UMRN (Office use only) Date D D M M Y Y Y Y

Utility Code ○ Create ○ Modify ○ Cancel

Sponsor Bank Code I/We hereby authorize **L&T Mutual Fund**

to debit (✓) ○ SB ○ CA ○ CC ○ SB-NRE ○ SB-NRO ○ Other Bank A/c No.

With Bank (Bank Name) IFSC/ MICR

an amount of Rupees (Amount in words) ₹

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

Reference 1 Reference 2

1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that thae declaration has been carefully read, understood & made by me/us. I am authorising the user entity / Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

Period
From D D M M Y Y Y Y
To 3 1 1 2 2 0 9 9
or ☒ Until Cancelled

✍ Signature of First Account Holder	✍ Signature of Second Account Holder	✍ Signature of Third Account Holder
1. Name as in Bank Records	2. Name as in Bank Records	3. Name as in Bank Records

APPLICANT INFORMATION

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

PAN/PEKRN** (First Unit Holder) (Second Unit Holder) (Third Unit Holder)

KIN* (First Unit Holder) (Second Unit Holder) (Third Unit Holder)

Date of Birth* (1st Unit Holder) D D M M Y Y Y Y Date of Birth* (2nd Unit Holder) D D M M Y Y Y Y Date of Birth* (3rd Unit Holder) D D M M Y Y Y Y

Mobile No. +91- E-mail ID

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

○ **New SIP Registration** ○ **SIP Renewal** ○ **Update new OTM debit mandate for already registered SIP (If selected, move to Section 4)** ○ **OTM Debit Mandate to be registered in the folio.** (If selected, Section 4 to be filled in mandatorily)

○ **OTM Debit Mandate is already registered in the folio.** Please fill, Unique Mandate Reference Number (UMRN)

Debit Bank Name Account No.

Scheme Name L&T

Option (✓) ○ **Growth*** ○ IDCW@ Payout ○ IDCW@ Reinvestment

@Note: IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

First Instalment Details: Instrument No. Instrument Date D D M M Y Y Y Y **Account Type** (✓) ○ Savings ○ Current ○ NRE ○ NRO ○ Others

Drawn On (Bank Name) (Bank Branch) (Bank City)

SIP Amount ₹

SIP Debit Date ○ 1st ○ 5th ○ 7th ○ **10th*** ○ 15th ○ 20th ○ 25th ○ 28th ○ All eight dates

SIP Frequency ○ **Monthly*** ○ Quarterly

SIP Period From M M Y Y Y Y To M M Y Y Y Y OR ○ **Until Cancelled**

(Note: Minimum gap of 30 days required between first cheque and subsequent instalment. In case of discrepancy in the SIP Period,the one mentioned in the Debit Mandate will be considered.) (For SIP amount Minimum 500 for Equity schemes & 1000 for Non Equity schemes)

^Available in select schemes only

Reason for your SIP (✓) ○ Children's Education ○ Children's Marriage ○ House ○ Car ○ Retirement ○ Others

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

Top Up Amount ₹ (Amount in multiples of ₹ 500 only)

Top Up to continue till SIP amount reaches^ ₹ _____ OR **Top Up to continue till #** D D M M Y Y Y Y

Top Up Frequency (Please ✓any one) ○ Half Yearly ○ **Yearly***

^ SIP Top Up will cease once the mentioned amount is reached. # It is the date from which SIP Top-Up amount will cease. *Default option if not selected

Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

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

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

I/We hereby accord my/our consent to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/ us to the group companies of L&T Financial Services for any valid business purposes including marketing or sales promotion or with any statutory or judicial authorities, without any prior intimation to me/us, until notified by me/us otherwise.

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

✍ Sole/First Applicant/Guardian | ✍ Second Applicant | ✍ Third Applicant

GENERAL INSTRUCTIONS

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

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

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

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

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

   * 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

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

2. **SIP & Investment Details:**

a. New Investors who wish to enroll for SIP investment are required to fill (i) OTM Mandate Form (ii) SIP Registration Form and (iii) the respective Scheme Application form (included in the Key Information Memorandum). New Investors can apply for SIP into respective Scheme / Plans / Option without any existing investment /folio. Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.

b. Where a One Time Mandate is already registered in a folio for a bank account, the Unit Holder(s) is not required to fill the OTM debit mandate again. However, please mention the UMRM, debit bank name & account number.

c. Where the OTM mandate is getting submitted for the first time, please fill the OTM debit mandate form for NACH/ ECS/ Auto debit mandatorily. Enclose cancelled cheque leaf of the bank where OTM is getting registered if the initial purchase cheque is not from the same bank account.

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

- The exemption of PAN requirement is only available to individuals.
- Eligible investors may invest through SIP or lumpsum purchase without providing PAN subject to the threshold amount as mentioned above.
- Eligible investors should attach a copy of KYC acknowledgment letter quoting PAN exempt KYC Reference No. (PEKRN) along with the application form.

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

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

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

f. SIP Top-Up Facility: Investors can opt for SIP Top Up facility wherein the amount of SIP can be increased at fixed intervals.

- The minimum amount of increase under SIP Fixed Amount Top-Up facility should be Rs. 500/- and in multiples of Rs.500/- thereof.
- SIP Top-Up frequency in case of investors availing Monthly SIP facility will be half yearly and yearly and for availing Quarterly SIP facility, the frequency will be yearly. In case the SIP Top-Up frequency is not indicated under Monthly SIP, it will be considered as yearly.

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

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

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

j. For detailed terms and conditions on SIP, SIP Top-up, OTM facility, please visit our website www.ltfs.com and also refer to scheme related documents.

k. ***Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.***

3. **Declarations & Signatures:**

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

4. **Debit Mandate:**

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

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

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

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

Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

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

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

CL08022

Nomination Form
(For Nominee Registration)

L&T Financial Services
Mutual Fund

Please refer to the General Instructions for assistance.

PERSONAL DETAILS

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

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

Date of Birth* (1st Unit Holder) D D M M Y Y Y Y Date of Birth* (2nd Unit Holder) D D M M Y Y Y Y Date of Birth* (3rd Unit Holder) D D M M Y Y Y Y

Mobile No. +91- E-mail ID

KYC is mandatory. Please enclose copies of KYC acknowledgement letters for all applicants. **PEKRN required for Micro investments upto Rs. 50,000 in a year.
Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

REGISTRATION OF NOMINATION

I/We do hereby nominate the person(s) named below 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 Nominee(s), and signature(s) of the Nominee(s) acknowledging receipt thereof, will be noted as be a valid discharge by the AMC/Mutual Fund/Trustee. The latest nomination details submitted by the investor will be considered by the AMC, thus overwriting all earlier nomination details or opt out status submitted to the AMC.

Name and Address of 1st Nominee

Name

Relationship with Sole / First Unit Holder

Allocation %

PAN

Complete Address

Country Pin Code

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

Signature of Nominee

Guardian detail to be furnished in case Nominee is a minor (Strike out if not applicable)

Name

Relationship with Minor ○ Father ○ Mother ○ Court appointed guardian

PAN

Complete Address

Country Pin Code

Signature of Guardian ✍

Name and Address of 2nd Nominee

Name

Relationship with Sole / First Unit Holder

Allocation %

PAN

Complete Address

Country Pin Code

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

Signature of Nominee

Guardian detail to be furnished in case Nominee is a minor (Strike out if not applicable)

Name

Relationship with Minor ○ Father ○ Mother ○ Court appointed guardian

PAN

Complete Address

Country Pin Code

Signature of Guardian ✍

Name and Address of 3rd Nominee

Name

Relationship with Sole / First Unit Holder

Allocation %

PAN

Complete Address

Country Pin Code

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

Signature of Nominee

Guardian detail to be furnished in case Nominee is a minor (Strike out if not applicable)

Name

Relationship with Minor ○ Father ○ Mother ○ Court appointed guardian

PAN

Complete Address

Country Pin Code

Signature of Guardian ✍

YOUR SIGNATURES (To be signed by all Unitholders even if the Mode of Holding is Anyone or Survivor)

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

L&T Financial Services
Mutual Fund

Received from Folio no/ Application no:

Mobile No: PAN:

Request submitted

Subject to further verification and furnishing of mandatory information/ documents. Please retain this slip until processed

For Office Use Only

Acknowledgement
Stamp & Date

GENERAL INSTRUCTIONS

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

a) You can appoint upto a maximum of 3 nominees for your investments.

b) ***In view of the SEBI circular dated July 29, 2022, in the event of non-submission of nomination details/opt out status, with effect from April 1, 2023, the folio will be liable to be frozen for debits***

c) The nomination can be made only by individuals / sole proprietorship firm applying for/holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of Power of Attorney cannot nominate. Even if the Mode of Holding is "Anyone or Survivor, all joint holders should sign the nomination form.

d) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

e) The Nominee shall not be a trust, (other than a religious or charitable trust) society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

f) Nomination will not be allowed in a folio held by a minor.

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) Nominee details will be recorded at a folio level and will apply for all investments in that folio.

For more details on Nomination, please refer the Statement of Additional Information.

Declaration form for opting out of nomination

L&T Financial Services
Mutual Fund

Date D D M M Y Y Y Y

To,

L&T Mutual Fund
6th Floor, Brindavan, Plot No. 177, CST Road,
Kalina, Santacruz East, Mumbai 400 098

Folio Number / Application Number	
Sole / First Holder Name	
Second Holder Name	
Third Holder Name	

I / We do hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holders, my / our legal heirs would need to submit all the requisite documents issued by court or such other competent authority, based on the value of the assets held in the mutual fund folio.

NAME AND SIGNATURE OF UNITHOLDER(S)

First Unitholders Signature	Second Unitholders Signature	Third Unitholders Signature
Name of First Unitholder	Name of Second Unitholder	Name of Third Unitholder

This Form should be signed by all the unitholder irrespective of mode of holding under the folio / application and can not be signed by the power of attorney holder.

The latest nomination details submitted by the investor will be considered by the AMC, thus overwriting all earlier nomination details or opt out status submitted to the AMC.

In view of the SEBI circular dated July 29, 2022, in the event of non-submission of nomination details/opt out status, with effect from April 1, 2023, the folio will be liable to be frozen for debits.

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

L&T Financial Services
Mutual Fund

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

APPLICANT(S) INFORMATION

Folio No./Application No.

Name of Sole/1st Unit Holder First Name Middle Name Last Name

Name of 2nd Applicant First Name Middle Name Last Name

Name of 3rd Applicant First Name Middle Name Last Name

PAN/PEKRN** First Unit Holder | Second Unit Holder | Third Unit Holder

KIN^ First Unit Holder | Second Unit Holder | Third Unit Holder

Date of Birth^ (1st Unit Holder) D D M M Y Y Y Y Date of Birth^ (2nd Unit Holder) D D M M Y Y Y Y Date of Birth^ (3rd Unit Holder) D D M M Y Y Y Y

PEKRN required for Micro investments upto Rs. 50,000 in a year.
^ 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

Mobile No. +91- E-mail ID

FATCA & CRS DETAILS

Category	Sole/First Applicant/Guardian	Second Applicant	Third Applicant
Gender			
Father's Name			
Type of address given at the KRA	○ Residential or Business	○ Residential or Business	○ Residential or Business
	○ Residential	○ Residential	○ Residential
	○ Business	○ Business	○ Business
	○ Registered Office	○ Registered Office	○ Registered Office
Permissible documents are ○ Passport ○ Election ID Card ○ PAN Card ○ Govt. ID Card ○ Driving License ○ NRE/GA Card ○ Others			
Country/Place/City of Birth			
Country of citizenship/nationality	○ Indian ○ U.S. ○ Others (Please, specify _____)	○ Indian ○ U.S. ○ Others (Please, specify _____)	○ Indian ○ U.S. ○ Others (Please, specify _____)

I am a tax resident of India and not a resident of any other country ○ Yes ○ No
If 'Yes', please proceed for signature of declaration.
If 'No', please fill below, for all countries (other than India) in which you are resident for tax purposes, i.e. where you are a Citizen/Resident/Green Card Holder/Tax Resident in respective countries.

Country of Tax Residency			
Tax Identification No or Functional Equivalent			
Identification Type (TIN or other, please specify)			
If TIN is not available, please tick (✓) the reason A ○, B ○ or C ○ [As defined below]	Reason A ○, B ○ or C ○	Reason A ○, B ○ or C ○	Reason A ○, B ○ or C ○
	Reason A ○, B ○ or C ○	Reason A ○, B ○ or C ○	Reason A ○, B ○ or C ○

- Reason A: The country where the Account holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
- Reason B: No TIN required (Select this reason only, if the authorities of the respective country of tax residence do not require the TIN to be collected)
- Reason C: Others please state the reason thereof.

DECLARATION

I hereby confirm that the information provided hereinabove is true, correct and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA and CRS Terms and condition below and hereby accept the same. I also undertake to keep you informed in writing about any changes/modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required any intermediary or by domestic or overseas regulators /tax authorities.

Signatures

✍ Sole / 1st Applicant / Guardian	✍ 2nd Applicant	✍ 3rd Applicant

Date: D D / M M / Y Y Y Y Place: _____

FATCA & CRS TERMS & CONDITIONS

(Note: The guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

Details under FATCA & CRS. The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962 which Rules require Indian financial institutions such as the Bank to seek additional personal tax and beneficial owner information and certain certifications and documentation from all our account holders .In relevant cases, information will have to be reported to tax authorities/ appointed agencies.

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

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

FATCA & CRS INSTRUCTIONS

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

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

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/CRS Indicia
U.S place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor its resident for tax purposes: 2. Non –US passport or any non - US government issued document evidencing nationality or citizenship (refer list below) ; **AND** 3. Any one of the following documents: Certified copy of certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence /mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	*If no Indian telephone number is provided* 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below) *If Indian telephone number is provided along with a foreign country telephone number* 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; **OR** 2. Documentary evidence (refer list below)

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

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

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

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

L&T Financial Services
Mutual Fund

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

APPLICANT(S) INFORMATION

Folio No./Application No. | | | | | | | | | | | | |

Name of the entity _____

Type of address given at KRA : ○ Residential or Business ○ Residential ○ Business ○ Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

City of Incorporation _____ Country of Incorporation _____

PAN | | | | | | | | | | | Date of Incorporation D D / M M / Y Y Y Y

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

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India: ○ Yes ○ No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

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

%In case Tax Identification Number is not available, kindly provide its functional equivalent$.

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

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

Please refer to para 3(vii) exemption code for U.S. persons under part D of FATCA Instructions & Definitions

FATCA & CRS Declaration

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

1	We are a, Financial institution[3] ○ or Direct reporting NFE[4] ○ (please tick as appropriate)	GIIN **Note:** If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity
	GIIN not available (please tick as applicable) ○ **Applied for** If the entity is a Financial institution, ○ Not required to apply for - please specify 2 digits sub-category[10] ○ Not obtained – Non-participating FI	

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

1	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)	Yes ○ (If yes, please specify any one stock exchange on which the stock is regularly traded) No ○ Name of stock exchange
2	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)	Yes ○ (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) No ○ Name of listed company Nature of relation: ○ Subsidiary of the Listed Company or ○ Controlled by a Listed Company Name of stock exchange
3	Is the Entity an active[1] Non Financial Entity (NFE)	Yes ○ (If yes, please fill UBO declaration in the next section.) No ○ Nature of Business Please specify the sub-category of Active NFE (Mention code – Refer 2C of Part D)
4	Is the Entity a passive[2] Non Financial Entity (NFE)	Yes ○ (If yes, please fill UBO declaration in the next section.) No ○ Nature of Business

[1] Refer 2 of Part D | [2] Refer 3(ii) of Part D | [3] Refer 1(i) of Part D | [4] Refer 3(vi) of Part D | [10] Refer 1A of Part D

UBO Declaration

Category (Please tick applicable category): ○ Unlisted Company ○ Partnership Firm ○ Limited Liability Partnership Company
○ Unincorporated association / body of individuals ○ Public Charitable Trust ○ Religious Trust ○ Private Trust
○ Others (please specify _____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).

Owner-documented FFI's[5] should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E

Name - Beneficial owner / Controlling person Country - Tax Residency* Tax ID No. - Or functional equivalent for each country[%]	Tax ID Type - TIN or Other, please specify Beneficial Interest - in percentage Type Code[11]- of Controlling person	Address - Include State, Country, PIN / ZIP Code & Contact Details Address Type -
1. Name _____ Country _____ Tax ID No.[%] _____	Tax ID Type _____ Beneficial Interest (%) _____ Type Code _____	Address _____ _____ ZIP _____ State: _____ Country: _____ Address Type ○ Residence ○ Business ○ Registered office
2. Name _____ Country _____ Tax ID No.[%] _____	Tax ID Type _____ Beneficial Interest (%) _____ Type Code _____	Address _____ _____ ZIP _____ State: _____ Country: _____ Address Type ○ Residence ○ Business ○ Registered office
3. Name _____ Country _____ Tax ID No.[%] _____	Tax ID Type _____ Beneficial Interest (%) _____ Type Code _____	Address _____ _____ ZIP _____ State: _____ Country: _____ Address Type ○ Residence ○ Business ○ Registered office

If passive NFE, please provide below additional details for each of controlling persons. (Please attach additional sheets if necessary)

Name & PAN / Any other Identification Number *(PAN, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others)* **City of Birth - Country of Birth**	**Occupation Type -** Service, Business, Others **Nationality** **Father's Name** - Mandatory if PAN is not available	**DOB** - Date of Birth **Gender** - Male, Female, Other
1. Name & PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	**DOB** D D / M M / Y Y Y Y **Gender** Male ☐ Female ☐ Other ☐
2. Name & PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	**DOB** D D / M M / Y Y Y Y **Gender** Male ☐ Female ☐ Other ☐
3. Name & PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	**DOB** D D / M M / Y Y Y Y **Gender** Male ☐ Female ☐ Other ☐

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India: * To include US, where controlling person is a US citizen or green card holder.

% In case Tax Identification Number is not available, kindly provide functional equivalent.

FATCA - CRS Terms and Conditions

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

Should there be any change any information provided by you, please insure your advice us promptly, i.e. within 30 days.

If any controlling person of any utility is US citizen or Green card holder, please include United States in the foreign country information field along with the US Tax Identification number.

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

Part C: Certification

I/We have understood the information requirements of this Form (Read along with FATCA & CRS Instructions) and hereby confirm that information provided by me / us on this Form is true, correct & complete. I/We also confirm that I/We have understood the FATCA & CRS Terms & Conditions below and thereby accept the same.

Name

Designation

✍ Authorized Signatory	✍ Authorized Signatory	✍ Authorized Signatory

Place: _____ Date: D D / M M / Y Y Y Y

PART D FATCA Instructions & Definitions

(Note:The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

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

(ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.

(iii) Custodial institution: is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-

(i) The three financial years preceding the year in which determination is made; or

(ii) The period, during which the entity has been in existence, whichever is less.

(iv) Investment entity is any entity:

(a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

(i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or

(ii) Individual and collective portfolio management; or

(iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

(b) The gross income of which is primarily attributable to investing, reinvesting, or trading in fi nancial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specifi ed insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primar-ily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

(i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or

(ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 - refer point 2c.)

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

1 (vi) FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "Non- Reporting Financial Institution and Guidance issued by CBDT in this regard

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2. Active Non-financial entity (NFE) : (any one of the following): Refer Explanation (A) to 114F (6) of Income Tax Rules, 1962 for details	
Code	*Sub-category*
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	Any NFE that fulfills all of the following requirements: • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (i) an Investor Protection Fund referred to in clause (23EA); (ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity

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

(ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non-financial entity; or

(ii) an investment entity described in sub-clause (B) of clause (c) of the Explanation to clause (3), which is not located in any of the jurisdictions specified by the Central Board of Direct Taxes in this behalf

(iii) not a withholding foreign partnership or a withholding foreign trust

(iii) Passive income

The term passive income includes income by way of:

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

But passive income will not include in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as a such dealer.

(iv) Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the Beneficial Owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-

(i) DBOD.AML.BC. NO.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or

(ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013by the Securities and Exchange Board of India; or

(iii) IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the controlling person means the settler, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar positions

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

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

(i) a corporation the stock of which is regularly traded on one or more established securities markets;

(ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(iii) the United States or any wholly owned agency or instrumentality thereof;

(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

(xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Direct reporting NFE

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

Exemption code for U.S. persons (Refer 114(9) of Income Tax Rules, 1962 for details	
Code	**Sub-category**
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

Multi-Scheme SIP Investment Form

Smart SIP Combos

L&T Financial Services Mutual Fund

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

Time Stamp

Distributor/RIA Code	Sub-Distributor ARN	Sub-Distributor Code	EUIN	Branch Code

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

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

✍ Sole/1st Applicant | ✍ 2nd Applicant | ✍ 3rd Applicant

OTM DEBIT MANDATE FORM FOR NACH/ECS/AUTO DEBIT

L&T Financial Services Mutual Fund

UMRN (Office use only) Date D D M M Y Y Y Y

Utility Code ☐ ☐ ☐

4. INVESTMENT & PAYMENT DETAILS

First Instalment Details: (Please issue cheque favouring **"L&T MF Multi Scheme SIP"**)

Instrument No. | | | | | | | Instrument Amount | | | | | | | Instrument Date D D M M Y Y Y Y

Drawn On _____ Bank Name _____ Bank Branch _____ Bank City _____ **Account Type** (✓) ○ Savings ○ Current ○ NRE ○ NRO ○ Others

Initial cheque amount should be equal to Total SIP Amount. In case of discrepancy in the SIP Period, the period mentioned in the Debit Mandate will be considered.

If electronic transfer, please fill UTR No. | | | | | | | | | | | | | | | | | | | | | |

Amount _____ Debit Bank Name _____ Account No. _____

If One Time Mandate, Please fill, Unique Mandate Reference Number (UMRN) | | | | | | | | | | | | | | | | | | | | | |

Amount _____ Debit Bank Name _____ Account No. _____

Payment made by (✓) ○ First Unit Holder ○ Others Please Specify

Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

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

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

I/We hereby accord my/our consent to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/ us to the group companies of L&T Financial Services for any valid business purposes including marketing or sales promotion or with any statutory or judicial authorities, without any prior intimation to me/us, until notified by me/us otherwise.

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

✍ Sole/First Applicant/Guardian	✍ Second Applicant	✍ Third Applicant

GENERAL INSTRUCTIONS

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

1. **Applicant Information:** Please furnish the Folio Number, Name and PAN of Sole / First Applicant in Section 1 of the Form. Your investment would be processed in the specified folio.
   Your personal information and bank account details would apply to this investment as well.
   Contact Details: Please provide the Mobile Number and E-Mail Address of the Sole / First Applicant in the form in case of Individuals and Key Contact in case of Non Individuals. This would help us seamlessly communicate with you on your investments.
   KYC is mandatory. Please enclose copies of KYC acknowledgement letters for all applicants. **PEKRN required for Micro investments upto Rs. 50,000 in a year.
   * Please mention 14 digit KYC Identification Number (KIN) and Date of Birth if KYC is registered under Central KYC Records Registry (CKYCR).
   Permanent Account Number (PAN): Furnishing of PAN is mandatory for all applicants except where specific dispensation is provided under law.
2. **Smart SIP Combos:**
   Investor has an option to choose from pack of schemes of L&T Mutual Fund by issuing a single cheque or ECS mandate. Following Smart SIP Combos available:
   - **Balanced SIP Combo –** This combo is suitable for investors wanting to maintain a disciplined asset allocation. This combo invests in L&T Hybrid Equity Fund, L&T Balanced Advantage Fund (Formerly known as L&T Dynamic Equity Fund) and L&T Equity Savings Fund and is ideal for investors who are new to equity investing.
   - **Essential SIP Combo -** This combo is suitable for investors looking to build the core of their portfolio. This combo invests in L&T Flexicap Fund, L&T India Value Fund and L&T Midcap Fund and is ideal for investors who are looking to build wealth in the long term
   - **Exclusive SIP Combo -** This combo is suitable for investors looking to add the much needed zing to their portfolio. This combo offers blend of L&T Business Cycles Fund, L&T India Special Situations Fund, L&T Infrastructure Fund that uncovers those companies that have the potential to show maximum growth in the long term.
   - **Market Cap SIP Combo -** This combo is suitable for investors looking to strike a balance between large, mid and small cap allocation. This combo offers mix of large, mid and small cap companies for growth across equities through L&T India Large Cap Fund, L&T India Midcap Fund and L&T Emerging Businesses Fund. This combo is ideal for investor's seeking better growth with slightly higher risk appetite.
   - **DIY (Do It Yourself) Pack -** This combo offers freedom to choose from our wide range of equity and debt schemes and create combination that best suits your needs. This combo is ideal for investors seeking maximum returns through a customized portfolio.
   - The Minimum SIP amount is Rs.1000/- for each scheme with minimum total SIP amount of Rs.3000/-. As a default option the total Monthly SIP amount will be divided equally among the schemes, however investor will have a choice to decide the amount allocation among the schemes
   - The SIP frequency considered for Multi Scheme SIP Investment is only Monthly.
   - The default IDCW frequency will be considered for applicable schemes, please refer KIM for default IDCW frequencies of the schemes.
   - If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
   - Third Party Payments for investments are not accepted except in the below cases :
   - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re imbursements.
   - Custodian on behalf of an FPI or Client made by Custodian.
   - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
   - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

   In the above cases, necessary declaration / banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.
3. **OTM Debit Mandate Form for NACH/ECS/Auto Debit:**
   a. Please fill all the required details in the Debit Mandate Form for NACH/ECS/Auto Debit. The sole/first holder must be one of the holders in the bank account..
   b. The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
   c. The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.
4. **Investment & Payment Details:**
   a. Your investment cheque should be crossed "Account Payee only" and drawn favoring "L&T Multi Scheme SIP".
   b. Initial cheque amount should be equal to Total SIP amount
   c. Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
      Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.
   d. ***Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.***
5. **Declarations & Signatures:**
   Unit holders need to sign here in accordance to the Mode of Holding provided to us.

CHECK LIST FOR MULTI SCHEME SIP INVESTMENT FORM

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

call 1800 4190 200 or 1800 2000 400 **email** investor.line@lntmf.co.in **www.**ltfs.com

Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

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

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

CL08022

Transaction Form for Financial Transactions

L&T Financial Services
Mutual Fund

Time Stamp

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

Distributor/RIA Code	Sub-Distributor ARN	Sub-Distributor Code	EUIN	Branch Code

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

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

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

✍ Sole/1st Applicant	✍ 2nd Applicant	✍ 3rd Applicant

1. APPLICANT INFORMATION

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

PAN/PEKRN** | | | | | First Unit Holder | | | | | Second Unit Holder | | | | | Third Unit Holder | | | | |

KIN* | | | | | | First Unit Holder | | | | | | Second Unit Holder | | | | | | Third Unit Holder | | | | | |

Date of Birth* (1st Unit Holder) | D | D | M | M | Y | Y | Y | Y | Date of Birth* (2nd Unit Holder) | D | D | M | M | Y | Y | Y | Y | Date of Birth* (3rd Unit Holder) | D | D | M | M | Y | Y | Y | Y |

Mobile No. +91- _____ E-mail ID _____

Applicable for Non-Indivuduals

Legal Entity Identifier (LEI) Number ^ | | | | | | | | | | | | | | | | | | | | Legal Entity Identifier (LEI) Expiry Date | D | D | M | M | Y | Y | Y | Y |

^Legal Entity Identifier (LEI) is applicable for both Inward (Subscriptions) & Outward (Redemptions /IDCWs) remittance of Rs 50 Crores and above from Non Individuals

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

^ 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

2. ADDITIONAL PURCHASE

○ Lumpsum ○ Multi-Scheme Lumpsum (Please issue cheque favouring **L&T MF Multi-Scheme Lumpsum**)

Scheme 1 : L&T _____ **Amount (₹)** _____

Option (✓) ○ **Growth*** ○ IDCW@ Payout ○ IDCW@ Reinvestment ○ Bonus^ **IDCW@ Frequency** (✓) ○ Daily ○ Weekly ○ **Monthly*** ○ Quarterly ○ Annual^ ○ Semi-Annual^

Scheme 2 : L&T _____ **Amount (₹)** _____

Option (✓) ○ **Growth*** ○ IDCW@ Payout ○ IDCW@ Reinvestment ○ Bonus^ **IDCW@ Frequency** (✓) ○ Daily ○ Weekly ○ **Monthly*** ○ Quarterly ○ Annual^ ○ Semi-Annual^

Scheme 3 : L&T _____ **Amount (₹)** _____

Option (✓) ○ **Growth*** ○ IDCW@ Payout ○ IDCW@ Reinvestment ○ Bonus^ **IDCW@ Frequency** (✓) ○ Daily ○ Weekly ○ **Monthly*** ○ Quarterly ○ Annual^ ○ Semi-Annual^

Payment Details: ○ Cheque / DD / Pay Order ○ Electronic Transfer ○ One Time Mandate (OTM)

If cheque / DD / Pay Order, please fill Instrument No. | | | | | | | Instrument Date | D | D | M | M | Y | Y | Y | Y |

Instrument Amount _____ DD Charges (if applicable ₹) _____ Net Amount (₹) _____

Drawn on _____ Bank Name _____ Bank Branch _____ Bank City

Account Type (✓) ○ Saving ○ Current ○ NRE ○ NRO ○ FCNR ○ Others _____

If electronic transfer, please fill UTR No. | | | | | | | | | | | | | | | | | | | | | | |

Amount _____ Debit Bank Name _____ Account No. _____

If One Time Mandate, Please fill, Unique Mandate Reference Number (UMRN) | | | | | | | | | | | | | | | | | | | | | | |

Amount _____ Debit Bank Name _____ Account No. _____

Payment made by (✓) ○ First Unit Holder ○ Guardian in case of minor ○ Others _____ Please Specify

Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

○ **Demat Account Details**

Depository Participant. ○ NSDL ○ CDSL

NSDL/CDSL: Depository Participant Name _____

Depository Participant ID _____ Beneficiary A/c No. _____

Please enclose copy of the Client Master as provided by your depository. ****Default option if not selected.*** ***^Available in select schemes only.***

3. SWITCH

From Scheme L&T _____ **Option** (✓) ○ Growth ○ IDCW@ Payout ○ IDCW@ Reinvestment ○ Bonus^

IDCW@ Frequency (✓wherever applicable) ○ Daily ○ Weekly ○ **Monthly*** ○ Quarterly ○ Semi-Annual^ ○ Annual^

To Scheme L&T _____ **Option** (✓) ○ **Growth*** ○ IDCW@ Payout ○ IDCW@ Reinvestment

IDCW@ Frequency (✓wherever applicable) ○ Daily ○ Weekly ○ **Monthly*** ○ Quarterly ○ Semi-Annual^ ○ Annual^

Please tick any one (✓) ○ Amount (₹) _____ **OR** ○ No. of units _____ **OR** ○ All Units

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

Note: Switch transactions are also subject to realization of funds in the respective schemes account with effect from January 1 2021.

@Note: IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

L&T Financial Services
Mutual Fund

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

Scheme/Plan/Option _____

○ **Additional Purchase** Amount (in Rs) _____ Drawn On _____ Instrument No. _____

○ **Switch** (Please ✓ anyone) ○ Amount _____ OR ○ No. of units _____ OR ○ All Units

○ **Redemption** (Please ✓ anyone) ○ Amount _____ OR ○ No. of units _____ OR ○ All Units

For Office Use Only

Acknowledgement Stamp & Date

4. REDEMPTION

Scheme Name L&T _____ **Option** (✓) ○ Growth ○ IDCW Payout ○ IDCW Reinvestment ○ Bonus^

IDCW Frequency (✓wherever applicable) ○ Daily ○ Weekly ○ **Monthly*** ○ Quarterly ○ Semi-Annual^ ○ Annual^

Please (✓) **any one** ○ Amount (₹) _____ **OR** ○ No. of units _____ **OR** ○ All Units

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

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

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

Name of the Bank/ Branch _____ Account No. _____

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

5. KYC INFORMATION

FOR INDIVIDUAL INVESTORS	**1st Applicant / Guardian**	**2nd Applicant / Guardian**	**3rd Applicant / Guardian**
(a) Gender (✓)	○ Male ○ Female	○ Male ○ Female	○ Male ○ Female
(b) Father's / Spouse's Name			
(c) Place / Country of Birth (✓)	○ India ○ Other Please specify	○ India ○ Other Please specify	○ India ○ Other Please specify
(d) Tax Residency (If you are resident in any country other than India from a taxation perspective, please furnish Country of Tax Residency and Tax Identification Number (TIN) or equivalent alongside)	**Country of Tax Residency** / **Tax Identification Number (TIN or equivalent)**	**Country of Tax Residency** / **Tax Identification Number (TIN or equivalent)**	**Country of Tax Residency** / **Tax Identification Number (TIN or equivalent)**
	1.	1.	1.
	2.	2.	2.
	3.	3.	3.
(g) Gross Annual Income (₹)	○ Below 1 lac ○ 1-5 Lacs ○ 5-10 Lacs ○ 10-25 Lacs ○ 25 Lacs - 1 crore ○ > 1 Crore	○ Below 1 lac ○ 1-5 Lacs ○ 5-10 Lacs ○ 10-25 Lacs ○ 25 Lacs - 1 crore ○ > 1 Crore	○ Below 1 lac ○ 1-5 Lacs ○ 5-10 Lacs ○ 10-25 Lacs ○ 25 Lacs - 1 crore ○ > 1 Crore
(h) Net Worth (₹) *(Not older than 1 year)*	Mandatory for **(a) Individual Investors who have not furnished Gross Annual Income above and (b) Non-Individual Investors.** ₹ as on D D / M M / Y Y Y Y	₹ as on D D / M M / Y Y Y Y	₹ as on D D / M M / Y Y Y Y
(e) Occupation (✓)	○ Pvt. Sector Service ○ Public Sector Service ○ Govt. Service ○ Business ○ Professional ○ Housewife ○ Retired ○ Student ○ Forex Dealer ○ Agriculturist ○ Others Please specify	○ Pvt. Sector Service ○ Public Sector Service ○ Govt. Service ○ Business ○ Professional ○ Housewife ○ Retired ○ Student ○ Forex Dealer ○ Agriculturist ○ Others Please specify	○ Pvt. Sector Service ○ Public Sector Service ○ Govt. Service ○ Business ○ Professional ○ Housewife ○ Retired ○ Student ○ Forex Dealer ○ Agriculturist ○ Others Please specify
(f) Others (✓) (Applicable for Karta of HUF also)	○ I am a politically exposed person ○ I am related to a politically exposed person ○ Not applicable	○ I am a politically exposed person ○ I am related to a politically exposed person ○ Not applicable	○ I am a politically exposed person ○ I am related to a politically exposed person ○ Not applicable
FOR NON-INDIVIDUAL INVESTORS ONLY	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company ○ YES ○ NO (If No, please attach Ultimate Beneficiary Ownership Declaration mandatorily)		
	If the Entity involved/providing any of the following services: ○ YES (Please ✓ from below) ○ NO ○ Gaming/Gambling/Lottery/Casino Services ○ Foreign Exchange/ Money Changer Services ○ Money Lending/Pawning		

6. DECLARATION, CONSENT & SIGNATURES (To be signed as per Mode of Holding)

I/We have read and understood the contents of the Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the aforesaid Scheme(s) of L&T Mutual Fund including the sections on "Who cannot invest", "Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard (CRS)" ("Reporting Guidelines")" and "Important Note on Anti Money Laundering, Know-YourCustomer and Investor Protection". I/We hereby apply for allotment/purchase of Units in the Scheme(s) and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any authority in India. I/We hereby authorise L&T Mutual Fund ("the Fund"), its Investment Manager ("LTIM") and its agents to disclose details of my investment to my bank(s)/ Fund's bank(s) and/or Distributor/Broker/Investment Adviser/any governmental or regulatory authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme(s) is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated. I/We accept and agree to abide by the terms and conditions and privacy policy (as mentioned on www.ltfs.com) with respect to my/our dealings with L&T Mutual Fund/its Investment Manager through various channels. In case there is any change in the information (especially pertaining to Reporting Guidelines) already provided to LTIM / Fund, I/We agree that I/We shall inform the same to LTIM/ Fund within 30 days of the change. I/We authorize updation of the records (including pertaining to the Reporting Guidelines) basis the information / documents received by LTIM/Fund/Registrar and Transfer Agent ("RTA") from other SEBI Registered Intermediaries. I/We authorize LTIML/Fund/RTA, to share the information provided by me / us with other SEBI Registered Intermediaries to facilitate single submission /updation. I / We authorize LTIM/ Fund/RTA to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from the my/our account or close or suspend my/our account(s) under intimation me/us.

I/We hereby accord my/our consent to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/ us to the group companies of L&T Financial Services for any valid business purposes including marketing or sales promotion or with any statutory or judicial authorities, without any prior intimation to me/us, until notified by me/us otherwise.

APPLICABLE FOR INVESTMENT THROUGH SEBI REGISTERED INVESTMENT ADVISER / PORTFOLIO MANAGER : I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan to the above mentioned SEBI Registered -Investment Adviser/ Portfolio Manager.

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

Date D | D | M | M | Y | Y | Y | Y Place _____

GENERAL INSTRUCTIONS

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

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

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

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

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

   * 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

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

2. **Additional Purchase Request:**

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

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

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

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

e. Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted. Post dated cheques will not be accepted except for investment made under Systematic investment Plan.

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

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

g. Effective February 1, 2021, units will be allotted to the investors only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

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

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

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

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

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

3. **Switch Request:**

a. Please ensure that the Target and Source schemes are correctly indicated.

b. Please specify the amount/number of units you wish to switch. If you wish to switch all units, tick against the box provided.

c. If your switch request specifies both amount and units for switch, the latter will be processed.

d. If the balance in the source scheme/option, after taking the switch into account falls below the minimum redemption size (either in amount or units whichever is less), the entire balance in the Source scheme will be switched to the Target Scheme.

e. ***Note: Switch transactions are also subject to realization of funds in the respective schemes account with effect from February 1, 2021.***

4. **Redemption Request:**

a. Please specify scheme details and the amount/number of units you wish to redeem. If you wish to redeem all units, tick against the box provided.

b. If your redemption request specifies both amount and units for redemption, the latter will be processed.

c. A redemption will be processed only for the amount which has been realized.

d. To safeguard investors against fraudulent action, where the redemption request is received along with Change of address/bank request, the AMC reserves the right to release the payment only after completing necessary additional checks.

e. If your redemption request is followed within 10 days from your request for change in bank account, payout of redemption proceeds is subject to applicable cooling off period.

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

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

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

7. **KYC Details:**

Date of KYC Submission	Current KYC Status	What is required
Upto June 24, 2015	KYC Registered-New KYC	Section 5(e), (f), (g) and (h) is NOT mandatory. Please complete in case of any change in information
	KYC Verified by CVL MF	Submit the following along with the investment: KYC Modification form along with the required supporting documents. Section 5 completely filled
With effect from June 25, 2015	KYC Registered-New KYC	Section 5 with all sections mandatorily filled
	KYC Under Process/ KYC submitted*	Section 5 with all sections mandatorily filled

**The Under process status should not be older than 15 days.*

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Transaction Form For STP & SWP

L&T Financial Services
Mutual Fund

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

Time Stamp

Distributor/RIA Code	Sub-Distributor ARN	Sub-Distributor Code	EUIN	Branch Code

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

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

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

✍ Sole/1st Applicant | ✍ 2nd Applicant | ✍ 3rd Applicant

1. APPLICANT INFORMATION

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

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

KIN* First Unit Holder Second Unit Holder Third Unit Holder

Date of Birth* (1st Unit Holder) D D M M Y Y Y Y Date of Birth* (2nd Unit Holder) D D M M Y Y Y Y Date of Birth* (3rd Unit Holder) D D M M Y Y Y Y

Mobile No. +91- E-mail ID

KYC is mandatory. Please enclose copies of KYC acknowledgement letters for all applicants. **PEKRN required for Micro investments upto Rs. 50,000 in a year.
^ 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

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

Scheme Name L&T **Option** (✓) ☐ Growth ○ IDCW Payout ○ IDCW Reinvestment ○ Bonus^

IDCW Frequency (✓wherever applicable) ○ Daily ○ Weekly ○ **Monthly*** ○ Quarterly ○ Annual^ ○ Semi-Annual^

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

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

Withdrawal date (✓) ○ 1st ○ 5th ○ 7th ○ **10th*** ○ 15th ○ 20th ○ 25th ○ 28th **Withdrawal period** From M M Y Y Y Y To M M Y Y Y Y OR ○ Till balance

^Available in select schemes only

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

Scheme Name L&T **Option** (✓) ○ Growth ○ IDCW@ Payout ○ IDCW@ Reinvestment ○ Bonus^

IDCW@ Frequency (✓wherever applicable) ○ Daily ○ Weekly ○ **Monthly*** ○ Quarterly ○ Annual^ ○ Semi-Annual^

To Scheme L&T **Option** (✓) ○ Growth ○ IDCW@ Payout ○ IDCW@ Reinvestment ○ Bonus^

IDCW@ Frequency (✓wherever applicable) ○ Daily ○ Weekly ○ **Monthly*** ○ Quarterly ○ Annual^ ○ Semi-Annual^

@Note: IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

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

Transfer frequency (Please (✓) anyone)									
○ Daily									
○ Weekly	○ **Mon***	○ Tue	○ Wed	○ Thu	○ Fri				
○ Fortnightly	○ 1st	○ **15th***							
○ **Monthly***	○ 1st	○ 5th	○ 7th	○ **10th***	○ 15th	○ 20th	○ 25th	○ 28th	
○ Quarterly	○ 1st	○ 5th	○ 7th	○ **10th***	○ 15th	○ 20th	○ 25th	○ 28th	

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

Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

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

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

I/We hereby accord my/our consent to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/ us to the group companies of L&T Financial Services for any valid business purposes including marketing or sales promotion or with any statutory or judicial authorities, without any prior intimation to me/us, until notified by me/us otherwise.

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

L&T Financial Services
Mutual Fund

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

Scheme/Plan/Option

○ SWP Instalment amount Frequency(✓) ○ Monthly ○ Quarterly ○ Semi Annual ○ Annual

○ STP Instalment amount Frequency(✓) ○ Daily ○ Weekly ○ Fortnightly ○ Monthly ○ Quarterly

For Office Use Only

Acknowledgement Stamp & Date

GENERAL INSTRUCTIONS

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

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

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

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

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

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

   a. The minimum withdrawal size is Rs.500 except for L&T Liquid Fund and L&T Cash Fund. For L&T Liquid Fund and L&T Cash Fund it is Rs. 1000.

   b. SWP will be registered within 7 calendar days from the date of your request.

   c. You can cancel a registered SWP at any time by submitting a written request. The cancellation will be processed within 15 days.

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

   e. If the scheme/plan/option is not mentioned and there is only one scheme/plan/option available in the folio, the same will be processed.

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

   a. The minimum transfer size is Rs.500 except for L&T Liquid Fund and L&T Cash Fund. For L&T Liquid Fund and L&T Cash Fund it is Rs. 1000.

   b. STP will be registered within 7 calendar days from the date of your request.

   c. You can cancel a registered STP at any time by submitting a written request. The cancellation will be processed within 15 days.

   d. If the plan/option if the source scheme is not mentioned and there is only one plan/option available in the folio, the STP will be processed.

   e. If the plan/option of the target scheme is not mentioned, the STP will be processed as per the default options mentioned in the Scheme Information Document of the respective scheme.

   f. In case the criterion of the minimum amount for the purpose of transfer of units under the STP facility is not met, the AMC reserves the right to discontinue the STP/cancel the registration for STP..

   g. Daily STP is availble only for fixed amounts.

   h. STP transfers can be made on a daily basis i.e. Monday to Friday subject to such days being business days.

   i. ***Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.***

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

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

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

IDCW Transfer Plan Enrolment Form

L&T Financial Services
Mutual Fund

Time Stamp

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

Distributor/RIA Code	Sub-Distributor ARN	Sub-Distributor Code	EUIN	Branch Code

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

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

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

✍ Sole/1st Applicant	✍ 2nd Applicant	✍ 3rd Applicant

APPLICANT INFORMATION

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

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

KIN* First Unit Holder Second Unit Holder Third Unit Holder

Date of Birth* (1st Unit Holder) D D M M Y Y Y Y Date of Birth* (2nd Unit Holder) D D M M Y Y Y Y Date of Birth* (3rd Unit Holder) D D M M Y Y Y Y

Mobile No. +91- E-mail ID

KYC is mandatory. Please enclose copies of KYC acknowledgement letters for all applicants. **PEKRN required for Micro investments upto Rs. 50,000 in a year.
^ 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

SOURCE SCHEME (From where you wish to transfer the amount)

Scheme Name L&T

Plan (✓) ☐ Direct ☐ Non-direct

Option (✓) ☐ IDCW@ Reinvestment ☐ IDCW@ Payout

IDCW@ frequency

TARGET SCHEME (To where you wish to transfer the amount)

Scheme Name L&T

Plan (✓) ☐ Direct ☐ Non-direct

Option (✓) ☐ Growth* ☐ Bonus^ ☐ IDCW@ Reinvestment ☐ IDCW@ Payout

IDCW@ frequency

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

Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

@Note: IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

DECLARATION, CONSENT & SIGNATURES

I/We have understood the contents of the Scheme Information Document of the respective Target scheme(s) and the Statement of Additional Information and the terms and conditions overleaf. I/We hereby apply to the Trustees of L& T Mutual Fund for the DTP enrolment and agree to abide by the terms and conditions of the Scheme(s)/Plan(s) and DTP.

I/We hereby accord my/our consent to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/ us to the group companies of L&T Financial Services for any valid business purposes including marketing or sales promotion or with any statutory or judicial authorities, without any prior intimation to me/us, until notified by me/us otherwise.

Sole/First Applicant/Guardian	**Second Applicant** *(Not applicable if first applicant is minor)*	**Third Applicant** *(Not applicable if first applicant is minor)*

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

L&T Financial Services
Mutual Fund

Received from Folio no/ Application no:

Mobile No: PAN:

Request submitted

Subject to further verification and furnishing of mandatory information/ documents. Please retain this slip until processed

For Office Use Only

Acknowledgement Stamp & Date

FEATURES AND TERMS AND CONDITIIONS OF IDCW TRANSFER PLAN

Please read the below instructions carefully before filling the form. Please fill up the form in English in BLOCK LETTERS with black ink. All information sought in the form is mandatory except where it is specifically indicated as optional.

- IDCW stands for 'Income Distribution cum Capital Withdrawal option'
- IDCW Transfer Plan (DTP) facility is available in the IDCW options under all open ended schemes of the Fund except L&T Tax Advantage Fund where in the said scheme can only be the Source scheme and not the Target Scheme.
- The minimum amount of IDCW eligible for transfer under the DTP facility is Rs. 100 (as reduced by the amount of applicable statutory levy). In case the amount of IDCW is less than or equal to Rs. 100 per folio, the same will get compulsorily reinvested in the Source Scheme as per applicable NAV.
- Under the DTP facility, IDCW declared in the Sources Scheme will be automatically invested in the Target Scheme as per the applicable NAV of the Business Day immediately succeeding the record date.
- The provisions pertaining to "Minimum Initial Application Amount" and "Minimum Additional Application Amount" in respect of the Target Scheme will not be applicable for the investments made through the DTP facility.
- Units allotted under the DTP facility will be subject to exit load as per the provisions specified in the Scheme Information Document of the Target Scheme.
- ***Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.***
- **Permanent Account Number (PAN):** Furnishing of PAN is mandatory for all applicants except where specific dispensation is provided under law.

Banker's Certificate

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

L&T Financial Services
Mutual Fund

To whomsoever it may concern:

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

INSTRUMENT DETAILS

Instrument Type ☐ Demand Draft ☐ Pay Order / Banker's Cheque Date D D M M Y Y Y Y

Instrument Number Instrument Amount (in Rs.)

Instrument Amount (in words)

In Favour of / Favouring

Payable at

DETAILS OF BANK ACCOUNT DEBITED FOR ISSUING THE INSTRUMENT

Bank Account No. Account Type (✓) ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR

Bank Name / Branch

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

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

KIN* First Unit Holder Second Unit Holder Third Unit Holder

Date of Birth* (1st Unit Holder) D D M M Y Y Y Y Date of Birth* (2nd Unit Holder) D D M M Y Y Y Y Date of Birth* (3rd Unit Holder) D D M M Y Y Y Y

Mobile No. +91- E-mail ID

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

^ 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

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 and other applicable relevant in our country.

BRANCH MANAGER/DECLARANT(S)

Name First Name Middle Name Last Name Employee Code

Address

City State Pin

Country Contact No.

✍ Signature Bank & Branch Seal (mandatory)

Important Note: If is clarified that the bankers certificate suggested above is recommendatory in nature as there may be existing Bank Letters / Certificates / Declarations which will conform to the spirit of the required details are mentioned in the certificate

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Third Party Payment Declaration Form

L&T Financial Services Mutual Fund

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

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.

1. BENEFICIAL INVESTOR INFORMATION (Refer instruction no. 2a)

Folio No. (For existing investor) _____ Application No. _____

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

First name | Middle name | Last name

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

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

First name | Middle name | Last name

Nationality _____

PAN/PEKRN** First Unit Holder | Second Unit Holder | Third Unit Holder

KIN* First Unit Holder | Second Unit Holder | Third Unit Holder

Date of Birth* (1st Unit Holder) D D M M Y Y Y Y Date of Birth* (2nd Unit Holder) D D M M Y Y Y Y Date of Birth* (3rd Unit Holder) D D M M Y Y Y Y

Mobile No. +91- _____ E-mail ID _____

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

^ 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

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

First name | Middle name | Last name

Designation _____

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

City/Town _____ State _____ Pin _____

CONTACT DETAILS

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

Fax _____ Email ID _____

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

Status of the Beneficial Investor	☐ FPI ☐ Client	☐ Employee(s)	☐ Empanelled Distributor	☐ Agent ☐ Dealer ☐ Distributor
Relationship of Third Party with the Beneficial Investor	Custodian SEBI Registration No. of Custodian Registration Valid Till D D M M Y Y Y Y	Employer	AMC	Corporate
Declaration by Third Party	I/We declare that the payment is made on behalf of FPI/ Client and the source of this payment is from funds provided to us by FPI/Client.	I/We declare that the payment is made on behalf of employee(s),as per the list enclosed herewith, under Systematic Investment Plan or lump sum/one time subscription through Payroll Deductions or deductions out of expense re imbursements.	I/We declare that the payment is made on behalf of empanelled distributors on account of commission/incentive etc.in the form of Mutual Fund units through Systematic Investment Plan or lump sum/one time subscription	I/We declare that the payment is made on behalf of agents/ dealer/distributor on account of commission/incentive payable for sale of its goods/services.in the form of Mutual Fund units through Systematic Investment Plan or lump sum/one time subscription

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

Mode of Payment (Please tick ✓)	Mandatory Enclosure(s)*
☐ Cheque	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook/ statement of bank account or letter from the bank certifying that the third party maintains a bank account.
☐ Pay Order ☐ Demand Draft ☐ Banker's Cheque	**Procured against registered pay-in account:** **Any one of the following (please tick ✓)** ☐ Letter from Bank Manager with details of account holder's name, bank account number and PAN as per bank records (if available) or ☐ Debit instruction from the bank, mentioning the bank account details and name of the Third Party, or ☐ A copy of the passbook/bank statement evidencing the debit for issuance of a Demand Draft / Pay Order. **Procured against cash** (For investments below ₹ 50,000/- only): A banker's certificate for issuance of a Demand Draft / Pay Order against cash stating the name of the Third Party, bank account number and PAN as per bank record (if available)
☐ RTGS ☐ NEFT ☐ Fund Transfer	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.

* L&T Mutual Fund / L&T Investment Management Limited ("LTIML") reserves the right to seek information and/or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount#	in figures (₹)		in words	
Cheque/DD/PO/UTR No.			Cheque/DD/PO/RTGS Date	D D M M Y Y Y Y

Pay-in Bank A/c No. _____

Name of the Bank _____

Branch _____ Bank City _____

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

including Demand Draft charges, if any.

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

THIRD PARTY DECLARATION

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

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

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

APPLICABLE TO NRIS ONLY :

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

Please (✓) ☐ Yes ☐ No

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

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

✍ Signature of the Third Party

BENEFICIAL INVESTOR(S) DECLARATION & SIGNATURE/S

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

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

✍ *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 Employer on behalf of employee(s) under Systematic Investment Plan (SIP) or lump sum/one-time subscription, through Payroll deductions or deductions out of expense re imbursements.

(ii) Custodian on behalf of an Foreign Institutional Investor (FII) or a Client

(iii) Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.

(iv) Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

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.ltfs.com.

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

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

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

1. GENERAL INSTRUCTIONS

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

Manner of filling Application Form

Manner must be completed in BLOCK LETTERS in ENGLISH.

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

2. BENEFICIAL INVESTOR INFORMATION

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

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

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

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

3. THIRD PARTY INFORMATION

"Third Party" 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 employee under Systematic Investment Plans or as lump sum / one-time subscription, through Payroll deductions or deductions out of expense re imbursements. made by employer; or

b. On behalf of an FPI or a Client made by the Custodian.

c. Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.

d. Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

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

4. THIRD PARTY PAYMENT DETAILS

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

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

(i) Source of funds - if paid by cheque

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

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/Agent/Dealer/Distributor should be signed by their Guardian/Custodian/Employer/AMC/Corporate respectively.

6. PERMANENT ACCOUNT NUMBER

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

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

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

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

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

7. PREVENTION OF MONEY LAUNDERING

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

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

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

a. KYC is mandatory for investment in mutual funds and all applicants need to comply with this requirement.

b. With effect from 1st February 2017, any individual customer who is new to KRA system and whose KYC is not registered or verified in the KRA system, needs to fill in new KYC form viz., "CKYC Form" to comply with the KYC requirements. For more information on KYC requirements, please visit our web site (www.ltfs.com) or speak to your investment adviser.

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

c. If the investment is being made on behalf of a minor applicant, the Guardian needs to comply with KYC requirements.

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

- **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.ltfs.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.ltfs.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.

Know Your Customer (KYC) Application Form | Individual

CAMSKRA KYC Services

Important Instructions:

A. Fields marked with '*' are mandatory fields.
B. Tick '' wherever applicable.
C. Please fill the form in English and BLOCK letters.
D. Please fill the date in DD-MM-YY format.
E. For particular section update, please tick () in the box section number and strike off the sections not required to be updated.
F. Please read section wise detailed guide
G. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
H. List of two character ISO 3166 country codes is available at the end.
I. KYC number of applicant is mandatory for update application.
J. The 'OTP based E-KYC' check box is to be checked for accounts opened using OTP based E-KYC in non-face to face mode

For office use only
(To be filled by financial institution)

Application Type* ☐ New ☐ Update
KYC Number (Mandatory for KYC update request)
Account Type* ☐ Normal ☐ Minor ☐ Aadhaar OTP based E-KYC (in non-face to face mode)

☐ 1. Personal Details (Please refer instruction A at the end)

	Prefix	First Name	Middle Name	Last Name
☐ Name* (Same as ID proof)				
Maiden Name				
Father / Spouse Name*				
Mother Name				

Date of Birth* D D - M M - Y Y Y Y

Gender* ☐ M- Male ☐ F- Female ☐ T- Transgender

PAN* ☐ FORM 60 furnished

Marital Status* ☐ Married ☐ Unmarried ☐ Others

Citizenship* ☐ IN- Indian ☐ Others – Country _____ Country Code

Residential Status* ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

☐ 2. PROOF OF IDENTITY AND ADDRESS* (Please refer instruction **B** at the end)

Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number Passport Expiry Date D D - M M - Y Y Y Y

☐ B-Voter ID Card

☐ C-Driving Licence Driving Licence Expiry Date D D - M M - Y Y Y Y

☐ D-NREGA Job Card

☐ E-National Population Register Letter

☐ F-Proof of Possession of Aadhaar *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*

II ☐ E-KYC Authentication *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*

III ☐ Offline verification of Aadhaar *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*

PHOTO*

Signature /Thumb Impression across photo without covering the face

Address *[For other than resident Individual, please mention Overseas Address]*

Line 1*
Line 2
Line 3 City/Town/Village*
District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

☐ 3. CURRENT ADDRESS DETAILS (Please refer instruction **B** at the end)

☐ Same as above mentioned address (In such cases address details as below need not be provided

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number

☐ B-Voter ID Card

☐ C-Driving Licence

☐ D-NREGA Job Card

☐ E-National Population Register Letter

☐ F-Proof of Possession of Aadhaar *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*

II ☐ E-KYC Authentication *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*

III ☐ Offline verification of Aadhaar *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*

IV ☐ Deemed Proof of Address – Document Type code

Address

Line 1*
Line 2
Line 3 City/Town/Village*
District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

☐ 4. Contact Details (All communications will be sent to Mobile number/Email-ID provided) (Please refer instruction **C** at the end)

Tel. (Off) - Tel. (Res) - Mobile -

Email ID

☐ 5. Remarks (If any)

6. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. Incase any of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

[Signature/Thumb Impression]

Signature/Thumb Impression of Applicant

Date: D D - M M - Y Y Y Y Place:

7. Attestation / For Office Use only

Documents Received ☐ Certified Copies ☐ E-KYC data received from UIDAI ☐ Data received from Offline verification ☐ Digital KYC Process ☐ Equivalent e-document ☐ Video Based KYC

KYC documents verification carried out by

Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

In-Person Verification (IPV) carried out by

Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

[Institution Stamp]

Instruction / Check list / Guidelines for filling individual KYC Application Form

General instructions:

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

A. Clarification / Guidelines on filling 'Personal Details' section

1. Name: The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling 'Current Address details' section

1. In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
2. PoA to be submitted only if the submitted PoI does not have current address or address as per PoI is invalid or not in force.
3. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
4. In Section 2, one of I, II and III is to be selected. In case of online E-KYC authentication, II is to be selected.
5. In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
6. List of documents for 'Deemed Proof of Address'

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.

7. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
8. "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
9. "Digital KYC process" has to be carried out as stipulated in the PML Rules, 2005.

C. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999)
2. Do not add '0' in the beginning of Mobile number.

D. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person, if available.

E. Clarification on Minor

1. Guardian details are optional for minors above 10 years of age for opening of bank account only
2. However, in case guardian details are available for minor 10 years of age, the same (or CKYCR number of guardian) is to be uploaded.

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

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. 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).
5. 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.
6. Government authorised officials who are empowered to issue Apostille Certificates.

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

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

H. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code
Andaman & Nicobar	AN
Andhra Pradesh	AP
Arunachal Pradesh	AR
Assam	AS
Bihar	BR
Chandigarh	CH
Chhattisgarh	CG
Dadra and Nagar Haveli	DN
Daman & Diu	DD
Delhi	DL
Goa	GA
Gujarat	GJ
Haryana	HR

State/U.T	Code
Himachal Pradesh	HP
Jammu & Kashmir	JK
Jharkhand	JH
Karnataka	KA
Kerala	KL
Lakshadweep	LD
Madhya Pradesh	MP
Maharashtra	MH
Manipur	MN
Meghalaya	ML
Mizoram	MZ
Nagaland	NL
Orissa	OR

State/U.T	Code
Pondicherry	PY
Punjab	PB
Rajasthan	RJ
Sikkim	SK
Tamil Nadu	TN
Telangana	TS
Tripura	TR
Uttar Pradesh	UP
Uttarkhand	UA
West Bengal	WB
Other	XX

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	M X	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	MZ	Taiwan province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcaim	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rica	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	OA	Virgin Islands, British	VG
Cote d'Ivoire | Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion |Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao | Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy | Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascensino and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

Supplementary CKYC Form

(To be additionally filled by customers using old KYC form)

Know Your Client (KYC) Application Form

For Individuals Only

(Please fill the form in English and in BLOCK Letters)

Fields marked with * are mandatory fields

KYC Type: ☐ Normal (PAN is mandatory)
☐ PAN Exempt Investors

L&T Financial Services Mutual Fund

1. Identity Details (Please refer instruction **A** at the end)

PAN Please enclose a duly attested copy of your PAN Card

	Prefix	First Name	Middle Name	Last Name
Name* (same as ID proof)				
Maiden Name (If any*)				
Mother Name*				

Residential Status* ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

Occupation Type* ☐ S-Service ☐ Private Sector ☐ Public Sector ☐ Government Sector ☐ O-Others ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ B-Business ☐ X-Not Categorised

2. FATCA/CRS Information (Tick if Applicable) ☐ Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction **B** at the end)

Additional Details Required* (Mandatory only if above option is ticked)

Country of Jurisdiction of Residence* Country Code of Jurisdiction of Residence as per ISO 3166

Tax Identification Number or equivalent (If issued by jurisdiction)*

Place / City of Birth* Country of Birth* Country Code as per ISO 3166

Address Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

3. Details of Related Person (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')

☐ Related Person ☐ Deletion of Related Person KYC Number of Related Person (if available*)

Related Person Type* ☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative

	Prefix	First Name	Middle Name	Last Name
Name*				

(If KYC number and name are provided, below details of section 6 are optional)

☐ Proof of Identity [PoI] of Related Person* (Please see instruction (**H**) at the end)

(Certified copy of <u>any one</u> of the following Proof of Identity[PoI] needs to be submitted)

☐ A- Passport Number Passport Expiry Date D D — M M — Y Y Y Y

☐ B- Voter ID Card

☐ C- PAN Card

☐ D- Driving Licence Driving Licence Expiry Date D D — M M — Y Y Y Y

☐ E- Aadhaar Card

☐ F- NREGA Job Card

☐ Z- Others (any document notified by the central government) Identification Number

4. Remarks (If any)

5. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my 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 aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date: D D — M M — Y Y Y Y Place:

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

Instructions/Guidelines for filling Individual KYC Application Form

General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. 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.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. 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.

A. Clarification / Guidelines on filling 'Identity Details' section

   1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
   2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

   1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/services code/number, and resident registration number)

Central KYC Registry | Know Your Customer (KYC) Application Form | Legal Entity/Other than Individuals

CAMSKRA KYC Services

Important Instructions:

A. Fields marked with '*' are mandatory fields.
B. Tick '✓' wherever applicable.
C. Please fill the date in DD-MM-YYYY format.
D. Please fill the form in English and in BLOCK letters.
E. KYC number of applicant is mandatory for update application.
F. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
G. List of two-character ISO 3166 country codes is available at the end.
H. Please read section wise detailed guidelines/instructions at the end.
I. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only
(To be filled by financial institution)

Application Type* ☐ New ☐ Update
KYC Number (Mandatory for KYC update request)

☐ 1. Entity Details* (Please refer instruction **A** at the end)

☐ Name*

Entity Constitution Type* ☐ Others (Specify) (Please refer instruction B at the end)

Date of Incorporation/Formation* D D - M M - Y Y Y Y Date of Commencement of Business D D - M M - Y Y Y Y

Place of Incorporation/Formation* Country of Incorporation/Formation* TIN or Equivalent Issuing Country

PAN* ☐ Form 60 furnished

TIN/GST Registration Number

☐ 2. PROOF OF IDENTITY (POI)* (Please refer instruction **B** at the end)

☐ Officially valid document(s) in respect of person authorised to transact
☐ Certificate of Incorporation/Formation ☐ Registration Certificate Regn Certificate No.
☐ Memorandum and Articles of Association ☐ Partnership Deed ☐ Trust Deed
☐ Resolution of Board/Managing Committee ☐ Power of Attorney granted to its manager, officers or employees to transact on its behalf
☐ Activity proof – 1 (For Sole Proprietorship Only) ☐ Activity proof – 2 (For Sole Proprietorship Only)

☐ 3. ADDRESS (Please see instruction **C** at the end)

☐ 3.1 Registered Office Address/Place of Business*

Proof of Address* ☐ Certificate of Incorporation/Formation ☐ Registration Certificate ☐ Other Document

Line 1*
Line 2
Line 3 City/Town/Village*
District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

☐ 3.2 Local Address in India (If different from above)*

Line 1*
Line 2
Line 3 City/Town/Village*
District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

☐ 4. Contact Details (All communications will be sent to Mobile number/Email-ID provided may be used) (Please refer instruction **D** at the end)

Tel. (Off) - Fax -
Mobile - Email ID
Mobile - Email ID

☐ 5. Number of Related Persons (Please fill Annexure A-2 for each related persons & also refer instruction **E** at the end)

6. Remarks (If any)

7. Applicant Declaration (Please refer instruction **G** at the end)

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. Incase any of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I also providing consent to MF/AMC/KRA to share this KYC data with CKYCR, download the information from CKYCR and other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines.

[Signature/Thumb Impression]

Signature/Thumb Impression of Authorised Person(s)

Date: D D - M M - Y Y Y Y Place:

8. Attestation / For Office Use only

Documents Received ☐ Certified Copies ☐ Equivalent e-document

KYC documents verification carried out by

Identity Verification ☐ Done Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

Annexure A2 I Legal Entity I Other than Individuals

Central KYC Registry | Know Your Customer (KYC) Application Form | Related Person

CAMSKRA KYC Services

Important Instructions:

A. Fields marked with '*' are mandatory fields.
B. Tick '✓' wherever applicable.
C. Please fill the date in DD-MM-YY format.
D. Please fill the form in English and in BLOCK letters.
E. KYC number of applicant is mandatory for update application.
F. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
G. List of two-character ISO 3166 country codes is available at the end.
H. Please read section wise detailed guidelines/instructions at the end.
I. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only
(To be filled by financial institution)

Application Type* ☐ New ☐ Update ☐ Delete

KYC Number _____ *(Mandatory for KYC update and delete request)*

1. Details of Related Person* (Please refer instruction **E** at the end)

☐ Addition of Related Person ☐ Deletion of Related Person ☐ Update Related Person Details

KYC Number of Related Person (if available*) _____ *(If KYC number is available, only 'Related Person Type' & 'Name' is mandatory*

Related Person Type* ☐ Director ☐ Promoter ☐ Karta ☐ Trustee ☐ Partner ☐ Court Appointment Official ☐ Proprietor
☐ Beneficiary ☐ Authorised Signatory ☐ Beneficial Owner ☐ Power of Attorney Holder ☐ Other (Please specify)

DIN (Director Identification Number) _____ *(Mandatory if Related Person Type is Director)*

1.1 Personal Details (Please refer instruction **E** at the end)

	Prefix	First Name	Middle Name	Last Name
Name* (Same as ID proof)				
Maiden Name				
Father / Spouse Name*				
Mother Name				

Date of Birth* D D - M M - Y Y Y Y

Gender* ☐ M- Male ☐ F- Female T- Transgender

Nationality* ☐ IN- Indian ☐ Others (ISO 3166 Country Code ☐☐)

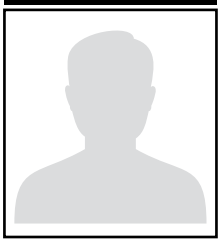
PAN* _____ ☐ Form 60 furnished

1.2 Proof of Identity and Address* (Please refer instruction **E** at the end)

I Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number
☐ B-Voter ID Card
☐ C-Driving Licence Driving Licence Expiry Date D D - M M - Y Y Y Y
☐ D-NREGA Job Card
☐ E-National Population Register Letter
☐ F-Proof of Possession of Aadhaar ☐
II ☐ E-KYC Authentication
III ☐ Offline verification of Aadhaar

☐ **PHOTO***



Address

Line 1*
Line 2
Line 3 City/Town/Village*
District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

1.3 Current Address Details (Please refer instruction **E** at the end)

☐ Same as above mentioned address (In such cases address details as below need not be provided)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number
☐ B-Voter ID Card
☐ C-Driving Licence
☐ D-NREGA Job Card
☐ E-National Population Register Letter
☐ F-Proof of Possession of Aadhaar
II ☐ E-KYC Authentication
III ☐ Offline verification of Aadhaar
IV ☐ Deemed PoA
V ☐ Self-Declaration

Address

Line 1*

Line 2

Line 3 City/Town/Village*

District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

1.4 Contact Details (All communications will be sent on provided Mobile no. / Email-ID provided) (Please refer instruction **D** at the end)

Tel. (Off) - Tel. (Res) - Mobile -

Email ID

2. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. Incase any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I also providing consent to MF/AMC/KRA to share this KYC data with CKYCR, download the information from CKYCR, and other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines

[Signature/Thumb Impression]

Signature/Thumb Impression of Applicant

Date: D D - M M - Y Y Y Y Place:

6. Attestation / For Office Use only

Documents Received ☐ Certified Copies ☐ E-KYC data received from UIDAI ☐ Data received from Offline verification ☐ Digital KYC Process ☐ Equivalent e-document

KYC documents verification carried out by

Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

Central KYC Registry | Instructions / Check list / Guidelines for filling Legal Entity / Other than Individuals KYC Application Form

A. Clarification / Guidelines on filling 'Entity Details' section

1. Entity Constitution Type

A – Sole Partnership	H – Trust	O – Artificial Juridical Person
B – Partnership Firm	I – Liquidator	P – International Organisation or
C – HUF	J – Limited Liability Partnership	Agency/Foreign Embassy or Consular Office, etc.
D – Private Limited Company	K – Artificial Liability Partnership	Q – Not Categorized
E – Public Limited Company	L – Public Sector Banks	R – Others
F – Society	M – Central/State Government Department or Agency	S – Foreign Portfolio Investors
G – Association of Persons (AOP)/Body of Individuals (BOI)	N – Section 8 Companies (Companies Act, 2013)	

2. In case of companies and partnerships, PAN of the entity is mandatory. In case of other entities, Form 60 may be obtained if PAN is not available.
3. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling 'Proof of Identity [POI]' section

A. Activity Proof – 1 and Activity Proof – 2 are applicable for accounts in case of proprietorship firms. Please refer to relevant instructions issued by the Reserve Bank of India in this regard.

B. Please refer to the relevant instructions issued by the regulator regarding applicable documents for the legal entity.

C. Certified copy of document or equivalent e-document or OVD obtained through Digital KYC process to be submitted.

D. 'Equivalent e-document' means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.

E. 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.

F. KYC requirements for Foreign Portfolio Investors (FPIs) will be as specified by the concerned regulator from time to time.

C. Clarification/Guidelines for filling Proof of Address [PoA]' section

A. State/U.T Code and Pin/Post Code will not be mandatory for overseas addresses.

B. Certified copy of document or equivalent e-document to be submitted.

D. Clarification/Guidelines for filling 'Related Person Details' section

A. Please mention two-digit 'country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).

B. Do not add '0' in the beginning of Mobile number.

E. Clarification/Guidelines for filling 'Related Person Details' section

1. Personal Details
   - The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Proof of Address [PoA]
   - PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
   - State/U.T Code and Pin/Post Code will not be mandatory for Overseas addresses.
   - In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
   - REs may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client and client wants to provide a current address, different from the address as per the identity information available in the Central Identities Data Repository.

C. If KYC number of Related Person is available, no other details except 'Person Type' and 'Name of the Related' are required.

D. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.

F. Provision for capturing signature of multiple authorised persons is to be made by the RE.

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

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. 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).
5. 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.
6. Government authorised officials who are empowered to issue Apostille Certificates.

General instructions:

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

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code
Andaman & Nicobar	AN
Andhra Pradesh	AP
Arunachal Pradesh	AR
Assam	AS
Bihar	BR
Chandigarh	CH
Chhattisgarh	CG
Dadra and Nagar Haveli	DN
Daman & Diu	DD
Delhi	DL
Goa	GA
Gujarat	GJ
Haryana	HR

State/U.T	Code
Himachal Pradesh	HP
Jammu & Kashmir	JK
Jharkhand	JH
Karnataka	KA
Kerala	KL
Lakshadweep	LD
Madhya Pradesh	MP
Maharashtra	MH
Manipur	MN
Meghalaya	ML
Mizoram	MZ
Nagaland	NL
Orissa	OR

State/U.T	Code
Pondicherry	PY
Punjab	PB
Rajasthan	RJ
Sikkim	SK
Tamil Nadu	TN
Telangana	TS
Tripura	TR
Uttar Pradesh	UP
Uttarkhand	UA
West Bengal	WB
Other	XX

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	M X	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	MZ	Taiwan province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcaim	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rica	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	OA	Virgin Islands, British	VG
Cote d'Ivoire | Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion |Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao | Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy | Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascensino and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

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

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: Office No.3,1st Floor,Shree Parvati,Plot No.1/175,Opp.Mauli Sabhagruh,Zopadi Canteen,Savedi,Ahmednagar,Maharashtra 414003 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, 688001 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, Ground Floor, Ambala, Haryana - 134 003 Amritsar: 3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar- 143001. Anand: 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand, 388001. Anantapur: 15-570-33, I Floor, Pallavi Towers, Subhas Road, Opp Canara Bank, Anantapur , 515 001. Andheri: 351, Icon,501, 5th floor,Western Express Highway,Andheri East,Mumbai - 400069. Ankleshwar: 1st Floor, Prem Prakash Tower, B/H B.N. Chambers, Ankleshwar, Mahadev Road, Ankleshwar- 389 001 Asansol: Block – G 1st Floor , P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, 713303 Aurangabad : 2nd Floor , Block No D - 21-D-22, Motiwala Trade Center , Nirala Bazar , New Samarth Nagar , Opp HDFC Bank, Aurangabad, 431001. Balasore: B C Sen Road, Balasore, 756001. Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road , (Next to Manipal Centre), Bangalore, 560 042. Bangalore: First Floor, 17/1-(272) 12th Cross Road, Wilson Garden, Banglore-560027 Bareilly: F-62-63,Second Floor, Butler Plaza, Civil Lines, Bareilly 243001 Basti: Office no 3, Ist Floor, Jamia Shopping Complex ,(OppositePandey School)., Station Road, Basti, 272002. Belgaum: Classic Complex,Block No.104,1st Floor,Saraf Colony, Khanapur Road,Tilakwadi,Belgaum-590006. Bellary: 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary, 583101. Berhampur: Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur, 760002 Bhagalpur: Krishna, I Floor, NearMahadev Cinema, Dr.R.P.Road, Bhagalpur, 812002. Bharuch: A-111, First Floor, R K Casta, Behind Patel Super Market Station Road,Bharuch-392001. Bhatinda: 2907 GH,GT Road, Near Zila Parishad, BHATINDA, 151001. Bhavnagar: 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar,364002. Bhilai: 1st Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI bank, Nehru Nagar, Bhilai- 490020 Bhilwara: Indraparstha 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. Borivali: 501-Tiara CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar, Borivali West, Mumbai 400 092 Bhubaneswar: Plot No. 501/1741/1846 Premises No. 203,2nd Floor, Kharvel Nagar, Unit-3,Bhubaneswar 751 001 Bhuj: Office No.4-5, First Floor, RTO Relocation Commercial Complex-B, Opposite Fire Station, Near RTO Circle, Bhuj, Kutch 370001. Bhusawal(Parent: Jalgaon TP): 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, 425201 Bikaner: Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner, 334001. Bilaspur: 2nd Floor, Gwalani Chambers,St Xavier School Road,In front of CIT (Income Tax Office),Vyapar Vihar Bilaspur, 495 001 . Bokaro: Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro , 827004. Burdwan: 1st Floor, Above Exide Showroom, 399, G T Road, 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. Chandrapur: Opp Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur, 442402 Chennai: Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, 600 034 . Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara 480001, Madhya Pradesh Chittorgarh: 3 Ashok Nagar, Near Heera Vatika, Chittorgarh , Rajasthan, 312001. Cochin: Modayil, Door No.39/2638, DJ, 2nd Floor, 2A, M G Road, Cochin 682016 Coimbatore: No 1334; Thadagam Road, Thirumoorthy Layout R.S. Puram, Behind Venkteswara Bakery, Coimbatore – 641002 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- 846001 Davenegere: 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere, 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 , 636 701 Dhule : House No 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule- 424001 Durgapur: Plot no. 3601, Nazrul Sarani, City Centre, Durgapur- 713216 Erode: 171E, Seshaiyer Complex, 1st Floor, Agraharam Street, Erode, 638001. Faizabad: 1/13/196, A, Civil Lines, Behind Tirupati Hotel, Faizabad- 224001 Faridhabad: B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad,121001. Gandhidham: Shyam Sadan,First Floor,Plot No.120,Sector 1/A,Gandhidhanam-370201 Gandhinagar: 507, 5th Floor, Shree Ugati Corporate Park,Opp Pratik Mall, Nr HDFC Bank,Kudasan, Gandhinagar – 382421. Ghaziabad: B-11, LGF RDC, Rajnagar,Ghaziabad 201002 Ghatkopar(Mumbai): Platinum Mall, Office No.307,3rd Floor, Jawahar Road, Ghatkapor East, Mumbai-400077 Goa: Office No.103,1st Floor,Unitech City Centre,M.G.Road,Panaji,Goa 403001 Gondal (Parent Rajkot): A/177, Kailash Complex , Opp. Khedut Decor , GONDAL, 360 311. Gorakhpur: Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha Bank Road, Gorakhpur 273001 Gulbarga: Pal Complex, Ist Floor, Opp. City Bus Stop,SuperMarket, Gulbarga, 585 101. Guntur: D No.31-13-1158,1st Floor,13/1 Arundelpet, Ward No.6,Guntur-522002 Gurgaon: Unit No. 115, First Floor, Vipul Agora Building, Sector-28, Mehrauli Gurgaon Road, Chakkarpur,Gurgaon 122 001 Guwahati: Piyali Phukan Road, K C Path, House no - 1, Rehabari , Guwahati - 781008 Gwalior: G-6 Global Apartment, Opp. Income Tax Office,City Centre. , Gwalior, 474002. Haldia: Mouza - Basudevpur, J.L. No. 126, Haldia, Municipality Ward No. 10, Durgachak, Haldia, Dist. Purba Medinipur, West Bengal 721602.Haldwani: Durga City Centre, Nainital Road, Haldwani ,Haldwani , 263139. Haridwar: F-3,Hotel Shaurya, New Model Colony,Haridwar,Uttarkhand-249408 Hazaribag: Municipal Market, Annanda Chowk, Hazaribagh, 825301. Himmatnagar: D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar , 383 001. Hisar: 12, Opp. Bank of Baroda, Red Square Market, Hisar, 125001. Hoshiarpur : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, 146 001. Hosur: Survey No. 25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur 635110.. Hubli: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli, 580029. Hyderabad: No. 15-31-2M-1/4, 1st Floor, 14-A, MIG KPHB Colony, Kukutpally, Hyderabad 500072 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: 144,Vijay Nagar,Near Capital Small Finance Bank,Football Chowk,Jalandhar City-144001. Jalgaon: 70, Navipeth, Opp. Old Bus Stand, Jalgaon, 425001. Jalna : Shop No 6, Ground Floor, AnandPlaza Complex, Bharat Nagar,Shivaji Putla Road, Jalna, 431 203. Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No. VIII,Kotwali Police Station,PO & Dist Jalpaiguri 735101,West Bengal Jamnagar: 207, Manek Centre , P.N. Marg, Jamnagar, 361008. Jammu: JRDS Heights, Lane Opp. S&S Computers , Near RBI Building, Sector 14, Nanak Nagar , 180004. Jamshedpur: Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur - 831001 Janakpuri: 306,3rd Floor,DDA-2 Building,District Centre,Janakpuri,New Delhi-110058 Jaunpur : 248, Fort Road, Near Amber Hotel, Jaunpur , 222001. Jhansi: 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001 Jodhpur: 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur, 342003. Junagadh: "Aastha Plus", 202A, 2nd Floor, Sardarbag Road, NR Alkapuri, Opp. Zansi Rani Statue, Junagadh, 362001 Kadapa: Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, 516001 Kakinada: Door No. 25-4-29, 1st Floor, Kommireddy Vari Street, Beside Warf Road, Opp.Swathi Medicals, Kakinada- 533001 Kalyani: A - 1/50, Block- A, Dist Nadia, Kalyani, 741235. Kannur: Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, 670004. Kanpur: I Floor 106 to 108, CITY CENTRE Phase II, 63/2, THE MALL, Kanpur, 208 001. Karimnagar: HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar , 505 001. Karnal (Parent :Panipat TP): 29, Avtar Colony, Behind Vishal Mega Mart, Karnal, 132001. Karur: 126, G.V.P.Towers, Kovai Road, Basement of Axis Bank, Karur , 639002. Katni: 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI, 483 501. Khammam : Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM, 507 001. Kharagpur:- "Silver Palace",OT Road, Inda-Kharagpur,G.P-Barakola,P.S- Kharagpur Local,Pin-721305,Dist-West Midnapore Kolhapur: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, 416001. Kolkata: Kankaria Centre,2/1, 2nd Floor,Russell Street,Kolkata 700071 Kolkata : 3/1, R.N. Mukherjee Road, 3rd Floor, Office space - 3C, "Shreeram Chambers", Kolkata - 700 001. Kollam: Uthram Chambers, Ground Floor, Thamarakulam, Kollam, 691006 Kota: B-33 'Kalyan Bhawan, Triangle Part,Vallabh Nagar, Kota, 324007. Kottayam: 1307 B, Puthenparambil Building,KSACS Road, Opp. ESIC Office, Behind Malayala Manorama, Muttambalam PO,Kottayam-686501 Kumbakonam: No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612 001. Kurnool: Shop Nos. 26 & 27, Door No. 39/265A & 39/265B, 2nd Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool- 518001 Lucknow: Office No.107,First Floor,Vaishali Arcade Building,Plot No. 11,6 Park Road,Lucknow-226001. Ludhiana: U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, 141 002. Madurai: Shop No. 3, 2nd Floor, Suriya Towers, 272/ 273 – Goodshed Street, Madurai - 625 001.Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, 732 101 Mangalore: No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank , Kadri Main Road, Kadri, Mangalore, 575 003. Manipal: Shop No A2,Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, 576104 Mapusa (Parent ISC : Goa): Office No.503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa 403507 Margao: F4 - Classic Heritage near Axis Bank,opp. BPS club Pajifold Margao, Goa 403601 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: 9 No. New Town, Opposite Jaswal Hotel, Daman Building, Moga 142001 Moradabad: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Moradabad, 244001. Mumbai: Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, 400 023 Muzaffarpur: Brahman Toli Durgasthan,Gola Road, Muzaffarpur, 842001. Mysore: No.1, 1st Floor, CH.26 7th Main, 5th Cross , (Above Trishakthi Medicals), Saraswati Puram, Mysore, 570009 Nadiad : F 134, 1st Floor, Ghantakarna Complex, Gunj Bazar, Nadiad- 387001 Nagpur: 145 Lendra, New Ramdaspeth, Nagpur, 440 010. Namakkal: 156A/1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, 637001. Nanded: Shop No.8,9,Cellar Raj Mohammed Complex,Main Road,Shri Nagar,Nanded 431605 Nasik: 1st Floor,Shraddha Niketan,Tilak Wadi,Opp.Hotel City Pride,Sharanpur Road,Nasik-422002. Navasari: 214-215,2nd floor, Shivani Park,Opp.Shankheswar Complex,Kaliawadi,Navsari –396445,Gujarat Nellore: 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, 524001. New Delhi : : 401 to 404, 4th Floor, Kanchan Junga Building Barakhamba Road, New Delhi 110 Noida: E-3, Ground Floor, Sector 3, Near Fresh Food Factory, Noida- 201301 Palakkad: Door No. 18/507 (3) Anugraha, Garden Street,College Road, Palakkad 678 001 Palanpur: Gopal Trade Center, Shop No.13-14,3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur 385001 Panipat: SCO 83-84, Devi Lal Shopping Complex, Opp RBS Bank, G.T.Road, Panipat, 132103. Patiala: 35, New Lal Bagh, Opposite Polo Ground, Patiala 147001 Pitampura(New Delhi): Aggarwal Cyber Plaza-II, Commercial Unit No. 371, 3rd Floor,Plot No. C-7,Netaji Subhash Place, Pitampura,New Delhi 110034. Patna: G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Near Saket Tower, Patna, 800 001. Pondicherry: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry, 605001. Pune: Vartak Pride, 1st Floor, Survay No.46, City Survay No.1477 Hingne Budruk, D.P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune 411052. Rae Bareli: 17, Anand Nagar Complex, Rae Bareli , Rae Bareli ,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: 18, Ram Bagh, Near Scholar's School, Ratlam, 457001. Ratnagiri: Orchid Tower,Ground Floor,Gala No.06,S.V.No.301/Paiki 1/2,Nachane Muncipal Aat,Arogya Mandir,Nachane Link Road,Ratnagiri,Mahar ashtra-415612. Rohtak: SCO 06,Ground Floor, MR Complex,Near Sonipat Stand, Delhi Road, Rohtak 124001 Roorkee: 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, 247667. Rourkela: JBS Market Complex, 2nd Floor, Udit Nagar, Rourkela-769012 Sagar: Opp. Somani Automobiles , Bhagwanganj , Sagar , 470002 Saharanpur: I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, 247001 Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem, 636016. Sambalpur: Opp.Town High School,Sansarak , Sambalpur, 768001. Sangli : Jiveshwar Krupa Bldg,Shop. NO.2, Ground Floor,Tilak Chowk, Harbhat Road,Sangli – 416416 Satara: 117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara, 415002. Seerampore: 47/5/1, Raja Rammohan Roy Sarani, PO.Mallickpara,District Hoogly,Seerampore 712203 Shahjahanpur: Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur, 242001. Shillong: 3rd Floor, RPG Complex, Keating Road, Shillong, 793001 Shimla: I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla ,171001. Shimoga: Near Gutti Nursing Home, Kuvempu Road, Shimoga, 577201 Siliguri: 78 , Haren Mukherjee Road, 1st floor,Beside SBI Hakimpara,Siliguri 734001 Sirsa: Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa , 25055. Sitapur: Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur, 261001 Solan : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan , 173 212 . Solapur: Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur, 413001. Sriganganagar: 18 L Block, Sri Ganganagar , 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 ,228001 Surat: Shop No. G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat 395002 Surendranagar: Shop No 12, M.D. Residency, Swastik Cross Road, Surendranagar 363 001 Tambaram: III Floor,B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street, Opp.National Cinema Theatre,West Tambaram,Chennai-600045 Thane: Dev Corpora,1st Floor,Office No. 102, Cadbury Junction, Eastern Express way, Thane(West) 400 601 . Tirupur:1(1), Binny Compound, II Street, Kumaran Road, Tirupur, Tamil Nadu, 641601. Thiruvalla: 1st Floor,Room No-61(63),International Shopping Mall, Opp.St.Thomas Evangelical Church,Above Thomson Bakery,Manjady,Thiruvalla,Kerala-689105 Tinsukia: Bangiya Vidyalaya Road, Near Old Post Office,Durgabari, District Tinsukia, Assam 786 125 Tirunelveli:No.F4,Magnem Suraksaa Apartments,Thiruvananthapuram Road,Tirunelveli 627002 Tirupathi: Shop No 6, Door No 19-10-8 (Opposite Passport office),AIR Bypass Road, Tirupathi 517501. Trichur: Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur, 680001. Trichy: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, 620018. Kokkalai, 680001. Trivandrum: R S Complex,Opposite of LIC Building, Pattom PO, Trivandrum, 695004. Tuticorin: 4B/A 16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, 628 003. Udaipur: : 32,Ahinsapuri,Fatehpura Circle, Udaipur 313001. Ujjain : Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park,Ujjain - 456 010. 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: 208, 2nd Floor, Heena Arcade, Opp: Tirupati Tower Near G I D C Char Raasta, Vapi, 396195 Varanasi: Office No 1, 2nd Floor, Bhawani Market, Building No D-58/2-A1, Rathyatra, Beside Kuber Complex Varanasi, 221010 Vashi: BSEL Tech Park,B-505,Plot no 39/5 & 39/5A,Sector 30A,Opp. Vashi Railway Station, Vashi, Navi Mumbai-400705. Vaso(Parent Goa): No DU8, Upper Ground Floor , Behind Techoclean Clinic, Suvidha Complex , Near ICICI Bank , Vasco da gama , 403802. Vellore: AKT Complex, 2nd Floor,Room No 1, 3 New Sankaranpalayam Road Tolgate,Vellore-632001. Vijayawada: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, 520 010. Visakhapatnam: Flat No. GF2, D. No. 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam-530016 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, 135 001. Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, 445 001,

L&T Investment Management Limited - Investor Service Centres

Ahmedabad: 1st Floor, Unit No. 101 & 104, Ratnaraj Spring Nr, Navrangpura Bus stand Navrangpura 380015 **Banglore :** N-111(47-43), Manipal Cenre, First Floor, North Block, Dickenson Road, Banglore 560042 **Banglore :** Site No.92,Zed Square,1 Floor,Industrial Layout,JNC Road, th 5 Block,Koramangala,Bangalore - 560 095 **Bhavnagar :** L&T Financial Services, Shop No.FF-5,Gopi Arcade,Waghawadi Road,Bhavnagar 364002 **Bhopal :** Alankar Complex, Mezannine Floor, Above ICICI Bank, M.P.Nagar Zone-II, Bhopal-462011 **Bhubaneshwar :** 428/3818, 2nd Floor, Jaydev Nagar, Kalpana Square, Near Pantho Nivas, Bhubaneswar-751002 **Borivali (Mumbai) :** Office No.308, 3rd Floor, Jalaram Business Center, Ganjawala Lane, Borivali - West, Mumbai – 400092 **Chandigarh :** SCO 147-148, Madhya Marg, Second Floor, Sector 8 C, Chandigarh - 160008 **Chennai :** 6th Floor, K.G.N. Towers,No. 62 Ethiraj Salai (Commander- In- Chief Road), Egmore, Chennai-600105 **Cochin :** Govardhan Buildings, No. 66/3118-A, 2nd Floor, Chittoor Road, Ernakulam, Kochi - 682 035 **Coimbatore :** NO. 2-8, Third Floor, "ATRIA", Dr. NRN Layout, Papanaickenpalayam, Coimbatore - 641 037. **Dalamal (Mumbai) :** 407 Office No.811,8th Floor,Raheja Center,Free Press Journal Road, Nariman Point, Mumbai 400021 **Ghatkopar (Mumbai) :** Office No. 504, 5th Floor, Zest Business Spaces, M.G. Road, Ghatkopar (East), Mumbai- 400077 **Goa :** 6th Floor,Bhanav Apartment,Near Mahalaxmi Temple,Dr.Atmaram Borkar Road,Panjim,Goa 403001 **Gurgaon (New Delhi) :** Office no 221, 2nd Floor, Galleria Market, DLF City Phase 4, Gurgaon - 122002 **Hyderabad :** 2 Floor,Unit No.203/2,Block - I,6-3-1192/1/1,Kundanbagh, White House,Begumpet,Hyderabad - 500 016 **Indore :** "Dhan Trident" Block No. B-3, PU- 4, Scheme No. 54, Near Vijay Nagar Square, Indore- 452010 **Jaipur :** Shop No. 307, Third Floor, Trimurty VJaycity Point, Ashok Marg, C - Scheme, Jaipur 302001 **Jalandhar :** SCO-3, 2nd Floor, Puda Complex, Adjoining Andhra Bank, Opp. Suvidha Centre, Jalandhar City- 144001 **Jamnagar :** G-43, Ground Floor, Madhav Plaza,Opp SBI Bank,Near Lal Bunglow Jamnagar -361001 **Jamshedpur :** 3B, Rear Side,3rd Floor,Fairdeal Complex,H No 7,Main Road Bishtupur,Jamshedpur-831001 **Kalina(Mumbai)**: Ground Floor, Brindavan, Plot No 177, CST Road, Kalina, Santacruz (E), Mumbai-400098 **Kalina Mumbai (HO)** : 6th Floor, Brindavan, Plot No 177, CST Road, Kalina, Santacruz (E), Mumbai 400 098 **Kanpur :** 14/116, D-2, 1 Floor, Vodafone Tower, Near Leelamani Hospital, Civil Lines, Kanpur 208 001. **Kolhapur :** L&T Financial Services,1st Floor,F01&F02,Jaduben Plaza,1108/E,Shahupuri,Kolhapur 416001 **Kolkata :** 4th Floor, 2/1, Kankaria Centre, Russell Street, Kolkata - 700 071 **Lucknow :** Land No.12, Shop No.106, 1st Floor, Saran Chamber, Near Civil Hospital, Lucknow- 226 001 **Ludhiana :** SBI Building, Second Floor, Plot No. 19, House 223/2, Rani Jhansi Road, Near Khalsa College for Women, Ludhiana, Punjab 141001 **Nagpur :** Office No.501, 5th Floor, Shriram Shyam Tower, Sadar, Nagpur-440012 **Nashik :** 3rd Floor,Office No. 3&4, Bedmuthas Navkar Heights,Sharanpur Road,New Pandit Colony,Nashik 422005 **New Delhi :** 5th Floor, DCM Building, Barakhamba Road, New Delhi 110001 **Panipat :** NK Tower, 2nd Floor, GT Road, Panipat-132103 **Patna :** Office no.201,2nd Floor, Grand Aley Manawar, Ward No. 2, Circle No. 6,Street No.20,Holding No.256,Survey Plot No. 877,Gandhi Maidan Road, Patna-800001 **Pune :** 3rd Floor,Office No. 301 and 302, Zenith Complex, K B Joshi Path, Shivaji Nagar, Pune 411005 **Rajkot :** 2nd Floor, Office No. 212, 214 to 215, Part B, Nath Edifice, Dr. Yagnik, Road, Race Course Road, Rajkot 360001 **Surat :** 8th Floor, Office No. 800A, International Trade Center, Near Majura Gate, Ring Road, Surat 395002 **Thane (Mumbai) :** 6th Floor, Unit No.627 and 628, Lodha Supremus II, Road No. 22, Wagle Estate, Thane West 400604 **Trichy :** Sri Krishna Arcade, No.60, First Floor, Thennur High Road, Trichy 621017 **Trivandrum :** Parmeswara Towers, T C 15/1948(4), Ganapathy Kovil Road, Opp. Canara Bank, Vazhuthacaud, Trivandrum – 695014. **Vadodara :** Office No .202 - 203 , Second Floor , Sahyog Attrium , Old Padra Road , Vadodara - 390015 **Varanasi :** 2ND Floor,Unit D-64/127-CH,Arihant Complex,Sigra,Varanasi-221010 **Vijayawada :** D 27-23-252, Gopala Reddy Road, 4th Floor, Flat No. 402, Bhaskar Plaza, Governorpet, Vijayawada, Andhra Pradesh - 520 002.

L&T Investment Management Limited - Sales Offices

Agra : First Floor, 108, Anand Vrindavan, Sanjay Place, Agra – 282002. **Allahabad :** FF109 & FF110, 1st Floor, Vinayak Complex, Elgin Road, Civil Lines, Allahabad- 211 001. **Amritsar :** G.R Tower, 1st Floor, Mall Road, Amritsar- 143001. **Anand**: "Imperial Square", 3rd Floor,Office No. 304 & 305,Amul Dairy Road,Near Ganesh Chowkdi,Anand.388001 **Aurangabad :** 1st Floor, Renuka Krupa, Bhagya Nagar, Adalat Road, Auragabad-431005. **Calicut:** 2nd Floor, Trade Link Complex, Challapuram Road,Mankave Junction, Calicut- 673007. **Cuttack :** 1st Floor, OSL Tower-3, Badambadi Square, Cuttack-753009. **Dehradun :** 2nd Floor, 75-A, Mak Plaza, Rajpur Road, Dehradun- 248001. **Durgapur :** B-27, Biplabi Rasbihari ,Basu Sarani, Bidhan Nagar, Sector 2A, Durgapur -713212. **Gorakhpur**: Shop No.10, Radhika Complex, Medical Road, Near Ashuran Chowk, Gorakhpur-273004 (U.P) **Guwahati :** 3 Floor,Kushan Plaza,Dispur,G.S Road,Guwahati - 781 006. **Gwalior**: 52, Kailash Vihar, City Center, Gwalior (MP),Pin- 474009 **Hubli:** 1st Floor ,Mohinder Plaza,Opp Galgali Nursing Home,Deshpande Nagar, Travellers Bunglow Road, Hubli -580029. **Jabalpur** : 2nd Floor, Digamber Towers, Near Chanchalla Bai College, Wright Town, Jabalpur, MP-482002 **Jodhpur :** C-44, 2nd Floor,(Rear Portion), 5thAvenue, PWD Rd, Jodhpur, Rajasthan -324001 **Madurai :** Rakesh Towers, No.30C, 3rd Floor, Subramania Pillai Street Bypass Road, S.S Colony, Madurai 625016. **Mangalore:** 1st Floor, Aadheesh Avenue,Shop No.106,Opposite Besant College, M G Road, Kodiala Bail,Manglore-575003. **Muzaffarpur:** Ramrekha Complex , Ground Floor,Chapara Lodhi Road, Power House Chowk, Maripur, Muzaffarpur - 842001 **Mysore :** Kiran Mansion, First Floor, No. 646, Chamaraja Double Road, Mysore- 570024. **Pondicherry :** 1st Floor, No:144, 100 feet road, ECR Main Road, Pakkamudayanpet, Lawspet, Pondicherry- 605008. **Raipur :** 1st floor, Simran Tower, Opposite LIC Building, Pandri, Raipur-492004. **Ranchi :** 1st Floor,45, Garikhana, Near PNB, Harmu Road, Ranchi -834001. **Rourkela :** Sector 19, L&T House,Ambagan, Rourkela -769005. **Siliguri :** 3rd Floor, Infinity Square, Sevoke Road, Siliguri-734001. **Udaipur:** 32/1105, Centre Point, 2nd Floor, Opp. B.N. College, Udaipur - 313001.**Vapi**: 1st Floor, Office No-2,Jayam Complex,Plot No-32/B,1st Phase,Near GIDC Char Rasta,Vapi,Gujarat **Vishakapatnam :** D.No : 47-14-5/1, Flat No:303, 2rd Floor,Eswara Paradise,Beside StateBank of India,Dwarakanagar Main road,Visakhapatnam- 530016.

The Fund's website www.ltfs.com will be an official point of acceptance for accepting transactions in the units of the Scheme of the Fund.

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

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

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

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