

Combined Key Information Memorandum & Application Forms

Continuous Offer of Units at Applicable NAV



L&T Financial Services
Mutual Fund

Scheme Name	This product are suitable for Investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
L&T Overnight Fund	<ul style="list-style-type: none"> Reasonable returns with lower volatility and higher liquidity over short term Investment in debt and money market instruments with overnight maturity. 	<p>Investors understand that their principal will be at low risk</p>	<p>Investors understand that their principal will be at low risk</p>
L&T Arbitrage Opportunities Fund	<ul style="list-style-type: none"> Generation of reasonable returns over short to medium term Investment predominantly in arbitrage opportunities in the cash and derivatives segments of the equity markets; and debt and money market instruments 	<p>Investors understand that their principal will be at low risk</p>	<p>Investors understand that their principal will be at low risk</p>
L&T Low Duration Fund	<ul style="list-style-type: none"> Generation of reasonable returns over short to medium term Investment in fixed income securities and money market instruments 	<p>Investors understand that their principal will be from low to moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>
L&T Ultra Short Term Fund	<ul style="list-style-type: none"> Generation of reasonable and stable income and liquidity over short term Investments predominantly in highly liquid money market instruments, government securities and corporate debt 	<p>Investors understand that their principal will be from low to moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>
L&T Money Market Fund	<ul style="list-style-type: none"> Generation of regular income over short to medium term Investment in money market instruments 	<p>Investors understand that their principal will be from low to moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>
L&T Credit Risk Fund	<ul style="list-style-type: none"> Generation of regular returns and capital appreciation over medium to long term Investment in debt instruments(including securitized debt), government and money market securities 	<p>Investors understand that their principal will be at moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>
L&T Balanced Advantage Fund	<ul style="list-style-type: none"> Long term capital appreciation and generation of reasonable returns Investment in equity and equity related instruments, derivatives and debt and money market instruments. 	<p>Investors understand that their principal will be at moderately high risk</p>	<p>Investors understand that their principal will be at high risk</p>
L&T Liquid Fund	<ul style="list-style-type: none"> Generation of reasonable returns while maintaining safety and superior liquidity over short term Investment predominantly in highly liquid money market instruments, government securities and corporate debt. 	<p>Investors understand that their principal will be from low to moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>
L&T Flexi Bond Fund	<ul style="list-style-type: none"> Generation of reasonable returns over medium to long term Investment in fixed income securities 	<p>Investors understand that their principal will be from low to moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>
L&T Gilt Fund	<ul style="list-style-type: none"> Generation of returns over medium to long term Investment in Government Securities 	<p>Investors understand that their principal will be from low to moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>
L&T Short Term Bond Fund	<ul style="list-style-type: none"> Generation of regular returns over short term Investment in fixed income securities of shorter term maturity 	<p>Investors understand that their principal will be from low to moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>
L&T Banking and PSU Debt Fund	<ul style="list-style-type: none"> 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 	<p>Investors understand that their principal will be from low to moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>
L&T Resurgent India Bond Fund	<ul style="list-style-type: none"> Generation of income over medium term Investment primarily in debt and money market securities 	<p>Investors understand that their principal will be from low to moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>
L&T Equity Savings Fund	<ul style="list-style-type: none"> Generation of regular income by predominantly investing in arbitrage opportunities in the cash and derivatives segment and long-term capital appreciation through unhedged exposure to equity and equity related instruments. Investment in equity and equity related instruments, derivatives and debt and money market instruments 	<p>Investors understand that their principal will be at moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>
L&T Triple Ace Bond Fund	<ul style="list-style-type: none"> Generation of regular and stable income over medium to long term Investment predominantly in AA+ and above rated corporate bonds and money market instruments 	<p>Investors understand that their principal will be from low to moderate risk</p>	<p>Investors understand that their principal will be at moderate risk</p>

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

Head Office:

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

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, Due Diligence Certificate by the AMC, Key Personnel, Investors' Rights & Services, Risk Factors, Penalties & Pending Litigations, Associate Transactions etc. investors should, before investment, refer to the Statement of Additional Information available free of cost at any of the Investor Service Centre or distributors or from the website www.lfms.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).

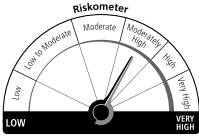


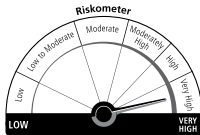
The Key Information Document is dated April 29, 2022 and the data/information is as on March 31, 2022, unless otherwise mentioned.

Combined Key Information Memorandum & Application Forms

Continuous Offer of Units at Applicable NAV



L&T Financial Services
Mutual Fund

Scheme Name	This product are suitable for Investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
L&T Conservative Hybrid Fund	• Generation of regular income over medium to long term • Investment in debt, equity and money market instruments	 <p>Investors understand that their principal will be at moderately high risk</p> <p>Risk level of the scheme is evaluated based on the scheme portfolio as on March 31, 2022</p>	 <p>Investors understand that their principal will be at moderately high risk</p>
L&T Flexicap Fund	• Long term capital growth • Investment predominantly in equity and equity-related securities	 <p>Investors understand that their principal will be at very high risk</p> <p>Risk level of the scheme is evaluated based on the scheme portfolio as on March 31, 2022</p>	 <p>Investors understand that their principal will be at very high risk</p>
L&T Tax Advantage Fund	• Long term capital growth • Investment predominantly in equity and equity-related securities		
L&T Large and Midcap Fund	• Long term capital growth • Investment predominantly in equity and equity-related securities, with minimum allocation of at least 35% each to large cap and mid cap companies		
L&T India Large Cap Fund	• Long term capital appreciation • Investment in equity and equity related securities, including equity derivatives in the Indian markets and foreign securities; with predominant investments in large cap stocks		
L&T India Value Fund	• Long term capital appreciation • Investment predominantly in equity and equity-related securities in Indian markets and foreign securities, with higher focus on undervalued securities		
L&T Focused Equity Fund	• Long term capital appreciation • Investment in a concentrated portfolio of equity and equity related instruments of maximum 30 stocks.		
L&T Nifty 50 Index Fund	• Long term capital appreciation • Investment in equity securities covered by the NIFTY 50		
L&T Nifty Next 50 Index Fund	• Long term capital appreciation • Investment in equity securities covered by the NIFTY NEXT 50		
L&T Midcap Fund	• Long term capital appreciation • Investment primarily in midcap equity and equity-related securities		
L&T Infrastructure Fund	• Long term capital appreciation • Investment predominantly in equity and equity-related instruments of companies in the infrastructure sector		
L&T Emerging Businesses Fund	• Long term capital appreciation • Investment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with key theme focus being emerging companies (small cap stocks); and foreign securities		
L&T Business Cycles Fund	• Long term capital appreciation • Investment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy		
L&T Hybrid Equity Fund	• Long term capital appreciation and generation of reasonable returns • Investment in equity and equity-related securities and debt and money market instruments.		

Connect with us on  /Intmutualfund  /Intmutualfund  /Intmutualfund

For further details please call at 1800 4190 200 or 1800 2000 400

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

email investor.line@Intmf.co.in

www.ltf.com

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

Potential Risk matrix for Debt schemes

Sr. No.	Scheme Name	Type of the scheme	Potential Risk Class			
1.	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 (please refer to page no. 16 under the section "Asset Allocation Pattern" in the SID for details on Macaulay's Duration). A moderate interest rate risk and moderate credit risk	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)			
			Moderate (Class II)		B-II	
			Relatively High (Class III)			
2.	L&T Overnight Fund	An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk	Potential Risk Class			
			Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)	A-I		
			Moderate (Class II)			
			Relatively High (Class III)			
3.	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 (please refer to page no.17 under the section "Asset Allocation Pattern" in the SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk.	Potential Risk Class			
			Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)			
			Moderate (Class II)			
			Relatively High (Class III)			
4.	L&T Liquid Fund	An open-ended liquid scheme. A relatively low interest rate risk and moderate credit risk.	Potential Risk Class			
			Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)		B-I	
			Moderate (Class II)			
			Relatively High (Class III)			
5.	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 (please refer to page no. 18 under the section "Asset Allocation Pattern" in the SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk.	Potential Risk Class			
			Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)		B-I	
			Moderate (Class II)			
			Relatively High (Class III)			
6.	L&T Money Market Fund	An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.	Potential Risk Class			
			Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)			
			Moderate (Class II)			
			Relatively High (Class III)			

Sr. No.	Scheme Name	Type of the scheme	Potential Risk Class																					
7.	L&T Gilt Fund	An open-ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.																						
8.	L&T Flexi Bond Fund	An open-ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk.	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th rowspan="2">Relatively Low (Class A)</th> <th rowspan="2">Moderate (Class B)</th> <th rowspan="2">Relatively High (Class C)</th> </tr> <tr> <th>Interest Rate Risk ↓</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td>A-III</td> <td></td> <td></td> </tr> </tbody> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓	Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)	A-III		
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9.	L&T Triple Ace Bond Fund	An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and relatively low credit risk.																						
10.	L&T Banking and PSU Debt Fund	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.																						
11.	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 (please refer to page no. 18 under the section "Asset Allocation Pattern" in the SID for details on Macaulay's Duration). A relatively high interest rate risk and moderate credit risk.	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th rowspan="2">Relatively Low (Class A)</th> <th rowspan="2">Moderate (Class B)</th> <th rowspan="2">Relatively High (Class C)</th> </tr> <tr> <th>Interest Rate Risk ↓</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table> <p>The placement of the scheme in the Potential Risk Class (PRC) matrix of B-III does not reflect the scheme holdings pertaining to the perpetual bonds held by the scheme as on June 07, 2021, with respect to the Macaulay Duration and maturity thresholds specified in the SEBI circular dated June 07, 2021 on Potential Risk Class matrix for debt schemes, till the time such bonds are held by the scheme.</p>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓	Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)		B-III	
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Interest Rate Risk ↓																								
Relatively Low (Class I)																								
Moderate (Class II)																								
Relatively High (Class III)		B-III																						
12.	L&T Credit Risk Fund	An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th rowspan="2">Relatively Low (Class A)</th> <th rowspan="2">Moderate (Class B)</th> <th rowspan="2">Relatively High (Class C)</th> </tr> <tr> <th>Interest Rate Risk ↓</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td>C-III</td> </tr> </tbody> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓	Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)			C-III
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Relatively High (Class III)			C-III																					

Key Information Memorandum

Name of the Scheme		L&T Flexicap Fund (L&TFF)																												
Type of scheme	An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks																													
Investment Objective	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Types of Instruments		Indicative Allocation (% of total assets)		Risk Profile																									
			Maximum	Minimum																										
	Equity and Equity related securities		100%	65%	High																									
	Debt & Money market instruments*		35%	0%	Low to Medium																									
	Units Issued by REITs & InvITs		10%	0%	Medium to High																									
<p>*Investment in Securitized debt if undertaken, would not exceed 35% of the net assets of the Scheme.</p> <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. As per SEBI circular no. SEBI/IMD/CIR No.10/22701/03 dated December 12, 2003, each scheme/plan (including the plans thereunder) should have a minimum of 20 Unit Holders and no single Unit Holder should account for more than 25% of the corpus of such scheme/plan. The aforesaid conditions should be met in each calendar quarter on an average basis. In case of non-fulfilment with the first condition i.e. minimum of 20 investors in the scheme/plan, for each calendar quarter as specified by SEBI, the scheme/ plan shall be wound up by following the guidelines prescribed by SEBI and Unit Holders' investment in such scheme/plan would be redeemed at the Applicable NAV. SEBI has further prescribed that if any investor breaches the 25% limit over a quarter, a rebalancing period of one month will be allowed to the investor and thereafter the investor who is in breach of the limit shall be given 15 days notice to redeem his exposure over the 25% limit. In the event of failure on part of the said investor to redeem the excess exposure, the excess holding will be automatically redeemed by the Fund following the guidelines prescribed by SEBI.</p> <p>Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.</p> <p>Investments in equity and equity related securities involve a degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options.</p> <p>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/PI/CIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.</p>																														
Investment Strategy	Please refer to page 36 for details																													
Options	• Growth • Income Distribution cum Capital Withdrawal (IDCW) (Re-investment and Payout)																													
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																											
	₹ 5,000		₹ 1,000																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																										
	₹ 500	(a) Monthly: 6 (b) Quarterly: 4		₹ 3,000																										
Minimum Redemption Size	₹ 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.																													
Benchmark Index	NIFTY Composite Debt Index																													
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. In case of investors opting for IDCW IDCW facility, the AMC shall dispatch to the Unit Holders, the IDCW proceeds within 15 days from the record date. Under the IDCW payout facility of the Scheme, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme.																													
Levy of stamp duty on mutual fund transactions	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 instalments, (including IDCW Reinvestment) to the unit holders would be reduced to that extent.																													
IDCW Frequency and Record Dates	IDCW Frequency	Record Date		Facilities available																										
	At Trustee's Discretion	Would be announced in advance		Re-investment and Payout																										
Name of Fund Manager(s)	Mr. Vihang Naik (since December 17, 2019), Mr. Venugopal Manghat (since December 17, 2019) and Mr. Sonal Gupta (since July 05, 2021) (for investments in Foreign Securities)																													
Name of Trustee Company	L&T Mutual Fund Trustee Limited																													
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme		Since Inception																								
	1 year	3 year	5 year			CAGR Returns (%)	PTP Returns* (in ₹)																							
	L&T Flexicap Fund - Regular Plan (G)			16/May/2005		15.74%	118,041.00																							
	S&P BSE-500 TRI					14.90%	104,338.41																							
	S&P BSE SENSEX TRI ^A					15.45%	113,128.43																							
	L&T Flexicap Fund - Direct Plan (G)			01/Jan/2013		13.81%	33,086.55																							
	S&P BSE-500 TRI					14.48%	34,930.23																							
	S&P BSE SENSEX TRI ^A					14.05%	33,722.47																							
	<p>§Fund is co-managed by Mr. Jalpan Shah.</p> <p>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 ^AStandard Benchmark.</p> <p>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.</p> <p>a. Performance data is as on March 31, 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.</p>																													
	<p>Absolute Returns</p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>FY</th> <th>L&T Flexicap Fund - Reg Plan</th> <th>L&T Flexicap Fund-Dir Plan</th> <th>S&P BSE 500 TRI</th> </tr> </thead> <tbody> <tr> <td>FY 17-18</td> <td>11.59</td> <td>12.40</td> <td>13.21</td> </tr> <tr> <td>FY 18-19</td> <td>3.32</td> <td>4.15</td> <td>9.67</td> </tr> <tr> <td>FY 19-20</td> <td>-27.59</td> <td>-27.19</td> <td>-26.46</td> </tr> <tr> <td>FY 20-21</td> <td>67.55</td> <td>68.73</td> <td>78.63</td> </tr> <tr> <td>FY 21-22</td> <td>17.57</td> <td>18.84</td> <td>22.25</td> </tr> </tbody> </table>							FY	L&T Flexicap Fund - Reg Plan	L&T Flexicap Fund-Dir Plan	S&P BSE 500 TRI	FY 17-18	11.59	12.40	13.21	FY 18-19	3.32	4.15	9.67	FY 19-20	-27.59	-27.19	-26.46	FY 20-21	67.55	68.73	78.63	FY 21-22	17.57	18.84
FY	L&T Flexicap Fund - Reg Plan	L&T Flexicap Fund-Dir Plan	S&P BSE 500 TRI																											
FY 17-18	11.59	12.40	13.21																											
FY 18-19	3.32	4.15	9.67																											
FY 19-20	-27.59	-27.19	-26.46																											
FY 20-21	67.55	68.73	78.63																											
FY 21-22	17.57	18.84	22.25																											
Expenses	Exit Load:																													
Load Structure	For Redemption					Load (% of Applicable NAV)																								
For Ongoing Offer	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.					Nil																								
	If units redeemed or switched out are over and above the limit within 1 year from the date of allotment.					1																								
	If units are redeemed or switched out on or after 1 year from the date of allotment.					Nil																								
<p>A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Loads will be chargeable in case of switches made between different options of the Scheme. No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.</p> <p>In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.</p>																														

Name of the Scheme		L&T Tax Advantage Fund (L&TTAF)																												
Type of scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit																													
Investment Objective	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Types of Instruments		Indicative allocations (% of total assets)		Normal Allocations (% of total assets)																									
			Maximum	Minimum		Risk Profile																								
	Equity and equity related securities*		100%	80%	95%		High																							
Money market instruments		20%	0%	5%	Low to Medium																									
*Includes investments in Offshore securities, ADRs and GDRs not exceeding 10% of the net assets of the Scheme subject to SEBI Guidelines. Please refer to 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.																														
Investment Strategy	Please refer to page 36 for details																													
Options	• Growth • Income Distribution cum Capital Withdrawal (ICDW) (Payout)																													
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment			Additional Investment																										
	₹ 500 and in multiples of ₹ 500 thereafter			₹ 500 and in multiples of ₹ 500 thereafter																										
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount		Min. No. of Instalments		Min. Aggregate Investment																									
	₹ 500		(a) Monthly: 6 (b) Quarterly: 4		₹ 3,000																									
All the above three conditions to be jointly fulfilled																														
Minimum Redemption Size	₹ 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.																													
Benchmark Index	S&P BSE 500 TRI																													
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. In case of investors opting for IDCW payout facility, the AMC shall dispatch to the Unit Holders, the IDCW proceeds within 15 days from the record date.																													
IDCW Frequency and Record Dates	IDCW Frequency		Record Date		Facilities available																									
	At Trustee's Discretion		Would be announced in advance		Payout																									
Name of Fund Manager(s)	Ms. Cheenu Gupta (since July 02, 2021) and Mr. Vihang Naik (since December 17, 2019)																													
Name of Trustee Company	L&T Mutual Fund Trustee Limited																													
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																									
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																								
	L&T Tax Advantage Fund - Regular Plan (G)	17.87%	13.74%	11.19%	27/Feb/2006	13.72%	79,268.00																							
	S&P BSE 500 TRI	22.26%	17.06%	14.79%		12.84%	69,959.40																							
	S&P BSE SENSEX TRI^	19.50%	16.06%	15.94%		12.92%	70,769.30																							
	L&T Tax Advantage Fund - Direct Plan (G)	18.77%	14.47%	11.94%	01/Jan/2013	14.71%	35,586.37																							
	S&P BSE 500 TRI	22.26%	17.06%	14.79%		14.48%	34,930.23																							
	S&P BSE SENSEX TRI^	19.50%	16.06%	15.94%		14.05%	33,722.47																							
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 March 31, 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.																														
<p style="text-align: center;">Absolute Returns</p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Year</th> <th>L&T Tax Advantage Fund - Reg Plan</th> <th>L&T Tax Advantage Fund-Dir Plan</th> <th>S&P BSE 500 TRI</th> </tr> </thead> <tbody> <tr> <td>FY 17-18</td> <td>15.93</td> <td>16.90</td> <td>13.21</td> </tr> <tr> <td>FY 18-19</td> <td>-0.47</td> <td>0.16</td> <td>9.67</td> </tr> <tr> <td>FY 19-20</td> <td>-27.16</td> <td>-26.77</td> <td>-26.46</td> </tr> <tr> <td>FY 20-21</td> <td>71.57</td> <td>72.65</td> <td>78.63</td> </tr> <tr> <td>FY 21-22</td> <td>17.87</td> <td>18.77</td> <td>22.26</td> </tr> </tbody> </table>							Year	L&T Tax Advantage Fund - Reg Plan	L&T Tax Advantage Fund-Dir Plan	S&P BSE 500 TRI	FY 17-18	15.93	16.90	13.21	FY 18-19	-0.47	0.16	9.67	FY 19-20	-27.16	-26.77	-26.46	FY 20-21	71.57	72.65	78.63	FY 21-22	17.87	18.77	22.26
Year	L&T Tax Advantage Fund - Reg Plan	L&T Tax Advantage Fund-Dir Plan	S&P BSE 500 TRI																											
FY 17-18	15.93	16.90	13.21																											
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FY 20-21	71.57	72.65	78.63																											
FY 21-22	17.87	18.77	22.26																											
Expenses Load Structure For Ongoing Offer	Exit Load: NIL																													

Name of the Scheme	L&T Large and Midcap Fund (L&TLMF)																													
Type of scheme	An open ended equity scheme investing in both large cap and mid cap stocks																													
Investment Objective	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities with minimum allocation of at least 35% each to large cap and mid cap companies. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of total assets)		Risk Profile																										
		Maximum	Minimum																											
	Equity and equity related securities*	100%	80%	High																										
Money market instruments	20%	0%	Low to Medium																											
	* Includes investments in Offshore securities, ADRs and GDRs not exceeding 10% of the total assets of the Scheme subject to SEBI Guidelines. 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.																													
Investment Strategy	Please refer to page 36 for details																													
Options	• Growth • IDCW* (Re-investment and Payout) * Income Distribution cum Capital Withdrawal																													
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																											
	₹ 5,000		₹ 1,000																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																										
	₹ 500	(a) Monthly: 6 (b) Quarterly: 4		₹ 3,000																										
	All the above three conditions to be jointly fulfilled																													
Minimum Redemption Size	₹ 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.																													
Benchmark Index	NIFTY Large Midcap 250 TRI																													
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. In case of investors opting for IDCW payout facility, the AMC shall dispatch to the Unit Holders, the IDCW warrants within 15 days from the record date of declaration of IDCW. Under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme.																													
IDCW Frequency and Record Dates	IDCW Frequency		Record Date		Facilities available																									
	At Trustee's Discretion		Would be announced in advance		Re-investment and Payout																									
Name of Fund Manager(s)	Ms. Cheenu Gupta (since July 02, 2021), Mr. Vihang Naik (since December 17, 2019) and Mr. Sonal Gupta (since July 05, 2021) (for investments in Foreign Securities)																													
Name of Trustee Company	L&T Mutual Fund Trustee Limited																													
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																									
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																								
	L&T Large and Midcap Fund - Regular Plan (G)			22/May/2006	13.07%	70,230.00																								
	NIFTY LargeMidcap 250 TRI				14.02%	80,253.09																								
	S&P BSE SENSEX TRI ^A				12.98%	69,354.13																								
	L&T Large and Midcap Fund - Direct Plan (G)			01/Jan/2013	14.52%	35,047.13																								
	NIFTY LargeMidcap 250 TRI				16.06%	39,658.32																								
	S&P BSE SENSEX TRI ^A				14.05%	33,722.47																								
	<p>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 ^AStandard Benchmark.</p> <p>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.</p> <p>a. Performance data is as on March 31, 2022.</p> <p>b. Different plans shall have a different expense structure.</p> <p>c. The performance details have been provided for Regular and Direct Plan separately.</p> <p>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.</p>																													
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FY	L&T Large and Midcap Fund - Reg Plan	L&T Large and Midcap Fund-Direct Plan	NIFTY LargeMidcap 250 TRI																											
FY 17-18	13.38	14.31	14.61																											
FY 18-19	-1.81	-1.00	6.46																											
FY 19-20	-23.72	-23.08	-27.48																											
FY 20-21	60.12	61.52	85.91																											
FY 21-22	21.80	22.94	22.90																											
Expenses Load Structure For Ongoing Offer	Exit Load:																													
	For Redemption					Load (% of Applicable NAV)																								
	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.					Nil																								
	If units redeemed or switched out are over and above the limit within 1 year from the date of allotment.					1																								
If units are redeemed or switched out on or after 1 year from the date of allotment.					Nil																									
A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Loads will be chargeable in case of switches made between different options of the Scheme.																														
No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.																														
In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.																														

Name of the Scheme		L&T India Large Cap Fund (L&TILCF)																												
Type of scheme	An open ended equity scheme predominantly investing in large cap stocks																													
Investment Objective	To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities, including equity derivatives, in the Indian markets. The Scheme will predominantly invest in large cap stocks. The Scheme could also additionally invest in Foreign Securities. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Instruments	Indicative allocations (% of total assets)		Risk Profile																										
		Maximum	Minimum	Medium to High																										
	Equity and equity related securities [^] (including Indian and foreign equity securities as permitted by SEBI/RBI)	100%	80%	Medium to High																										
	Money market instruments	20%	0%	Low to Medium																										
	[^] Investments in equity derivatives up to 50% of the total assets of the Scheme. 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.																													
Investment Strategy	Please refer to page 36 for details																													
Options	• Growth • Income Distribution cum Capital Withdrawal (IDCW) (Re-investment and Payout)																													
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																											
	₹ 5,000		₹ 1,000																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																										
	₹ 500	(a) Monthly: 6 (b) Quarterly: 4		₹ 3,000																										
	All the above three conditions to be jointly fulfilled																													
Minimum Redemption Size	₹ 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.																													
Benchmark Index	S&P BSE 100 TRI Index																													
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. In case of investors opting for IDCW IDCW facility, the AMC shall dispatch to the Unit Holders, the IDCW warrants 15 days from the record date. Under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme.																													
IDCW Frequency and Record Dates	IDCW Frequency		Record Date		Facilities available																									
	At Trustee's Discretion		Would be announced in advance		Re-investment and Payout																									
Name of Fund Manager(s)	Mr. Venugopal Manghat (since November 24, 2012), Ms. Cheenu Gupta (since July 02, 2021) and Mr. Sonal Gupta (since July 05, 2021) (for investments in Foreign Securities)																													
Name of Trustee Company	L&T Mutual Fund Trustee Limited																													
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																									
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																								
	L&T India Large Cap Fund - Regular Plan (G)	17.31%	14.09%	12.02%	23/Oct/2007	10.11%	40,228.00																							
	S&P BSE-100 TRI	20.66%	15.88%	14.74%		9.83%	38,750.45																							
	S&P BSE SENSEX TRI [^]	19.50%	16.06%	15.94%		9.76%	38,402.89																							
	L&T India Large Cap Fund - Direct Plan (G)	18.44%	15.11%	12.99%	01/Jan/2013	13.89%	33,309.95																							
	S&P BSE-100 TRI	20.66%	15.88%	14.74%		13.89%	33,298.93																							
S&P BSE SENSEX TRI [^]	19.50%	16.06%	15.94%	14.05%		33,722.47																								
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 March 31, 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.																														
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FY	L&T India Large Cap Fund - Reg Plan	L&T India Large Cap Fund - Dir Plan	S&P BSE 100 TRI																											
FY 17-18	9.60	10.45	12.12																											
FY 18-19	8.31	9.21	13.90																											
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Expenses	Exit Load:																													
Load Structure For Ongoing Offer	For Redemption			Load (% of Applicable NAV)																										
	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.			Nil																										
	If units redeemed or switched out are over and above the limit within 1 year from the date of allotment.			1																										
If units are redeemed or switched out on or after 1 year from the date of allotment.			Nil																											
A switch-out or a withdrawal under SWP or a transfer under STP may also attract an Exit Load like any Redemption. No Exit Loads will be chargeable in case of switches made between different options of the Scheme. No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any. In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.																														

Name of the Scheme	L&T India Value Fund (L&TIVF)		
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Type of scheme	An open ended equity scheme following a value investment strategy		
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Investment Objective	To generate long-term capital appreciation from diversified portfolio of predominantly equity and equity related securities, in the Indian markets with higher focus on undervalued securities. The Scheme could also additionally invest in Foreign Securities in international markets. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.		
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Asset Allocation Pattern	Types of Instruments	Normal Allocation (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equity and equity related securities ^A			
	Indian equity securities	100%	80%	Medium to High
Foreign Securities including overseas ETFs* (as permitted by SEBI/RBI)	10%	0%	Medium to High	
Debt Securities**, Money market instruments, Cash and domestic ETFs*	20%	0%	Low to Medium	

^A Includes investments in equity derivatives. * Investments in ETFs will be within the limits specified under the Regulations from time to time. ** including securitised debt. 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.

Investment Strategy	Please refer to page 36 for details		
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Options	• Growth + IDCW (Re-investment and Payout) * Income Distribution cum Capital Withdrawal		
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Minimum Application Size (Lumpsum Investment per Application)	Initial Investment	Additional Investment
	₹ 5,000	₹ 1,000

Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment
	₹ 500	(a) Monthly: 6 (b) Quarterly: 4	₹ 3,000
All the above three conditions to be jointly fulfilled			

Minimum Redemption Size	₹ 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.
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Benchmark Index	S&P BSE 500 TRI
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IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. In case of investors opting for IDCW payout facility, the AMC shall dispatch to the Unit Holders, the IDCW warrants within 15 days from the record date of declaration of IDCW. Under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme.
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IDCW Frequency and Record Dates	IDCW Frequency	Record Date	Facilities available
	At Trustee's Discretion	Would be announced in advance	Re-investment and Payout

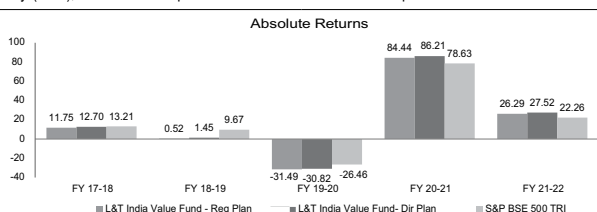
Name of Fund Manager(s)	Mr. Venugopal Manghat (since November 24, 2012), Mr. Vihang Naik (since December 17, 2019) and Mr. Sonal Gupta (Since July 05, 2021 (for investments in Foreign Securities)
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Name of Trustee Company	L&T Mutual Fund Trustee Limited
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Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception	
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)
L&T India Value Fund - Regular Plan (G)	26.29%	16.81%	12.37%	08/Jan/2010	15.40%	57,670.00
S&P BSE 500 TRI	22.26%	17.06%	14.79%		12.03%	40,118.41
S&P BSE SENSEX TRI ^A	19.50%	16.06%	15.94%		11.86%	39,408.14
L&T India Value Fund - Direct Plan (G)	27.52%	17.94%	13.43%	01/Jan/2013	19.21%	50,789.97
S&P BSE 500 TRI	22.26%	17.06%	14.79%		14.48%	34,930.23
S&P BSE SENSEX TRI ^A	19.50%	16.06%	15.94%		14.05%	33,722.47

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 ^AStandard 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.

- Performance data is as on March 31, 2022.
 - Different plans shall have a different expense structure.
 - 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.



Expenses	Exit Load:
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Load Structure For Ongoing Offer	For Redemption	Load (% of Applicable NAV)
	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.	
If units redeemed or switched out are over and above the limit within 1 year from the date of allotment.		1
If units are redeemed or switched out on or after 1 year from the date of allotment.		Nil
A switch-out or a withdrawal under SWP or a transfer under STP may also attract an Exit Load like any Redemption. No Exit Loads will be chargeable in case of switches made between different options of the Scheme.		
No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.		
In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.		

Name of the Scheme	L&T Midcap Fund (L&TMCF)																														
Type of scheme	An open ended equity scheme predominantly investing in mid cap stocks																														
Investment Objective	To generate capital appreciation by investing primarily in midcap stocks. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																														
Asset Allocation Pattern	Types of Instruments		Indicative allocations (% of total assets)		Risk Profile																										
			Maximum	Minimum																											
	Equity and Equity related instruments		100%	80%	Medium to High																										
Debt Securities, Securitized Debt & Money Market instruments (including cash/call money)		20%	0%	Low to medium																											
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.																															
Investment Strategy	Please refer to page 37 for details																														
Options	• Growth • IDCW* (Re-investment and Payout)* Income Distribution cum Capital Withdrawal																														
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																												
	₹5,000 and in multiples of Re. 1 thereafter		₹ 1,000 and thereafter in multiples of Re. 1																												
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																											
	₹ 500	(a) Monthly: 6 (b) Quarterly: 4		₹ 3,000																											
All the above three conditions to be jointly fulfilled																															
Minimum Redemption Size	₹ 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.																														
Benchmark Index	S&P BSE Midcap 150 TRI																														
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. In case of investors opting for IDCW payout facility, the AMC shall dispatch to the Unit Holders, the IDCW warrants within 15 days from the record date of declaration of IDCW. Under the IDCW payout facility of the Scheme, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme.																														
IDCW Frequency and Record Dates	IDCW Frequency		Record Date		Facilities available																										
	At Trustee's Discretion		Would be announced in advance		Re-investment and Payout																										
Name of Fund Manager(s)	Mr. Vihang Naik (since June 28, 2016) and Mr. Venugopal Manghat (since December 17, 2019)																														
Name of Trustee Company	L&T Mutual Fund Trustee Limited																														
Performance of Schemes			CAGR Returns (%) (Period)		Date of Inception of the Scheme	Since Inception																									
			1 year	3 year		5 year	CAGR Returns (%)	PTP Returns* (in ₹)																							
	L&T Midcap Fund - Regular Plan (G)		15.81%	14.38%	11.62%	09/Aug/2004	18.60%	2,02,970.00																							
	Nifty Midcap 100 TRI		24.99%	21.68%	15.66%		NA	NA																							
	S&P BSE SENSEX TRI [^]		19.50%	16.06%	15.94%		16.24%	1,42,492.00																							
	L&T Midcap Fund - Direct Plan (G)		17.15%	15.72%	12.82%	01/Jan/2013	19.42%	51,639.84																							
	Nifty Midcap 100 TRI		24.99%	21.68%	15.66%		17.82%	45,565.77																							
S&P BSE SENSEX TRI [^]		19.50%	16.06%	15.94%	14.05%		33,722.47																								
<p>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.</p> <p>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.</p> <p>a. Performance data is as on March 31, 2022.</p> <p>b. Different plans shall have a different expense structure.</p> <p>c. The performance details have been provided for Regular and Direct Plan separately.</p> <p>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.</p>																															
<table border="1"> <caption>Absolute Returns</caption> <thead> <tr> <th>FY</th> <th>L&T Midcap Fund - Reg Plan</th> <th>L&T Midcap Fund-Dir Plan</th> <th>S&P BSE Midcap 150 TRI</th> </tr> </thead> <tbody> <tr> <td>FY 17-18</td> <td>18.69</td> <td>19.74</td> <td>18.78</td> </tr> <tr> <td>FY 18-19</td> <td>-2.53</td> <td>-1.56</td> <td>-3.41</td> </tr> <tr> <td>FY 19-20</td> <td>-27.28</td> <td>-28.40</td> <td>-28.53</td> </tr> <tr> <td>FY 20-21</td> <td>77.89</td> <td>79.92</td> <td>101.99</td> </tr> <tr> <td>FY 21-22</td> <td>15.81</td> <td>17.15</td> <td>24.99</td> </tr> </tbody> </table>								FY	L&T Midcap Fund - Reg Plan	L&T Midcap Fund-Dir Plan	S&P BSE Midcap 150 TRI	FY 17-18	18.69	19.74	18.78	FY 18-19	-2.53	-1.56	-3.41	FY 19-20	-27.28	-28.40	-28.53	FY 20-21	77.89	79.92	101.99	FY 21-22	15.81	17.15	24.99
FY	L&T Midcap Fund - Reg Plan	L&T Midcap Fund-Dir Plan	S&P BSE Midcap 150 TRI																												
FY 17-18	18.69	19.74	18.78																												
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FY 19-20	-27.28	-28.40	-28.53																												
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Expenses Load Structure For Ongoing Offer	Exit Load:																														
	For Redemption					Load (% of Applicable NAV)																									
	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.					Nil																									
	If units redeemed or switched out are over and above the limit within 1 year from the date of allotment.					1																									
If units are redeemed or switched out on or after 1 year from the date of allotment.					Nil																										
<p>A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption.</p> <p>No Exit Load will be chargeable in case of switches made between different options of the Scheme.</p> <p>No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.</p> <p>In case of units switched out/systematically transferred to another option/plan within the same plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the respective plan/Scheme will be considered as the purchase/allotment date.</p>																															

Name of the Scheme	L&T Infrastructure Fund (L&TIF)																													
Type of scheme	An open-ended equity scheme investing in infrastructure sector																													
Investment Objective	To generate capital appreciation by investing predominantly in equity and equity related instruments of companies in the infrastructure sector. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of total assets)		Risk Profile																										
		Maximum	Minimum																											
	Equity and equity related instruments (including equity derivative instruments)	100%	80%	Medium to High																										
	Debt and Money Market Instruments*	20%	0%	Low to medium																										
	* Investment in Securitised debt, if undertaken, would not exceed 20% of the total assets of the scheme. 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.																													
Investment Strategy	Please refer to page 38 for details																													
Options	• Growth • Income Distribution cum Capital Withdrawal (IDCW) (Re-investment and Payout)																													
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																											
	₹ 5,000 and in multiples of ₹ 1 thereafter		₹ 1,000 and thereafter in multiples of ₹ 1																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																										
	₹ 500	(a) Monthly: 6 (b) Quarterly: 4		₹ 3,000																										
	All the above three conditions to be jointly fulfilled																													
Minimum Redemption Size	₹ 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.																													
Benchmark Index	Nifty Infrastructure TRI																													
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. In case of investors opting for IDCW payout facility, the AMC shall dispatch to the Unit Holders, the IDCW warrants 15 days from the record date. Under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme.																													
IDCW Frequency and Record Dates	IDCW Frequency		Record Date	Facilities available																										
	At Trustee's Discretion		Would be announced in advance	Re-investment and Payout																										
Name of Fund Manager(s)	Mr. Venugopal Manghat (since December 17, 2019) and Ms. Cheenu Gupta (since July 02, 2021)																													
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																									
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																								
	L&T Infrastructure Fund - Regular Plan (G)	29.72%	13.67%	10.71%	27/Sep/2007	6.08%	23,570.00																							
	Nifty Infrastructure TRI	24.69%	18.09%	12.08%		2.08%	13,474.38																							
	S&P BSE SENSEX TRI ^A	19.50%	16.06%	15.94%		11.88%	51,045.11																							
	L&T Infrastructure Fund - Direct Plan (G)	31.15%	14.96%	11.86%	01/Jan/2013	15.65%	38,380.81																							
	Nifty Infrastructure TRI	24.69%	18.09%	12.08%		9.00%	22,188.74																							
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FY	L&T Infrastructure Fund - Reg Plan	L&T Infrastructure Fund - Dir Plan	Nifty Infrastructure TRI																											
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Expenses	Exit Load:																													
Load Structure For Ongoing Offer	For Redemption			Load (% of Applicable NAV)																										
	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.			Nil																										
	If units redeemed or switched out are over and above the limit within 1 year from the date of allotment. If units are redeemed or switched out on or after 1 year from the date of allotment.			1 Nil																										
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Name of the Scheme | L&T Emerging Businesses Fund (L&TEBF)

Type of scheme | An open-ended equity scheme predominantly investing in small cap stocks

Investment Objective | To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities, including equity derivatives, in the Indian markets with key theme focus being emerging companies (small cap stocks). The Scheme could also additionally invest in Foreign Securities. Emerging companies are businesses which are typically in the early stage of development and have the potential to grow their revenues and profits at a higher rate as compared to broader market. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

Asset Allocation Pattern | Under normal circumstances, the asset allocation of the Scheme will be as under:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	
Equity and equity related securities*(including Indian and foreign equity securities as permitted by SEBI/RBI ^a)	100%	65%	High
Debt and money market instruments	35%	0%	Low to Medium

* The Scheme will invest at least 65% of its total assets in small cap stocks. Small Cap stocks will comprise of any equity and equity related instruments of companies that are ranked beyond 250 based on the full market capitalization. This includes investments in equity derivatives up to 50% of the total assets of the Scheme Investment in Securitized debt, if undertaken, would not exceed 20% of the total assets of the Scheme.

^a The Scheme may invest in Foreign Securities upto 10% of its net assets subject to the Eligible Investment Amount. Investments in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time.

The Scheme does not propose to engage in short selling, securities lending and repo in corporate bonds.

The Scheme may invest in equity derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. For details and limits applicable to investment in derivatives please refer paragraph "Investments in Derivatives".

Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.

The above allocation to market cap segments and definitions are based on the current structure of the stock market and could undergo change in future in accordance with SEBI regulations and guidelines.

For the purpose of determining these companies, the list of stocks prepared by AMFI in this regard will be used which would adhere to the following SEBI guidelines on classification of market capitalization.

a. If a stock is listed on more than one recognized stock exchange, an average of full market capitalization of the stock on all such stock exchanges, will be computed;

b. In case a stock is listed on only one of the recognized stock exchanges, the full market capitalization of that stock on such an exchange will be considered.

This list would be updated by AMFI every six months based on the data as on the end of June and December of each year While preparing the single consolidated list of stocks, average full market capitalization of the previous six month of the stocks shall be considered.

The frequency and methodology used for market capitalization classification may undergo change in future in accordance with SEBI regulations and guidelines.

Please note that the methodology for categorisation of the company into various segments/market caps would change from time to time based on the guidance provided by SEBI/AMFI or any other regulatory authorities.

Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders. In the event of deviations, rebalancing will be carried out within 30 Business Days.

The cumulative gross exposure through equity, debt, derivative positions including fixed income derivatives, and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme.

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/CR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.

Investment Strategy | Please refer to page 39 for details

Options | • Growth + IDCW* (Re-investment and Payout) * Income Distribution cum Capital Withdrawal

	Initial Investment	Additional Investment
Minimum Application Size (Lumpsum Investment per Application)	₹ 5,000	₹ 1,000

	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment
Minimum Application Size (Systematic Investment per Application)	₹ 500	(a) Monthly: 6 (b) Quarterly: 4	₹ 3,000

All the above three conditions to be jointly fulfilled

Minimum Redemption Size | ₹ 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.

Benchmark Index | S&P BSE 250 Small Cap Index TRI

IDCW Policy | The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee.

The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final.

The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding the IDCW distribution rate and the record date, AMC shall issue notice to the public, communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated.

The Unit Holders will have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. No Exit load will be charged on account of Units allotted by way of IDCW reinvestments.

In case of IDCW payout facility, the AMC shall despatch to the Unit Holders, the IDCW warrants within 15 days from the record date of declaration of IDCW.

The IDCW proceeds may be paid by way of direct credit/ NEFT/RTGS/any other manner through which the investor's bank account specified in the Registrar's records is credited with the IDCW proceeds.

	IDCW Frequency	Record Date	Facilities available
IDCW Frequency and Record Dates	At Trustee's Discretion	Would be announced in advance	Re-investment and Payout

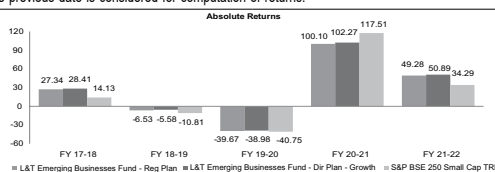
Name of Fund Manager(s) | Mr. Venugopal Manghat (since December 17, 2019), Mr. Vihang Naik (since December 17, 2019) and Mr. Sonal Gupta (since July 05, 2021) (for investments in Foreign Securities).

Name of Trustee Company | L&T Mutual Fund Trustee Limited

	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception	
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)
L&T Emerging Businesses Fund - Regular Plan (G)	49.28%	21.62%	16.48%	12/May/2014	21.05%	45,134.00
S&P BSE Small Cap TRI	34.29%	20.00%	11.98%		15.77%	31,753.31
S&P BSE SENSEX TRI ^a	19.50%	16.06%	15.94%		13.71%	27,555.13
L&T Emerging Businesses Fund - Direct Plan (G)	50.89%	22.97%	17.68%	12/May/2014	22.14%	48,469.00
S&P BSE Small Cap TRI	34.29%	20.00%	11.98%		15.77%	31,753.31
S&P BSE SENSEX TRI ^a	19.50%	16.06%	15.94%		13.71%	27,555.13

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 ^aStandard 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 March 31, 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.



Expenses Load Structure For Ongoing Offer | **Exit Load:**

	For Redemption	Load (% of Applicable NAV)
If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.	Nil	Nil
If units redeemed or switched out are over and above the limit within 1 year from the date of allotment.	1	1
If units are redeemed or switched out on or after 1 year from the date of allotment.	Nil	Nil

A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Load will be chargeable in case of switches made between different options of the Scheme. No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any. In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date

Name of the Scheme	L&T Business Cycles Fund (L&TBCF)																																
Type of scheme	An open-ended equity scheme following business cycles based investing theme																																
Investment Objective	To seek to generate long-term capital appreciation from a portfolio of predominantly equity and equity related securities, including equity derivatives, in the Indian market with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																																
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of total assets)		Risk Profile																													
		Maximum	Minimum																														
	Equity and equity related securities*(including Indian and foreign equity securities as permitted by SEBI/RBI [^])	100%	80%	High																													
	Debt and money market instruments	20%	0%	Low to Medium																													
	Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of Unit Holders. In the event of deviations, rebalancing will be carried out within 30 Days.																																
	* Includes investments in equity derivatives up to 50% of the total assets of the Scheme.																																
	Investment in Securitized debt, if undertaken, would not exceed 20% of the total assets of the Scheme.																																
	The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the total assets of a Scheme.																																
	[^] The Scheme may invest in Foreign Securities upto 10% of its total assets subject to the Eligible Investment Amount. Investment in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time.																																
	Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.																																
	During period of economic expansion / growth / recovery phase, the Scheme would aim to invest at least 80% of the portfolio in cyclical stocks as they tend to outperform the broader market during expansionary phase.																																
	Similarly, during period of contraction the Scheme would look to invest at least 80% of the portfolio in defensive stocks or sectors that are less sensitive to changes in overall economic activity.																																
	The Scheme does not propose to engage in short selling, securities lending and repo in corporate bonds.																																
	The Scheme may invest in equity derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. For details and limits applicable to investment in derivatives please refer paragraph "Investments in Derivatives".																																
	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 D0F3/PI/CIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard..																																
Investment Strategy	Please refer to page 38 for details																																
Options	• Growth • IDCW* (Payout and Reinvestment) * Income Distribution cum Capital Withdrawal																																
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																														
	₹ 5,000 and in multiples of ₹ 1 thereafter		₹ 1,000 and in multiples of Re. 1 thereafter																														
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																													
	₹ 500	(a) Monthly: 6 (b) Quarterly: 4		₹ 3,000																													
	All the above three conditions to be jointly fulfilled																																
Minimum Redemption Size	₹ 500 or 50 Units or account balance, whichever is lower. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																																
Benchmark Index	S&P BSE 500 TRI																																
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding the IDCW distribution rate and the record date, AMC shall issue notice to the public, communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. If the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested, in the Scheme In case of IDCW payout facility, the AMC shall despatch to the Unit Holders, the IDCW warrants within 15 days from the record date of declaration of IDCW. No Exit load will be charged on account of redemption of Units allotted by way of IDCW re-investments. Further the IDCW proceeds may be paid by way of direct credit/ NEFT/RTGS/any other manner through which the investor's bank account specified in the Registrar's records is credited with the IDCW proceeds.																																
IDCW Frequency and Record Dates	IDCW Frequency	Record Date		Facilities available																													
	At Trustee's Discretion	Would be announced in advance		Re-investment and Payout																													
Name of Fund Manager(s)	Mr. Venugopal Manghat (since August 20, 2014), Ms. Cheenu Gupta (since July 02, 2021) and Mr. Sonal Gupta (since July 05, 2021) (for investments in Foreign Securities)																																
Performance of Schemes	CAGR Returns (%) (Period)			Since Inception																													
	1 year	3 year	5 year	Date of Inception of the Scheme																													
	L&T Business Cycles Fund - Regular Plan (G)	19.32%	14.08%	9.44%	20/Aug/2014	CAGR Returns (%)	11.36%	PTP Returns* (in ₹)	22,699.00																								
	S&P BSE 200 TRI	22.26%	17.06%	14.79%		13.31%	25,900.50																										
	S&P BSE Sensex TRI [^]	19.50%	16.06%	15.94%	20/Aug/2014	CAGR Returns (%)	12.41%	PTP Returns* (in ₹)	24,382.21																								
	L&T Business Cycles Fund - Direct Plan (G)	20.62%	15.21%	10.39%		12.25%	24,108.00																										
	S&P BSE 200 TRI	22.26%	17.06%	14.79%	13.31%	25,900.50																											
	S&P BSE Sensex TRI [^]	19.50%	16.06%	15.94%	12.41%	24,382.21																											
	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 March 31, 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.																																
	<table border="1"> <caption>Absolute Returns</caption> <thead> <tr> <th>FY</th> <th>L&T Business Cycles Fund - Reg Plan</th> <th>L&T Business Cycles Fund - Dir Plan</th> <th>S&P BSE 200 TRI</th> </tr> </thead> <tbody> <tr> <td>FY 16-17</td> <td>30.52</td> <td>31.33</td> <td>24.03</td> </tr> <tr> <td>FY 17-18</td> <td>12.54</td> <td>13.28</td> <td>12.49</td> </tr> <tr> <td>FY 18-19</td> <td>-6.13</td> <td>-5.45</td> <td>-</td> </tr> <tr> <td>FY 19-20</td> <td>-29.55</td> <td>-28.92</td> <td>-25.42</td> </tr> <tr> <td>FY 20-21</td> <td>76.84</td> <td>78.56</td> <td>76.26</td> </tr> </tbody> </table>									FY	L&T Business Cycles Fund - Reg Plan	L&T Business Cycles Fund - Dir Plan	S&P BSE 200 TRI	FY 16-17	30.52	31.33	24.03	FY 17-18	12.54	13.28	12.49	FY 18-19	-6.13	-5.45	-	FY 19-20	-29.55	-28.92	-25.42	FY 20-21	76.84	78.56	76.26
FY	L&T Business Cycles Fund - Reg Plan	L&T Business Cycles Fund - Dir Plan	S&P BSE 200 TRI																														
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Expenses	Exit Load:																																
Load Structure For Ongoing Offer	For Redemption								Load (% of Applicable NAV)																								
	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.								Nil																								
	If units redeemed or switched out are over and above the limit within 1 year from the date of allotment.								1																								
	If units are redeemed or switched out on or after 1 year from the date of allotment.								Nil																								
	No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any. No Exit Load will be chargeable in case of switches made between different plans/options of the Scheme. In case of units switched out/systematically transferred to another option/Plan within the same Plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the respective Plan/ Scheme will be considered as the purchase/allotment date.																																

Name of the Scheme	L&T Focused Equity Fund (L&TFEF)																									
Type of scheme	An open ended equity scheme investing in maximum 30 stocks in large, mid and smallcap companies																									
Investment Objective	The investment objective of the scheme is to provide capital appreciation by investing in equity and equity related instruments of maximum 30 stocks. There is no assurance that the investment objective of the scheme will be realized. There is no assurance that the investment objective of the scheme will be realized.																									
Asset Allocation Pattern	Types of Instruments	Indicative Allocation (% of total assets)		Risk Profile																						
		Maximum	Minimum																							
	Equity and equity related securities including derivatives	100%	65%	High																						
	Debt and money market instruments	35%	0%	Low to Medium																						
Units issued by REITs and InvITs	10%	0%	Medium to High																							
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 DOF3P/CIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.																										
Investment Strategy	Please refer to page 38 for details																									
Options	• Growth • IDCW* (Re-investment and Payout) * Income Distribution cum Capital Withdrawal																									
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																							
	₹ 5,000		₹ 1,000																							
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																							
	₹ 500	(a) Monthly: 6 (b) Quarterly: 4	₹ 3,000																							
All the above three conditions to be jointly fulfilled																										
Minimum Redemption Size	₹ 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.																									
Benchmark Index	Nifty 500 TRI																									
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. In case of investors opting for IDCW payout facility, the AMC shall dispatch to the Unit Holders, the IDCW proceeds within 15 days from the record date of declaration of IDCW. Under the IDCW payout facility of the Scheme, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme.																									
IDCW Frequency and Record Dates	IDCW Frequency	Record Date	Facilities available																							
	At Trustee's Discretion	Would be announced in advance	Re-investment and Payout																							
Name of Fund Manager(s)	Mr. Vihang Naik (since November 05, 2018) and Mr. Venugopal Manghat (since December 17, 2019)																									
Name of Trustee Company	L&T Mutual Fund Trustee Limited																									
Performance of Schemes	CAGR Returns (%) (Period)		Date of Inception of the Scheme	Since Inception																						
	1 year	3 year		5 year	CAGR Returns (%)	PTP Returns* (in ₹)																				
	L&T Focused Equity Fund - Regular Plan (G)	11.72%	13.09%	NA	05/Nov/2018	13.88%	15,562.00																			
	Nifty 500 TRI	22.29%	16.75%	NA		17.67%	17,397.09																			
	S&P BSE SENSEX TRI^	19.50%	16.06%	NA		17.63%	17,374.86																			
	L&T Focused Equity Fund - Direct Plan (G)	13.10%	14.41%	NA	05/Nov/2018	15.20%	16,183.00																			
	Nifty 500 TRI	22.29%	16.75%	NA		17.67%	17,397.09																			
	S&P BSE SENSEX TRI^	19.50%	16.06%	NA		17.63%	17,374.86																			
<p>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.</p> <p>The Scheme has not completed 3 years and 5 years of performance.</p> <p>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.</p> <p>a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense structure.</p> <p>c. The performance details have been provided for Regular and Direct Plan separately.</p> <p>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.</p>																										
<p style="text-align: center;">Absolute Returns</p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>FY</th> <th>L&T Focused Equity Fund - Reg Plan</th> <th>L&T Focused Equity Fund - Dir Plan</th> <th>Nifty 500 TRI</th> </tr> </thead> <tbody> <tr> <td>FY 18-19*</td> <td>7.48</td> <td>7.94</td> <td>9.18</td> </tr> <tr> <td>FY 19-20</td> <td>-17.07</td> <td>-16.14</td> <td>-26.62</td> </tr> <tr> <td>FY 20-21</td> <td>56.28</td> <td>58.06</td> <td>77.58</td> </tr> <tr> <td>FY 21-22</td> <td>11.72</td> <td>13.10</td> <td>22.29</td> </tr> </tbody> </table>							FY	L&T Focused Equity Fund - Reg Plan	L&T Focused Equity Fund - Dir Plan	Nifty 500 TRI	FY 18-19*	7.48	7.94	9.18	FY 19-20	-17.07	-16.14	-26.62	FY 20-21	56.28	58.06	77.58	FY 21-22	11.72	13.10	22.29
FY	L&T Focused Equity Fund - Reg Plan	L&T Focused Equity Fund - Dir Plan	Nifty 500 TRI																							
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FY 20-21	56.28	58.06	77.58																							
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Expenses	Exit Load:																									
Load Structure For Ongoing Offer	For Redemption		Load (% of Applicable NAV)																							
	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.			Nil																						
	If units redeemed or switched out are over and above the limit within 1 year from the date of allotment.			1																						
	If units are redeemed or switched out on or after 1 year from the date of allotment.			Nil																						
A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Loads will be chargeable in case of switches made between different options of the Scheme.																										
No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.																										

Name of the Scheme	L&T Nifty 50 Index Fund (L&TNIF)					
Type of scheme	An open-ended Equity Scheme tracking NIFTY 50 Index					
Investment Objective	The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus IDCW payments by the constituent stocks. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.					
Asset Allocation Pattern	Types of Instruments	Indicative Allocations (% of total assets)		Risk Profile		
		Maximum	Minimum			
	Equity and equity related securities covered by Nifty 50 Index	95%	100%	Medium to High		
	Debt and money market instruments*	0%	5%	Low to Medium		
	The Scheme shall make investment in derivative as permitted under the SEBI Regulations. Investment in derivatives will be upto 100% of the net assets. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme. * Money market instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by Reserve Bank of India from time to time. 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/IM-DI DOF3/P/CIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.					
Investment Strategy	Please refer to page 39 for details					
Options	• Growth • Income Distribution cum Capital Withdrawal (IDCW) (Re-investment and Payout) The above options have common portfolio.					
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment			
	₹ 5,000 per application and in multiples of Re. 1 thereafter		₹ 1,000 per application and in multiples of Re. 1 thereafter			
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment		
	₹ 500	(a) Monthly: 6 (b) Quarterly: 4		₹ 3,000		
	All the above three conditions to be jointly fulfilled					
Minimum Redemption Size	₹ 500 or 50 Units or the account balance whichever is lower.					
Benchmark Index	Nifty 50 Index TRI					
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. In case of investors opting for IDCW payout facility, the AMC shall dispatch to the Unit Holders, the IDCW proceeds within 15 days from the record date. Under the IDCW payout facility of the Scheme, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme.					
IDCW Frequency and Record Dates	IDCW Frequency	Record Date		Facilities available		
	At Trustee's Discretion	Would be announced in advance		Re-investment and Payout		
Name of Fund Manager(s)	Mr. Praveen Ayathan					
Name of Trustee Company	L&T Mutual Fund Trustee Limited					
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception	
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)
	L&T Nifty 50 Index Fund - Regular Plan (G)			15/Apr/2020	41.11%	19,633.00
	Nifty 50 TRI				42.41%	19,987.62
	L&T Nifty 50 Index Fund - Direct Plan (G)			15/Apr/2020	41.74%	19,803.00
	Nifty 50 TRI				42.41%	19,987.62
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 ₹1000/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. a. Performance data is as on March 31, 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.						
<p style="text-align: center;">Absolute Returns</p> <p style="text-align: center;">*from inception April 15, 2020 to March 31, 2022</p>						
Expenses	Exit Load:					
Load Structure For Ongoing Offer	For Redemption			Load (% of Applicable NAV)		
	If the Units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 Month from the date of allotment.			Nil		
	If Units redeemed or switched out are over and above the limit within 1 month from the date of allotment.			1		
	If Units redeemed or switched out on or after 1 month from the date of allotment.			Nil		
A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit load will be chargeable in case of switches made between different options of the Scheme. No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.						

Name of the Scheme	L&T Nifty Next 50 Index Fund (L&TNNIF)						
Type of scheme	An open-ended Equity Scheme tracking Nifty Next 50 Index						
Investment Objective	The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty Next 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty Next 50 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus IDCW payments by the constituent stocks. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.						
Asset Allocation Pattern	Types of Instruments	Indicative Allocations (% of total assets)				Risk Profile	
		Maximum		Minimum			
	Equity and equity related securities covered by Nifty Next 50 Index		95%		100%		Medium to High
	Debt and money market instruments*		0%		5%		Low to Medium
The Scheme shall make investment in derivative as permitted under the SEBI Regulations. Investment in derivatives will be upto 100% of the net assets. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme. * Money market instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by Reserve Bank of India from time to time. 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.							
Investment Strategy	Please refer to page 39 for details						
Options	• Growth • Income Distribution cum Capital Withdrawal (IDCW) (Re-investment and Payout) The above options have common portfolio						
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment			Additional Investment			
	₹ 5,000 per application and in multiples of Re. 1 thereafter			₹ 1,000 per application and in multiples of Re. 1 thereafter			
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount		Min. No. of Instalments		Min. Aggregate Investment		
	₹ 500		(a) Monthly: 6 (b) Quarterly: 4		₹ 3,000		
	All the above three conditions to be jointly fulfilled						
Minimum Redemption Size	₹ 500 or 50 Units or the account balance whichever is lower.						
Benchmark Index	Nifty Next 50 Index TRI						
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCW and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. In case of investors opting for IDCW payout facility, the AMC shall dispatch to the Unit Holders, the IDCW proceeds within 15 days from the record date. Under the IDCW payout facility of the Scheme, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme.						
IDCW Frequency and Record Dates	IDCW Frequency		Record Date		Facilities available		
	At Trustee's Discretion		Would be announced in advance		Re-investment and Payout		
Name of Fund Manager(s)	Mr. Praveen Ayathan						
Name of Trustee Company	L&T Mutual Fund Trustee Limited						
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception		
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)	
	L&T Nifty Next 50 Index Fund - Regular Plan (G)	20.27%	NA	NA	15/Apr/2020	34.02%	17,746.00
	Nifty Next 50 TRI	21.58%	NA	NA		35.54%	18,143.53
	Nifty 50 TRI ^A	20.26%	NA	NA		42.41%	19,987.62
	L&T Nifty Next 50 Index Fund - Direct Plan (G)	20.82%	NA	NA	15/Apr/2020	34.63%	17,904.00
	Nifty Next 50 TRI	21.58%	NA	NA		35.54%	18,143.53
Nifty 50 TRI ^A	20.26%	NA	NA	42.41%		19,987.62	
<p>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 ^AStandard Benchmark.</p> <p>Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹1000/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.</p> <p>a. Performance data is as on March 31, 2022.</p> <p>b. Different plans shall have a different expense structure.</p> <p>c. The performance details have been provided for Regular and Direct Plan separately.</p> <p>Performance of the schemes (wherever provided) are calculated basis IDCW 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.</p>							
<p style="text-align: center;">*from inception (April 15, 2020) to March 31, 2022</p>							
Expenses	Exit Load:						
Load Structure For Ongoing Offer	For Redemption			Load (% of Applicable NAV)			
	If the Units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 month from the date of allotment.				Nil		
	If Units redeemed or switched out are over and above the limit within 1 month from the date of allotment.				1		
	If Units redeemed or switched out on or after 1 month from the date of allotment.				Nil		
<p>A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption.</p> <p>No Exit load will be chargeable in case of switches made between different options of the Scheme.</p> <p>No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.</p>							

Name of the Scheme	L&T Balanced Advantage Fund (L&TBAF)
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Type of scheme	An open ended dynamic asset allocation fund
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Investment Objective	To seek to generate long term capital appreciation from a diversified portfolio of equity and equity related securities and to generate reasonable returns by investing in a portfolio of debt and money market instruments and arbitrage opportunities in the cash and derivatives segments of the equity markets. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.
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Asset Allocation Pattern	Under normal circumstances, it is anticipated that the asset allocation for the Scheme shall be as follows:
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Types of Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	
A. Equity and Equity related instruments	100	65	High
A1. Net long equity	90	20	High
A2. Equity and equity derivatives (arbitrage opportunities)	70	0	High
B. Debt, Money Market Instruments and Government Securities (including Tri-Party Repo/ reverse repos and securitized debt)	35	20	Low

The Scheme may invest upto 35% of its net assets in securitized debt. The Scheme will not invest in foreign securities and credit default swaps. The Scheme shall have derivatives exposure as per the SEBI/RBI Guidelines issued from time to time. Further, the Scheme may undertake interest rate derivatives transactions for the purpose of hedging and portfolio rebalancing (within the permissible limits specified by RBI/SEBI from time to time). The gross investments in securities under the Scheme which includes Debt, Money Market Instruments, Government Securities and Equity and Equity Related Instruments including Securitized debt and, Derivatives shall not exceed 100% of net assets of the Scheme. However, following will not be considered while calculating the gross exposure:

- Security-wise hedged position and
- Exposure in Cash or cash equivalents with residual maturity of less than 91 days. The exposure to derivatives will be calculated on notional value of the derivative contracts. Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders. In the event of deviations, rebalancing will normally be carried out within 30 Business Days. 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.

Investment Strategy	Please refer to page 37 for details
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Options	• Growth • IDCW* (Re-investment and Payout) * Income Distribution cum Capital Withdrawal
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Minimum Application Size (Lumpsum Investment per Application)	Initial Investment	Additional Investment
	₹ 5,000 per application	₹ 1,000 per application

Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment
	₹ 500	(a) Monthly: 6 (b) Quarterly: 4	₹ 3,000
All the above three conditions to be jointly fulfilled			

Minimum Redemption Size	₹ 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.
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Benchmark Index	NIFTY 50 Composite Hybrid Debt 50-50 Index
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IDCW Policy	The Trustee may decide to distribute, by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW Option of a Fund if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW Option of a Fund on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. In case of Unit Holders opting for IDCW re-investment facility, the IDCW will be reinvested at the ex-IDCW NAV. No Exit Load will be charged on account of redemption of Units allotted by way of IDCW re-investments. In case of investors opting for IDCW payout facility, the AMC shall dispatch to the Unit Holders, the IDCW warrants within 15 days from the record date of declaration of IDCW. Further, the IDCW proceeds may be paid by way of direct credit/ NEFT/RTGS /any other manner through which the investor's bank account specified in the Registrar's records is credited with the IDCW proceeds. Under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested, in the scheme.
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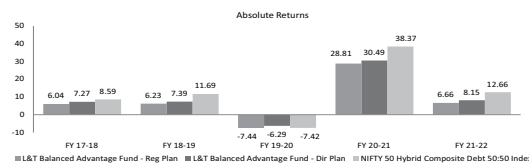
IDCW Frequency and Record Dates	IDCW Frequency	Record Date	Facilities available
	At Trustee's Discretion	Would be announced in advance	Re-investment and Payout

Name of Fund Manager(s)	Mr. Vihang Naik (since December 17, 2019), Ms Cheenu Gupta (since July 02, 2021), Mr. Praveen Ayathan (since January 30, 2016) (for investments in equity and equity related instruments) and Mr. Jalpan Shah (since May 30, 2016) (for investments in debt and debt related instruments).
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Performance of Schemes	CAGR Returns (%) (Period)	Date of Inception of the Scheme	Since Inception		
			CAGR Returns (%)	PTP Returns* (in ₹)	
			1 year	3 year	5 year
L&T Balanced Advantage Fund - Regular Plan (G)	6.66%	8.32%	7.45%	10.59%	30,716.00
Benchmark*	12.66%	12.97%	11.84%	10.84%	31,491.66
S&P BSE SENSEX TRI^	19.50%	16.06%	15.94%	12.65%	37,752.41
L&T Balanced Advantage Fund - Direct Plan (G)	8.15%	9.74%	8.78%	11.91%	28,308.95
Benchmark*	12.66%	12.97%	11.84%	11.35%	27,032.91
S&P BSE SENSEX TRI^	19.50%	16.06%	15.94%	14.05%	33,722.47

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 March 31, 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.



Expenses	Exit Load:
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Load Structure For Ongoing Offer	For Redemption		Load (% of Applicable NAV)	
	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.			Nil
	If units redeemed or switched out are over and above the limit within 1 year from the date of allotment.			1
	If units are redeemed or switched out on or after 1 year from the date of allotment.			Nil

A switch out or withdrawal under SWP or transfer under STP (Except a transfer under STP (except a switch out or transfer under STP into any of the equity schemes or Fund of Fund schemes) may also attract an exit load like any redemption. No Exit Load will be chargeable in case of switches made between different options of the Scheme. No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any. In case of units switched out/systematically transferred to another option/plan within the same plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the respective plan/Scheme will be considered as the purchase/allotment date.

Name of the Scheme	L&T Hybrid Equity Fund (L&THEF)																												
Type of scheme	An open ended hybrid scheme investing predominantly in equity and equity related instruments																												
Investment Objective	To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and to generate reasonable returns through a portfolio of debt and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																												
Asset Allocation Pattern	Under normal circumstances, it is anticipated that the asset allocation for each Plan shall be as follows:																												
	Types of Instruments	Indicative Allocation (% of total assets)		Normal Allocation (% of total assets)	Risk Profile																								
		Maximum	Minimum																										
	Equity and Equity related securities	75%	65%	70%	Medium to High																								
	Debt and Money Market Instruments including units of debt/fixed income schemes launched by mutual funds registered with SEBI *	35%	25%	30%	Low to Medium																								
	*includes investments in securitized debt up to 35% of total assets																												
	The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of total assets of the Scheme.																												
	The Scheme may, invest in derivatives upto 100% of the total assets of the Scheme for the purpose of hedging and portfolio balancing purpose.																												
	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.																												
Investment Strategy	Please refer to page 37 for details																												
Options	• Growth • IDCW Option (Reinvestment and Payout) • Annual IDCW Option (Reinvestment and Payout)																												
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment	Additional Investment																											
	₹ 5,000 per application	₹ 1,000 per application																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																									
	₹ 500	(a) Monthly: 6 (b) Quarterly: 4		₹ 3,000																									
	All the above three conditions to be jointly fulfilled																												
Minimum Redemption Size	₹ 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.																												
Benchmark Index	CRISIL Hybrid 35+65 - Aggressive Index																												
IDCW Policy	The Trustee may decide to distribute, by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW Option of a Fund if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW Option of a Fund on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding IDCW distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The Unit Holders will have the option of receiving the IDCW or reinvesting the same. In case of Unit Holders opting for IDCW re-investment facility, the IDCW will be reinvested at the ex-IDCW NAV. No Exit Load will be charged on account of redemption of Units allotted by way of IDCW re-investments. In case of investors opting for IDCW payout facility, the AMC shall dispatch to the Unit Holders, the IDCW warrants within 15 days from the record date of declaration of IDCW. Further, the IDCW proceeds may be paid by way of direct credit/ NEFT/RTGS /any other manner through which the investor's bank account specified in the Registrar's records is credited with the IDCW proceeds. Under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹100, then the IDCW amount will be compulsorily reinvested in the scheme.																												
IDCW Frequency and Record Dates	IDCW Frequency	Record Date		Facilities available																									
	At Trustee's Discretion	Would be announced in advance		Re-investment and Payout																									
	Annual: at Trustee's Discretion																												
Name of Fund Manager(s)	Ms. Cheenu Gupta (since December 17, 2019) and Mr. Venugopal Manghat (since July 02, 2021) (for investments in equity and equity related instruments), Mr. Shiram Ramanathan (since May 30, 2016) (for investments in debt and debt related instruments) and Mr. Sonal Gupta (since July 05, 2021) (for investments in Foreign Securities)																												
Performance of Schemes	CAGR Returns (%) (Period)		Date of Inception of the Scheme	Since Inception																									
	1 year	3 year		5 year	CAGR Returns (%)	PTP Returns* (in ₹)																							
	L&T Hybrid Equity Fund - Regular Plan (G)	14.65%	12.16%	9.76%	12.42%	36,889.00																							
	CRISIL Hybrid 35+65 - Aggressive Index	15.29%	14.51%	12.79%	11.82%	34,772.90																							
	S&P BSE SENSEX TRI ^A	19.50%	16.06%	15.94%	12.65%	37,752.41																							
	L&T Hybrid Equity Fund - Direct Plan (G)	15.81%	13.32%	10.91%	14.54%	35,109.65																							
	CRISIL Hybrid 35+65 - Aggressive Index	15.29%	14.51%	12.79%	12.67%	30,142.95																							
	S&P BSE SENSEX TRI ^A	19.50%	16.06%	15.94%	14.05%	33,722.47																							
	<p>Best performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^AStandard 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.</p> <p>a. Performance data is as on March 31, 2022.</p> <p>b. Different plans shall have a different expense structure.</p> <p>c. The performance details have been provided for Regular and Direct Plan separately.</p> <p>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.</p>																												
	<table border="1"> <caption>Absolute Returns</caption> <thead> <tr> <th>FY</th> <th>L&T Hybrid Equity Fund - Reg Plan</th> <th>L&T Hybrid Equity Fund-Dir Plan</th> <th>CRISIL Hybrid 35+65 - Aggressive Index</th> </tr> </thead> <tbody> <tr> <td>FY 17-18</td> <td>10.49</td> <td>11.67</td> <td>9.96</td> </tr> <tr> <td>FY 18-19</td> <td>2.13</td> <td>3.20</td> <td>10.47</td> </tr> <tr> <td>FY 19-20</td> <td>-18.08</td> <td>-17.22</td> <td>-12.93</td> </tr> <tr> <td>FY 20-21</td> <td>50.37</td> <td>51.93</td> <td>49.75</td> </tr> <tr> <td>FY 21-22</td> <td>14.65</td> <td>15.81</td> <td>15.29</td> </tr> </tbody> </table>					FY	L&T Hybrid Equity Fund - Reg Plan	L&T Hybrid Equity Fund-Dir Plan	CRISIL Hybrid 35+65 - Aggressive Index	FY 17-18	10.49	11.67	9.96	FY 18-19	2.13	3.20	10.47	FY 19-20	-18.08	-17.22	-12.93	FY 20-21	50.37	51.93	49.75	FY 21-22	14.65	15.81	15.29
FY	L&T Hybrid Equity Fund - Reg Plan	L&T Hybrid Equity Fund-Dir Plan	CRISIL Hybrid 35+65 - Aggressive Index																										
FY 17-18	10.49	11.67	9.96																										
FY 18-19	2.13	3.20	10.47																										
FY 19-20	-18.08	-17.22	-12.93																										
FY 20-21	50.37	51.93	49.75																										
FY 21-22	14.65	15.81	15.29																										
Expenses	Exit Load:																												
Load Structure For Ongoing Offer	For Redemption			Load (% of Applicable NAV)																									
	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.			Nil																									
	If units redeemed or switched out are over and above the limit within 1 year from the date of allotment.			1																									
	If units are redeemed or switched out on or after 1 year from the date of allotment.			Nil																									
	A switch-out or a withdrawal under SWP or a transfer under STP may also attract an Exit Load like any Redemption. No Exit Loads will be chargeable in case of switches made between different options of the Scheme.																												
	No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.																												
	In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.																												

Name of the Scheme		L&T Arbitrage Opportunities Fund (L&TAOF)																													
Type of scheme	An open ended scheme investing in arbitrage opportunities																														
Investment Objective	To seek to generate reasonable returns by predominantly investing in arbitrage opportunities in the cash and derivatives segments of the equity markets and by investing balance in debt and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																														
Asset Allocation Pattern	Types of Instruments			Indicative allocations (% of total assets)		Risk Profile																									
				Maximum	Minimum																										
	Equity and equity related securities and equity derivatives ^A			90%	65%	Medium to High																									
	Debt and money market instruments including units of liquid schemes launched by mutual fund			35%	10%	Low																									
	^A The Scheme may invest in Foreign Securities upto 10% of its total assets subject to the Eligible Investment Amount. Investment in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time. The Scheme may invest up to 90% of its total assets in equity derivatives The Scheme does not propose to engage in short selling and scrip lending, repo in corporate debt securities, credit default swaps or make investments in equity linked debentures. The Scheme does not propose to invest in securitised debt. Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of Unit Holders. Further, in the event of adequate arbitrage opportunities not being available in the equity and derivative markets, 100% of the portfolio may be invested in short term debt and money market instruments (including units of liquid schemes of mutual funds). The portfolio in all cases will be rebalanced in accordance with the normal asset allocation table stated above within 30 days. In cases where the rebalancing is not carried out within 30 days, the reasons for not carrying out the rebalancing within the aforesaid period will be placed before the Trustees and Investment Committee for its consideration. 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.																														
Investment Strategy	Please refer to page 38 for details																														
Options	• Growth • IDCW* 1. Monthly IDCW (Payout and Re-investment) 2. Quarterly IDCW (Payout and Re-investment)*Income Distribution cum Capital Withdrawal																														
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment			Additional Investment																											
	₹ 5,000 and in multiples of Re. 1 thereafter			₹ 1,000 and in multiples of Re. 1 thereafter																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount		Min. No. of Instalments		Min. Aggregate Investment																										
	₹ 500		(a) Monthly: 6 (b) Quarterly: 4		₹ 3,000																										
	All the above three conditions to be jointly fulfilled																														
Minimum Redemption Size	₹ 500 or 50 Units or account balance, whichever is lower. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																														
Benchmark Index	Nifty 50 Arbitrage Index																														
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The frequency of declaration of IDCW will be as follows: Monthly (The record date for declaration of IDCW shall be the Friday immediately succeeding the expiry date of futures and options contracts). Quarterly (The record date for declaration of IDCW shall be fixed by the Trustees and announced in advance). In case of quarterly option, within one day of the decision by the Trustees regarding IDCW distribution, rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. For the monthly IDCW declaration frequency, if any of the record date as mentioned above falls on a non - Business Day, the record date shall be the immediately next Business Day. The IDCW 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 record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. Under the IDCW payout facility of the Scheme, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme. In case of IDCW payout facility, the AMC shall despatch to the Unit Holders, the IDCW warrants within 15 days from the record date of declaration of IDCW. No Exit load will be charged on account of redemption of Units allotted by way of IDCW re-investments. Further the IDCW proceeds may be paid by way of direct credit/NEFT/RTGS/any other manner through which the investor's bank account specified in the Registrar's records is credited with the IDCW proceeds.																														
IDCW Frequency and Record Dates	IDCW Frequency		Record Date		Facilities available																										
	Monthly	Quarterly	Friday immediately succeeding the expiry date of futures and options contracts		Re-investment and Payout																										
			Would be announced in advance		Re-investment and Payout																										
Name of Fund Manager(s)	Mr. Venugopal Manghat (Since June 30, 2014), Mr. Praveen Ayathan (since June 30, 2014), Mr. Sonal Gupta (since July 05, 2021) and Mr. Jalpan Shah (Since January 24, 2019).																														
Performance of Schemes			CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																								
			1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																							
	L&T Arbitrage Opportunities Fund - Regular Plan (G)		17.87%	13.74%	11.19%	30/Jun/2014	13.72%	79,268.00																							
	Nifty 50 Arbitrage Index		22.26%	17.06%	14.79%		12.84%	69,959.40																							
	CRISIL 1 Yr T-Bill Index ^A		19.50%	16.06%	15.94%		12.92%	70,769.30																							
	L&T Arbitrage Opportunities Fund - Direct Plan (G)		18.77%	14.47%	11.94%	30/Jun/2014	14.71%	35,586.37																							
	Nifty 50 Arbitrage Index		22.26%	17.06%	14.79%		14.48%	34,930.23																							
CRISIL 1 Yr T-Bill Index ^A		19.50%	16.06%	15.94%	14.05%		33,722.47																								
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 ^A 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 March 31, 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.																															
<table border="1"> <caption>Absolute Returns</caption> <thead> <tr> <th>Year</th> <th>L&T Tax Advantage Fund - Reg Plan</th> <th>L&T Tax Advantage Fund-Direct Plan</th> <th>S&P BSE 500 TRI</th> </tr> </thead> <tbody> <tr> <td>FY 17-18</td> <td>15.93</td> <td>16.90</td> <td>13.21</td> </tr> <tr> <td>FY 18-19</td> <td>-0.47</td> <td>0.16</td> <td>9.67</td> </tr> <tr> <td>FY 19-20</td> <td>-27.16</td> <td>-26.77</td> <td>-26.46</td> </tr> <tr> <td>FY 20-21</td> <td>71.57</td> <td>72.65</td> <td>78.63</td> </tr> <tr> <td>FY 21-22</td> <td>17.87</td> <td>18.77</td> <td>22.26</td> </tr> </tbody> </table>								Year	L&T Tax Advantage Fund - Reg Plan	L&T Tax Advantage Fund-Direct Plan	S&P BSE 500 TRI	FY 17-18	15.93	16.90	13.21	FY 18-19	-0.47	0.16	9.67	FY 19-20	-27.16	-26.77	-26.46	FY 20-21	71.57	72.65	78.63	FY 21-22	17.87	18.77	22.26
Year	L&T Tax Advantage Fund - Reg Plan	L&T Tax Advantage Fund-Direct Plan	S&P BSE 500 TRI																												
FY 17-18	15.93	16.90	13.21																												
FY 18-19	-0.47	0.16	9.67																												
FY 19-20	-27.16	-26.77	-26.46																												
FY 20-21	71.57	72.65	78.63																												
FY 21-22	17.87	18.77	22.26																												
Expenses	For Redemption					Load (% of Applicable NAV)																									
Load Structure	On and before 1 month from the date of allotment or Purchase applying First in First out basis					0.5																									
For Ongoing Offer	After 1 month from the date of allotment or Purchase applying First in First out basis					NIL																									
	A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Load will be chargeable in case of switches made between different options of the Scheme. No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.																														

Name of the Scheme | **L&T Equity Savings Fund (L&TESF)**

Type of scheme | An open ended scheme investing in equity, arbitrage and debt
Investment Objective | To generate regular income by predominantly investing in arbitrage opportunities in the cash and derivatives segments of the equity markets and debt and money market instruments and to generate long-term capital appreciation through unhedged exposure to equity and equity related instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of total assets)		Risk Profile
		Maximum	Minimum	
A. Equity and equity related instruments		90%	65%	High
A1. Equity and equity derivatives (arbitrage opportunities)		50%	20%	Medium to High
A2. Net long equity*		45%	15%	High
B. Debt, Money Market Instruments and Government Securities (including TREP/ reverse repos, Credit default swaps, equity linked debentures, margin money and securitized debt)		35%	10%	Low

Investment in Securitized debt, if undertaken, would not exceed 20% of the total assets of the Scheme. The Scheme will not invest in foreign securities. Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.
 * The unhedged equity exposure shall be limited to 45% of the portfolio value. Unhedged equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure. The Scheme may invest upto 50% of its total assets in equity derivatives. The Scheme does not propose to engage in short selling, securities lending and repo in corporate bonds. The Scheme shall have derivatives exposure as per the SEBI/RBI Guidelines issued from time to time. Further, the Scheme may undertake interest rate derivatives transactions for the purpose of hedging and portfolio rebalancing (within the permissible limits specified by RBI/SEBI from time to time). The cumulative gross investments in securities under the Scheme which includes Debt, Money Market Instruments, Government Securities and Equity and Equity Related Instruments including Securitized debt and Derivatives shall not exceed 100% of total assets of the Scheme.
 However, following will not be considered while calculating the gross exposure: a) Security-wise hedged position and b) Exposure in Cash or cash equivalents with residual maturity of less than 91 days. The exposure to derivatives will be calculated on notional value of the derivative contracts. Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, and the intention being at all times to protect the interests of the Unit Holders. In the event of deviations, rebalancing will normally be carried out within 30 days.
 The aforesaid asset allocation pattern is not absolute and can vary depending upon the AMC's perception of the debt, equity and money markets as well as the general view on interest rates. In case if the said rebalancing is not deemed appropriate in the interest of investor and after the expiry of 30 days which is due for rebalancing, then the asset allocation pattern indicated above may thus be altered as per the table stated below only on defensive considerations (including in the event of adequate arbitrage opportunities not being available in the equity and derivative markets).

Types of Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	
A. Equity and equity related instruments	90%	20%	High
A1. Equity and equity derivatives (arbitrage opportunities)	50%	0	Medium to High
A2. Net long equity	45%	20	High
B. Debt, Money Market Instruments and Government Securities (including TREP/ reverse repos, Credit default swaps, equity linked debentures, margin money and securitized debt)	80%	10%	Low

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/PIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.

Investment Strategy | Please refer to page 39 for details

Options | • Growth + IDCW* 1. Monthly IDCW (Reinvestment and Payout) 2. Quarterly IDCW (Reinvestment and Payout) * Income Distribution cum Capital Withdrawal

Minimum Application Size (Lumpsum Investment per Application)	Initial Investment	Additional Investment
		₹5,000 and in multiples of Re. 1 thereafter

Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment
		₹ 500	(a) Monthly: 6 (b) Quarterly: 4

All the above three conditions to be jointly fulfilled

Minimum Redemption Size | ₹ 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.

Benchmark Index | NIFTY Equity Savings Index

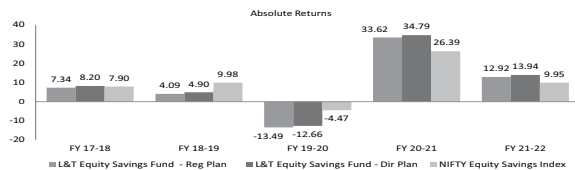
IDCW Policy | The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Schemes if such surplus is available and adequate for distribution in the opinion of the Trustee. 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 IDCW warrants within 15 days from the record date of declaration of IDCW. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the respective Scheme.
 The IDCW 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 record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. No Exit Load will be charged on account of Units allotted by way of IDCW re-investments.

IDCW Frequency and Record Dates	IDCW Frequency	Record Date	Facilities available
	Monthly	25th of the month	Re-investment and Payout
Quarterly	Would be announced in advance		

Name of Fund Manager(s) | Ms. Cheenu Gupta (since July 02, 2021), Mr. Venugopal Manghat (since November 24, 2012), Mr. Praveen Ayathan (since January 9, 2015) (for investments in equity and equity related instruments) and Mr. Jalpan Shah (since May 30, 2016) (for investments in debt and debt related instruments)

Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception	
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)
L&T Equity Savings Fund - Regular Plan (G)	12.92%	9.26%	7.84%	18/Oct/2011	8.41%	23,261.00
NIFTY Equity Savings Index	9.95%	9.88%	9.51%		9.91%	26,850.60
CRISIL 10 Yr Gilt Index ^a	1.08%	6.27%	5.02%		6.97%	20,236.01
L&T Equity Savings Fund - Direct Plan (G)	13.94%	10.25%	8.76%	01/Jan/2013	9.23%	22,618.99
NIFTY Equity Savings Index	9.95%	9.88%	9.51%		9.64%	23,419.59
CRISIL 10 Yr Gilt Index ^a	1.08%	6.27%	5.02%		6.49%	17,894.83

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 March 31, 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.



Expenses Load Structure For Ongoing Offer	Exit Load:	Load (% of Applicable NAV)
	For Redemption	
If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 Month from the date of allotment.		Nil
If units redeemed or switched out are over and above the limit within month from the date of allotment.		0.50
If units are redeemed or switched out on or after 1 Month from the date of allotment.		Nil

A switch out or withdrawal under SWP or transfer under STP (Except a transfer under STP (except a switch-out or a transfer under STP into any of the Equity Schemes except L&T Arbitrage Opportunities Fund)) may also attract an exit load like any redemption.
 No Exit loads will be chargeable in case of Units allotted on account of dividend re-investment, if any.
 No Exit Load will be chargeable in respect of redemption / switch out of redemption of Units allotted on account of dividend.
 In case of units switched out/systematically transferred to another option/plan within the same plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the respective plan/Scheme will be considered as the purchase/allotment date.

Name of the Scheme	L&T Overnight Fund (L&TOF) (Formerly known as L&T Cash Fund)																													
Type of scheme	An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.																													
Investment Objective	The investment objective of the Scheme is to generate regular returns in line with the overnight rates. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Types of Instruments	Indicative Allocations (% of total assets)		Risk Profile																										
	Overnight securities having maturity of 1 day*	Maximum 100%	Minimum 0%		Low																									
	*Instruments with residual maturity not greater than 1 business day, including money market instruments ^A , TREP/ reverse repo, debt instruments ^{AA} , including floating rate instruments, with overnight maturity ^A Money Market Instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes and Standby Letter of Credit (SBL) backed commercial papers or such other securities as specified by SEBI and RBI from time to time. ^{AA} Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporates, 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. Pursuant to the SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/683 dated December 10, 2021, the Scheme can deploy, not exceeding 5% of its net assets, in Government Securities and/or Treasury bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions. Such deployment will be in partial modification to the SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017, pursuant to which the asset allocation of the Scheme mandates investment by the Scheme in overnight securities having residual maturity not greater than 1 business day. 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.																													
Investment Strategy	Please refer to page 40 for details																													
Options	<ul style="list-style-type: none"> • Growth • IDCW* (Reinvestment and Payout) - Weekly IDCW • Daily IDCW* Reinvestment Plan *Income Distribution cum Capital Withdrawal 																													
Minimum Application Size (Lumpsum investment per Application)	Initial Investment		Additional Investment (in multiples of Re. 1 thereafter).																											
	Growth and IDCW : ₹ 10,000 per application and in multiples of Re. 1 thereafter Daily IDCW Reinvestment Plan ₹ 1,00,000 and in multiples of ₹ 1 thereafter		₹ 1,000 and thereafter in multiples of ₹ 1																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																										
	₹ 1,000	(a) Monthly: 6 (b) Quarterly: 4		₹ 6,000																										
	All the above three conditions to be jointly fulfilled																													
Minimum Redemption Size	₹ 1000 or 1 unit. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																													
Benchmark Index	NIFTY 1D Rate Index																													
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date. Under the IDCW payout facility of the Scheme, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme. The IDCW 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 record dates as mentioned above. The IDCW will be reinvested at the ex-IDCW NAV.																													
IDCW Frequency and Record Dates	IDCW Frequency	Record Date		Facilities available																										
	Daily	Every Day*		Re-investment only																										
	Weekly	Every Monday**		Re-investment only																										
	Monthly	25th of each calendar month***		Re-investment and Payout																										
	* All days for which NAV is published on www.amfiindia.com/www.lfcs.com websites ** If a particular Monday of a week happens to be a non-Business Day, if the Record Date falls on a non - Business Day, the same day or in case of successive holidays, the last day for which the Net Asset Value is published on the website of AMFI (www.amfiindia.com) shall 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. Mahesh Chhabria (since November 25, 2021) and Mr. Shriram Ramanathan (since April 3, 2017)																													
Name of Trustee Company	L&T Mutual Fund Trustee Limited																													
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																									
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																								
	L&T Overnight Fund - Regular Plan (G)¥	3.19%	3.54%	4.30%	27/Nov/2006	6.50%	26,299.30																							
	CRISIL Overnight Index	3.36%	3.90%	4.78%		6.02%	24,523.90																							
	CRISIL 1 Yr T-Bill Index ^A	3.76%	5.28%	5.82%		6.20%	25,196.56																							
	L&T Overnight Fund - Direct Plan (G)¥	3.28%	3.86%	4.83%	01/Jan/2013	6.36%	17,689.31																							
	CRISIL Overnight Index	3.36%	3.90%	4.78%		6.06%	17,237.02																							
CRISIL 1 Yr T-Bill Index ^A	3.76%	5.28%	5.82%	6.55%		17,984.55																								
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 ^A Standard Benchmark. Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹1000/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. a. Performance data is as on March 31, 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.																														
<table border="1"> <caption>Absolute Returns</caption> <thead> <tr> <th>FY</th> <th>L&T Overnight Fund - Reg Plan</th> <th>L&T Overnight Fund - Dir Plan</th> <th>NIFTY 1D Rate Index</th> </tr> </thead> <tbody> <tr> <td>FY 17-18</td> <td>5.38</td> <td>6.22</td> <td>5.90</td> </tr> <tr> <td>FY 18-19</td> <td>5.54</td> <td>6.36</td> <td>6.32</td> </tr> <tr> <td>FY 19-20</td> <td>4.53</td> <td>5.29</td> <td>5.32</td> </tr> <tr> <td>FY 20-21</td> <td>2.93</td> <td>3.05</td> <td>3.08</td> </tr> <tr> <td>FY 21-22</td> <td>3.19</td> <td>3.28</td> <td>3.36</td> </tr> </tbody> </table>							FY	L&T Overnight Fund - Reg Plan	L&T Overnight Fund - Dir Plan	NIFTY 1D Rate Index	FY 17-18	5.38	6.22	5.90	FY 18-19	5.54	6.36	6.32	FY 19-20	4.53	5.29	5.32	FY 20-21	2.93	3.05	3.08	FY 21-22	3.19	3.28	3.36
FY	L&T Overnight Fund - Reg Plan	L&T Overnight Fund - Dir Plan	NIFTY 1D Rate Index																											
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FY 20-21	2.93	3.05	3.08																											
FY 21-22	3.19	3.28	3.36																											
Expenses Load Structure For Ongoing Offer	Exit Load: Nil. If the AMC introduce an Exit Load, a switch-out or a withdrawal under SWP or transfer under STP may also attract the applicable Exit Load like any redemption.																													

Name of the Scheme		L&T Liquid Fund (L&TLF)																													
Type of scheme	An open-ended liquid scheme. A relatively low interest rate risk and moderate credit risk.																														
Investment Objective	To generate reasonable returns while maintaining safety and providing the investor superior liquidity. To achieve this objective, investments will be predominantly made in a well-diversified and highly liquid portfolio of money market instruments, government securities and corporate debt.																														
Asset Allocation Pattern	Indicative allocations (% of total assets)		Risk Profile																												
	Type of Security	Maximum		Minimum																											
	Debt securities*	100%	0%	Low to Medium																											
	Money Market instruments (including cash/call money^)	100%	0%	Low to Medium																											
	<p>*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.</p> <p>^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.</p> <p>Please refer to the SID for details relating to investments in other asset classes.</p> <p>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.</p>																														
Investment Strategy	Please refer to page 42 for details																														
Options	<ul style="list-style-type: none"> Growth IDCW* (Reinvestment and Payout) - Weekly IDCW Daily IDCW* Reinvestment Plan *Income Distribution cum Capital Withdrawal 																														
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																												
	Weekly IDCW / Growth: ₹ 10,000 per application and in multiples of ₹ 1 thereafter Daily IDCW Reinvestment Plan ₹ 1,00,000 per application and in multiples of Re. 1		₹ 1,000 per application and in multiples of Re.1 thereafter																												
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																											
	₹ 1,000	(a) Monthly: 6 (b) Quarterly: 4		₹ 6,000																											
All the above three conditions to be jointly fulfilled																															
Minimum Redemption Size	₹ Weekly IDCW /Growth/ Daily IDCW Reinvestment Plan : ₹ 1,000 or 1 Unit.																														
However investors are requested to note that, valid repurchase/redemption requests will be accepted in respect of the said plan.																															
Benchmark Index	NIFTY Liquid Index (With effect from April 1, 2022, the Scheme benchmark is NIFTY Liquid Index B-I)																														
IDCW Policy	<p>The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the respective Scheme.</p> <p>The IDCW 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 record dates as mentioned above. The IDCW will be reinvested at the ex-IDCW NAV.</p>																														
IDCW Frequency and Record Dates	IDCW Frequency	Record Date		Facilities available																											
	Daily	Every Day*		Re-investment																											
	Weekly	Monday of the week		Re-investment and Payout																											
*All days for which NAV is published on www.amfindex.com/www.lfcs.com websites																															
Name of Fund Manager(s)	Mr. Mahesh Chhabria (since November 25, 2021) and Mr. Shiram Ramanathan (since June 30, 2014).																														
Performance of Schemes	CAGR Returns (%) (Period)		Date of Inception of the Scheme	Since Inception																											
	1 year	3 year		5 year	CAGR Returns (%)	PTP Returns* (in ₹)																									
	L&T Liquid Fund - Regular Plan (G)	3.35%	4.33%	5.44%	03/Oct/2006	7.11%	29,001.72																								
	NIFTY Liquid Index	3.61%	4.45%	5.45%		7.25%	29,597.46																								
	CRISIL 1 Yr T-Bill Index^	3.76%	5.28%	5.82%		6.19%	25,386.27																								
	L&T Liquid Fund - Direct Plan (G)	3.41%	4.39%	5.50%	31/Dec/2012	6.88%	18,500.60																								
	NIFTY Liquid Index	3.61%	4.45%	5.45%		6.78%	18,349.62																								
	CRISIL 1 Yr T-Bill Index^	3.76%	5.28%	5.82%		6.55%	17,992.31																								
<p>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. With effect from April 1, 2022, the Scheme benchmark is NIFTY Liquid Index B-I.</p> <p>Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹1000/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.</p> <p>a. Performance data is as on March 31, 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.</p>																															
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Fiscal Year	L&T Liquid Fund - Reg Plan	L&T Liquid Fund - Dir Plan	NIFTY Liquid Index																												
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FY 21-22	3.35	3.41	3.61																												
Expenses	Exit Load:																														
Load Structure For Ongoing Offer	Units redeemed / switched-out within "X" days from the date of allotment		Exit Load (as a % of redemption proceeds)																												
	Day 1*		0.0070%																												
	Day 2		0.0065%																												
	Day 3		0.0060%																												
	Day 4		0.0055%																												
	Day 5		0.0050%																												
	Day 6		0.0045%																												
	Day 7 onwards		Nil																												
* For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.																															
It is clarified that exit load shall not be applicable to any investments made in L&T Liquid Fund i.e. on units allotted on or before October 19, 2019.																															

Name of the Scheme L&T Ultra Short Term Fund (L&TUSTF)

Type of scheme	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 (please refer to page no. 18 under the section "Asset Allocation Pattern" in the SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk.																																				
Investment Objective	To generate reasonable and stable income and provide liquidity to the unit holder. To achieve this objective the scheme will invest predominantly in a well diversified and highly liquid portfolio of money market instruments, government securities and corporate debt. The scheme will not invest in equities or equity related instruments.																																				
Asset Allocation Pattern	Type of Security	Indicative allocations (% of total assets)		Risk Profile																																	
		Maximum	Minimum																																		
	Debt Securities*	100%	0%	Low to Medium																																	
	Money Market instruments (including cash/call money)^	100%	0%	Low to Medium																																	
	The Macaulay duration of the scheme would be maintained between 3 to 6 months. *Investments in 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 and standby letter of credit (SBLC) backed commercial papers and government securities with unexpired maturity of 1 year. 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/II-DOF3/PI/CIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.																																				
Investment Strategy	Please refer to page 42 for details																																				
Options	<ul style="list-style-type: none"> • Growth + IDCW* (Reinvestment and Payout) 1. Weekly IDCW 2. Monthly IDCW 3. Semi- annual IDCW • IDCW Reinvestment Plan • Daily IDCW* Reinvestment Plan * Income Distribution cum Capital Withdrawal 																																				
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																																		
	Growth/Weekly IDCW/Monthly IDCW/Semi- annual IDCW: ₹ 10,000 per application and in multiples of Re. 1 thereafter; Daily IDCW Reinvestment Plan: ₹ 1,00,000 per application and in multiples of Re. 1 thereafter.		₹ 1,000 and in multiples of ₹ 1 thereafter																																		
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																																	
	₹ 1,000	(a) Monthly: 6 (b) Quarterly: 4		₹ 6,000																																	
	All the above three conditions to be jointly fulfilled																																				
Minimum Redemption Size	Growth/Weekly IDCW/Monthly IDCW/Semi- annual IDCW and Daily IDCW Reinvestment Plan: ₹ 500 or 50 units.																																				
Benchmark Index	NIFTY Ultra Short Duration Debt Index (With effect from April 1, 2022, benchmark of the Scheme is NIFTY Ultra Short Duration Debt Index B-I)																																				
IDCW Policy	<p>The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date of declaration of IDCW. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the respective Scheme.</p> <p>The IDCW 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 record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. No Exit load will be charged on account of Units allotted by way of IDCW re-investments.</p>																																				
IDCW Frequency and Record Dates	IDCW Frequency		Record Date	Facilities available																																	
	Daily		Every Day*	Re-investment																																	
	Weekly		Monday of the week	Re-investment and Payout																																	
	Monthly		25th of the month																																		
	Semi-annual: At Trustee's Discretion		Would be announced in advance																																		
*All days for which NAV is published on www.amfiindia.com/www.lfsc.com websites																																					
Name of Fund Manager(s)	Mr. Jalpan Shah (since June 30, 2014) and Mr. Mahesh Chhabria (since November 25, 2021)																																				
Name of Trustee Company	L&T Mutual Fund Trustee Limited																																				
Performance of Schemes		CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																															
		1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																														
	L&T Ultra Short Term Fund - Regular Plan - Cumulative (G)	3.53%	5.09%	5.93%	27/Nov/1997	7.73%	61,383.06																														
	NIFTY Ultra Short Duration Debt Index	4.05%	5.44%	6.28%		NA	NA																														
	CRISIL 1 Yr T-Bill Index*	3.76%	5.28%	5.82%		6.47%	45,991.55																														
	L&T Ultra Short Term Fund - Regular Plan (G)	3.53%	5.09%	5.93%	10/Apr/2003	7.09%	36,740.34																														
	NIFTY Ultra Short Duration Debt Index	4.05%	5.44%	6.28%		7.54%	39,748.67																														
	CRISIL 1 Yr T-Bill Index*	3.76%	5.28%	5.82%		5.91%	29,730.83																														
	L&T Ultra Short Term Fund - Direct Plan (G)	3.69%	5.33%	6.22%	01/Jan/2013	7.54%	19,588.06																														
	NIFTY Ultra Short Duration Debt Index	4.05%	5.44%	6.28%		7.42%	19,382.75																														
CRISIL 1 Yr T-Bill Index*	3.76%	5.28%	5.82%	6.55%		17,984.55																															
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. With effect from April 1, 2022, benchmark of the Scheme is NIFTY Ultra Short Duration Debt Index B-I 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 March 31, 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.																																					
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FY	L&T Ultra Short Term Fund - Reg Plan - Cumulative	L&T Ultra Short Term Fund - Reg Plan	L&T Ultra Short Term Fund - Dir Plan	NIFTY Ultra Short Duration Debt Index																																	
FY 17-18	6.75	7.12	6.75	6.90																																	
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FY 21-22	3.53	3.69	3.53	4.05																																	
Expenses Load Structure For Ongoing Offer	Exit Load: NIL																																				

Name of the Scheme		L&T Money Market Fund (L&TMMF)																													
Type of scheme	An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.																														
Investment Objective	To generate regular income through investment in a portfolio comprising substantially of money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																														
Asset Allocation Pattern	Type of Security	Indicative allocations (% of total assets)		Risk Profile																											
		Maximum	Minimum																												
	Money Market Instruments ^A	100%	0%	Low to Medium																											
	Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time. ^A Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREP, bill discounting, 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. Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term purpose only, and the intention being at all times to protect the interests of the Unit Holders. In the event of deviations, rebalancing will normally be carried out within 30 days. 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.																														
Investment Strategy	Please refer to page 42 for details																														
Options	<ul style="list-style-type: none"> Growth Income Distribution cum Capital Withdrawal (IDCW) <ol style="list-style-type: none"> Daily IDCW (Re-investment) Weekly IDCW (Payout) Monthly IDCW (Re-investment and Payout) 																														
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																												
	₹10,000 per application and in multiples of ₹ 1 thereafter		₹ 1,000 per application and in multiples of ₹ 1 thereafter																												
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																											
	₹ 1,000	(a) Monthly: 6 (b) Quarterly: 4		₹ 6,000																											
All the above three conditions to be jointly fulfilled																															
Minimum Redemption Size	₹ 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.																														
Benchmark Index	NIFTY Money Market Index (With effect from April 1, 2022, benchmark of the Scheme is NIFTY Money Market Index B-I)																														
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the respective Scheme. The IDCW 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 record dates as mentioned above or the next Business Day as the case may be. Under the monthly IDCW declaration frequency, the Unit Holders have the option of receiving the IDCW or reinvesting the same while under the daily and weekly IDCW declaration frequencies the IDCW will be compulsorily reinvested. The IDCW will be reinvested at the ex-IDCW NAV. No Exit load will be charged on account of Units allotted by way of IDCW re-investments.																														
IDCW Frequency and Record Dates	IDCW Frequency	Record Date	Facilities available																												
	Daily	Every Day*	Re-investment only																												
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	Monthly	25th of the month	Re-investment and Payout																												
	* All days for which NAV is published on www.amfiindia.com/www.ltfss.com websites																														
Name of Fund Manager(s)	Mr. Shiram Ramanathan (since March 21, 2020) and Mr. Mahesh Chhabria (since November 25, 2021)																														
Name of Trustee Company	L&T Mutual Fund Trustee Limited																														
Performance of Schemes	CAGR Returns (%) (Period)			Since Inception																											
	1 year	3 year	5 year	Date of Inception of the Scheme	PTP Returns* (in ₹)																										
	L&T Money Market Fund - Regular Plan (G)	3.16%	5.05%	6.03%	10/Aug/2005	7.26%	32,140.95																								
	NIFTY Money Market Index	3.76%	4.98%	5.82%		7.51%	33,373.35																								
	CRISIL 1 Yr T-Bill Index ^A	3.76%	5.28%	5.82%		6.10%	26,795.39																								
	L&T Money Market Fund - Direct Plan (G)	3.64%	5.55%	6.54%	01/Jan/2013	7.67%	19,806.60																								
	NIFTY Money Market Index	3.76%	4.98%	5.82%		7.08%	18,824.50																								
	CRISIL 1 Yr T-Bill Index ^A	3.76%	5.28%	5.82%		6.55%	17,984.55																								
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 ^A Standard Benchmark. With effect from April 1, 2022, benchmark of the Scheme is NIFTY Money Market Index B-I 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 March 31, 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.																															
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FY	L&T Money Market Fund - Reg Plan	L&T Money Market Fund - Dir Plan	NIFTY Money Market Index																												
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FY 20-21	4.40	4.90	4.48																												
FY 21-22	3.16	3.64	3.76																												
Expenses Load Structure For Ongoing Offer	Exit Load: NIL.																														

Name of the Scheme	L&T Banking and PSU Debt Fund (L&TBPDF)
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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.
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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.
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Asset Allocation Pattern	Types of Instruments	Indicative allocations (% 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
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*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.

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.

Investment Strategy	Please refer to page 40 for details
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Options	* Growth * Income Distribution cum Capital Withdrawal (IDCW) (Re-investment and Payout)
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Minimum Application Size (Lumpsum Investment per Application)	Initial Investment	Additional Investment (in multiples of Re. 1 thereafter)	
	₹ 10,000 per application	₹ 1,000 and in multiples of Re. 1 thereafter	

Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment
	₹ 1,000	(a) Monthly: 6 (b) Quarterly: 4	₹ 6,000

Minimum Redemption Size	₹ 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.
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Benchmark Index	NIFTY Banking & PSU Debt Index
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IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date of declaration of IDCW. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the respective Scheme. The IDCW 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 IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV.
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IDCW Frequency and Record Dates	IDCW 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.lfsc.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. Shiram Ramanathan (since March 29, 2017)
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Name of Trustee Company	L&T Mutual Fund Trustee Limited
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Performance of Schemes		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)	4.10%	7.30%	6.93%	12/Sep/2012	7.64%	20,200.20
	NIFTY Banking & PSU Debt Index	4.93%	7.41%	6.97%		7.96%	20,803.76
	CRISIL 10 Yr Gilt Index*	1.08%	6.27%	5.02%		6.70%	18,581.26
	L&T Banking and PSU Debt Fund - Direct Plan (G)	4.50%	7.72%	7.38%	01/Jan/2013	8.07%	20,499.50
	NIFTY Banking & PSU Debt Index	4.93%	7.41%	6.97%		7.89%	20,191.81
	CRISIL 10 Yr Gilt Index*	1.08%	6.27%	5.02%		6.49%	17,894.83

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.

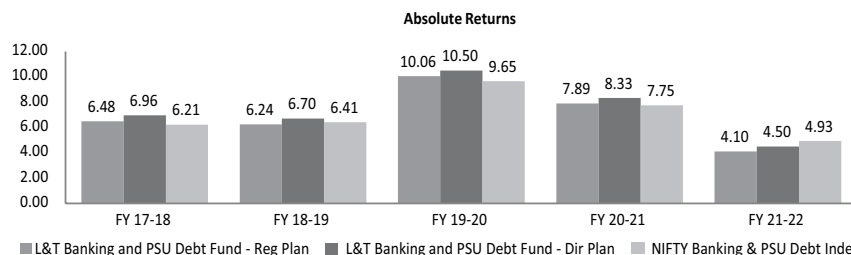
Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.

a. Performance data is as on March 31, 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.



Expenses	Exit Load: NIL
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Load Structure	
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For Ongoing Offer	
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Name of the Scheme	L&T Short Term Bond Fund (L&TSTBF)																													
Type of scheme	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 (please refer to page no. 16 under the section "Asset Allocation Pattern" in the SID for details on Macaulay's Duration). A moderate interest rate risk and moderate credit risk																													
Investment Objective	To generate regular returns and capital appreciation by investing in debt, government and money market securities. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Types of Instruments		Indicative allocations (% of total assets)																											
			Maximum Minimum																											
	Debt* instruments		100% 0%																											
	Money Market Instruments ^A		100% 0%																											
	Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time. The Macaulay duration of the Portfolio of the Scheme will be between 1 to 3 years. *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. ^A Money market instruments would include certificate of deposits, commercial papers, t-bills, repo, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes, stand by 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. Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term purpose only, and the intention being at all times to protect the interests of the Unit Holders. In the event of deviations, rebalancing will normally be carried out within 30 days. 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 D0F3/PI/CIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.																													
Investment Strategy	Please refer to page 42 for details																													
Options	• Growth • IDCW# (Re-investment and Payout)* • Quarterly IDCW (Re-investment and Payout) • Annual IDCW (Re-investment and Payout) * Investors are requested to note that currently the Board of Trustee Company has decided the frequency as Monthly IDCW under IDCW Option of the Scheme. # Income Distribution cum Capital Withdrawal																													
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																											
	₹10,000 per application and in multiples of Re. 1 thereafter		₹ 1,000 per application and in multiples of ₹ 1 thereafter																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																											
	₹ 1,000	(a) Monthly: 6 (b) Quarterly: 4	₹ 6,000																											
	All the above three conditions to be jointly fulfilled																													
Minimum Redemption Size	₹ 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.																													
Benchmark Index	NIFTY Short Duration Debt Index (With effect from April 1, 2022, the Scheme is benchmarked against NIFTY Short Duration Debt Index B-II)																													
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date of declaration of IDCW. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the respective Scheme. The IDCW 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 record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. No Exit load will be charged on account of Units allotted by way of IDCW re-investments.																													
IDCW Frequency and Record Dates	IDCW Frequency	Record Date	Facilities available																											
	Monthly	25th of the Month	Re-investment and Payout																											
	Quarterly	Would be announced in advance	Re-investment and Payout																											
	Annual	Would be announced in advance	Re-investment and Payout																											
	* All days for which NAV is published on www.amfiindia.com/www.lts.com websites																													
Name of Fund Manager(s)	Mr. Shiram Ramanathan and Mr. Jalpan Shah (both since May 30, 2016)																													
Name of Trustee Company	L&T Mutual Fund Trustee Limited																													
Performance of Schemes		CAGR Returns (%) (Period)		Date of Inception of the Scheme	Since Inception																									
		1 year	3 year	5 year	CAGR Returns (%)	PTP Returns* (in ₹)																								
	L&T Short Term Bond Fund - Regular Plan (G)	3.94%	6.66%	6.71%	27/Dec/2011	7.82%	21,660.50																							
	NIFTY Short Duration Debt Index	4.92%	7.30%	7.19%		8.22%	22,505.75																							
	CRISIL 10 Yr Gilt Index ^A	1.08%	6.27%	5.02%		6.87%	19,785.53																							
	L&T Short Term Bond Fund - Direct Plan (G)	4.44%	7.18%	7.24%	01/Jan/2013	8.09%	20,536.79																							
	NIFTY Short Duration Debt Index	4.92%	7.30%	7.19%		7.98%	20,338.58																							
CRISIL 10 Yr Gilt Index ^A	1.08%	6.27%	5.02%	6.49%		17,894.83																								
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 ^A Standard Benchmark. With effect from April 1, 2022, the Scheme is benchmarked against NIFTY Short Duration Debt Index B-II. 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 March 31, 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.																														
<table border="1"> <caption>Absolute Returns</caption> <thead> <tr> <th>FY</th> <th>L&T Short Term Bond Fund - Reg Plan</th> <th>L&T Short Term Bond Fund - Dir Plan</th> <th>NIFTY Short Duration Debt Index</th> </tr> </thead> <tbody> <tr> <td>FY 17-18</td> <td>6.11</td> <td>6.64</td> <td>6.59</td> </tr> <tr> <td>FY 18-19</td> <td>7.45</td> <td>8.00</td> <td>7.41</td> </tr> <tr> <td>FY 19-20</td> <td>9.17</td> <td>9.70</td> <td>8.87</td> </tr> <tr> <td>FY 20-21</td> <td>6.99</td> <td>7.52</td> <td>8.21</td> </tr> <tr> <td>FY 21-22</td> <td>3.94</td> <td>4.44</td> <td>4.92</td> </tr> </tbody> </table>							FY	L&T Short Term Bond Fund - Reg Plan	L&T Short Term Bond Fund - Dir Plan	NIFTY Short Duration Debt Index	FY 17-18	6.11	6.64	6.59	FY 18-19	7.45	8.00	7.41	FY 19-20	9.17	9.70	8.87	FY 20-21	6.99	7.52	8.21	FY 21-22	3.94	4.44	4.92
FY	L&T Short Term Bond Fund - Reg Plan	L&T Short Term Bond Fund - Dir Plan	NIFTY Short Duration Debt Index																											
FY 17-18	6.11	6.64	6.59																											
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FY 20-21	6.99	7.52	8.21																											
FY 21-22	3.94	4.44	4.92																											
Expenses Load Structure For Ongoing Offer	Exit Load: NIL.																													

Name of the Scheme		L&T Low Duration Fund (L&TLDF)																												
Type of scheme	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 (please refer to page no.17 under the section "Asset Allocation Pattern" in the SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk.																													
Investment Objective	To generate reasonable returns primarily through investments in fixed income securities and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Types of Instruments	Indicative Allocations (% of total assets)			Risk Profile																									
		Maximum		Minimum																										
	Debt Instruments*	100%		0%	Low to Medium																									
	Money Market Instruments^	100%		0%	Low to Medium																									
	Units issued by REITs and InvITs	10%		0%	Medium to High																									
<p>The Macaulay duration of the portfolio will be maintained between 6 to 12 months.</p> <p>*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.</p> <p>^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.</p> <p>Please refer to the SID for details relating to investments in other asset classes.</p> <p>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.</p>																														
Investment Strategy	Please refer to page 41 for details																													
Options	• Growth • IDCW* (Re-investment and Payout) • Annual IDCW (Reinvestment and Payout) • Income Distribution cum Capital Withdrawal																													
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																											
	₹ 10,000		₹ 1,000																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount		Min. No. of Instalments		Min. Aggregate Investment																									
	₹ 1,000		(a) Monthly: 6 (b) Quarterly: 4		₹ 6,000																									
All the above three conditions to be jointly fulfilled																														
Minimum Redemption Size	₹ 500 or 50 units in respect of each plan. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																													
Benchmark Index	NIFTY Low duration Debt Index (With effect from April 1, 2022, benchmark of the Scheme is NIFTY Low Duration Debt Index B-I)																													
IDCW Policy	<p>The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date of declaration of IDCW. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the respective Scheme.</p> <p>The IDCW 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 record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. No Exit Load will be charged on account of Units allotted by way of IDCW re-investments. For L&TMIP, in line with requirements under SEBI circular number CIR/MD/DF/21/2012 dated September 13, 2012 any IDCW declared under the Institution Plan will be compulsorily paid out.</p>																													
IDCW Frequency and Record Dates	IDCW Frequency		Record Date		Facilities available																									
	Monthly		25th of the Month		Re-investment and Payout																									
	Annual		Would be announced in advance																											
* All days for which NAV is published on www.amfiindia.com/www.ltf.com websites																														
Name of Fund Manager(s)	Mr. Shriram Ramanathan (since November 24, 2012) and Mr. Jalpan Shah (since March 21, 2020)																													
Name of Trustee Company	L&T Mutual Fund Trustee Limited																													
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																									
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																								
	L&T Low Duration Fund - Regular Plan (G)			04/Dec/2010	7.62%	22,973.00																								
	NIFTY Low Duration Debt Index				7.80%	23,413.39																								
	CRISIL 1 Yr T-Bill Index^				6.66%	20,765.11																								
	L&T Low Duration Fund - Direct Plan (G)			01/Jan/2013	7.75%	19,938.17																								
	NIFTY Low Duration Debt Index				7.45%	19,445.69																								
CRISIL 1 Yr T-Bill Index^			6.55%		17,984.55																									
<p>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. With effect from April 1, 2022, benchmark of the Scheme is NIFTY Low Duration Debt Index B-I.</p> <p>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.</p> <p>a. Performance data is as on March 31, 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.</p>																														
<table border="1"> <caption>Absolute Returns</caption> <thead> <tr> <th>Fiscal Year</th> <th>L&T Low Duration Fund-Reg Plan</th> <th>L&T Low Duration Fund-Direct Plan</th> <th>NIFTY Low Duration Debt Index</th> </tr> </thead> <tbody> <tr> <td>FY 17-18</td> <td>7.21</td> <td>7.65</td> <td>6.68</td> </tr> <tr> <td>FY 18-19</td> <td>7.27</td> <td>7.78</td> <td>7.74</td> </tr> <tr> <td>FY 19-20</td> <td>4.78</td> <td>5.31</td> <td>7.73</td> </tr> <tr> <td>FY 20-21</td> <td>5.69</td> <td>6.34</td> <td>5.91</td> </tr> <tr> <td>FY 21-22</td> <td>3.59</td> <td>4.26</td> <td>4.14</td> </tr> </tbody> </table>							Fiscal Year	L&T Low Duration Fund-Reg Plan	L&T Low Duration Fund-Direct Plan	NIFTY Low Duration Debt Index	FY 17-18	7.21	7.65	6.68	FY 18-19	7.27	7.78	7.74	FY 19-20	4.78	5.31	7.73	FY 20-21	5.69	6.34	5.91	FY 21-22	3.59	4.26	4.14
Fiscal Year	L&T Low Duration Fund-Reg Plan	L&T Low Duration Fund-Direct Plan	NIFTY Low Duration Debt Index																											
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FY 21-22	3.59	4.26	4.14																											
Expenses	Exit Load: NIL.																													
Load Structure																														
For Ongoing Offer																														

Name of the Scheme		L&T Credit Risk Fund (L&TCRF)																												
Type of scheme	An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.																													
Investment Objective	To generate regular returns and capital appreciation by investing predominantly in AA and below rated corporate bonds, debt, government securities and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of total assets)		Risk Profile																										
		Maximum	Minimum																											
	Debt instruments *	100%	0%	Low to Medium																										
	Money Market Instruments ^A	100%	0%	Low to Medium																										
	Units issued by REITs and InvITs	10%	0%	Medium to High																										
Under normal circumstances, the Scheme will predominantly (at least 65%) invest in corporate debt instruments that are rated AA and below (also including TREP). This could undergo a change in future in accordance with SEBI regulations *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. ^A 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 (SBL) backed commercial papers and government securities having unexpired maturity of 1 year and such other instruments as eligible from time to time. Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term purpose only, and the intention being at all times to protect the interests of the Unit Holders. In the event of deviations, rebalancing will normally be carried out within 30 days. 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/PI/CIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.																														
Investment Strategy	Please refer to page 42 for details																													
Options	• Growth • IDCW*# • Annual IDCW * Investors are requested to note that currently the Board of Trustee Company has decided the frequency as Monthly IDCW under IDCW Option of the Scheme. The Board of Trustee Company reserves the right to change the frequency of the said IDCW Sub- Option of the Scheme. # Income Distribution cum Capital Withdrawal																													
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																											
	₹ 10,000 per application and in multiples of ₹ 1 thereafter		₹ 1,000 per application and in multiples of ₹ 1 thereafter																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																										
	₹ 1,000	(a) Monthly: 6 (b) Quarterly: 4		₹ 6,000																										
All the above three conditions to be jointly fulfilled																														
Minimum Redemption Size	IDCW/Growth: ₹ 500 or 50 units However investors are requested to note that, valid repurchase/redemption requests will be accepted in respect of the said option.																													
Benchmark Index	NIFTY Credit Risk Bond Index. With effect from April 1, 2022, NIFTY Credit Risk Bond Index C-III is benchmark of the Scheme.																													
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date of declaration of IDCW. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹100, then the IDCW amount will be compulsorily reinvested in the respective Scheme. The IDCW 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 record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. No Exit load will be charged on account of Units allotted by way of IDCW re-investments.																													
IDCW Frequency and Record Dates	IDCW Frequency	Record Date		Facilities available																										
	Monthly	25th of the month		Re-investment and Payout																										
	Annual	Would be announced in advance																												
Name of Fund Manager(s)	Mr. Shriram Ramanathan (since November 24, 2012) and Mr. Jalpan Shah (since March 21, 2020)																													
Name of Trustee Company	L&T Mutual Fund Trustee Limited																													
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																									
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																								
	L&T Credit Risk Fund - Regular Plan (G)	5.78%	3.82%	4.80%	08/Oct/2009	7.12%	23,601.00																							
	CRISIL Composite Credit Risk Index	8.16%	9.22%	8.53%		9.01%	29,374.91																							
	CRISIL 10 Yr Gilt Index ^A	1.08%	6.27%	5.02%	01/Jan/2013	6.28%	21,385.67																							
	L&T Credit Risk Fund - Direct Plan (G)	6.63%	4.69%	5.58%		7.41%	19,374.37																							
	CRISIL Composite Credit Risk Index	8.16%	9.22%	8.53%		9.22%	22,610.89																							
CRISIL 10 Yr Gilt Index ^A	1.08%	6.27%	5.02%	6.49%	17,894.83																									
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 ^A Standard Benchmark. With effect from April 1, 2022, NIFTY Credit Risk Bond Index C-III is benchmark of the Scheme. 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 March 31, 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.																														
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FY	L&T Credit Risk Fund - Reg Plan	L&T Credit Risk Fund - Dir Plan	NIFTY Credit Risk Bond Index																											
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Expenses	Exit Load :																													
Load Structure For Ongoing Offer	For Redemption					Load (% of Applicable NAV)																								
	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment					NIL																								
	If units redeemed or switched out are over and above the limit within 1 year from the date of allotment					1																								
	If units are redeemed or switched out on or after 1 year from the date of allotment					NIL																								
Units issued on reinvestment of IDCWs shall not be subject to Exit Load. In case of units switched out/systematically transferred to another option/plan within the same plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the respective plan/Scheme will be considered as the purchase/allotment date.																														

Name of the Scheme	L&T Flexi Bond Fund (L&TFBF)																													
Type of scheme	An open-ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk.																													
Investment Objective	To generate reasonable returns through a diversified portfolio of fixed income securities. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of total assets)		Risk Profile																										
		Maximum	Minimum																											
	Debt Instruments*	100%	0%	Low to Medium																										
	Money market instruments ⁴	100%	0%	Low to Medium																										
Units issued by REITs and InvITs	10%	0%	Medium to High																											
<p>*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.</p> <p>⁴Money 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.</p> <p>Please refer to the SID for details relating to investments in other asset classes.</p> <p>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-11 DOF3/P/CIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.</p>																														
Investment Strategy	Please refer to page 39 for details																													
Options	• Growth • IDCW* (Re-investment and Payout) • Annual IDCW (Reinvestment and Payout) • Income Distribution cum Capital Withdrawal																													
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																											
	₹ 10,000 per application		₹ 1,000 and in multiples of Re. 1 thereafter																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount		Min. No. of Instalments		Min. Aggregate Investment																									
	₹ 1,000		(a) Monthly: 6 (b) Quarterly: 4		₹ 6,000																									
	All the above three conditions to be jointly fulfilled																													
Minimum Redemption Size	₹ 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.																													
Benchmark Index	NIFTY Composite Debt Index (With effect from April 1, 2022, the Scheme benchmark is NIFTY Composite Debt Index A-III)																													
IDCW Policy	<p>The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date of declaration of IDCW. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme.</p> <p>The IDCW 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 25th or the next Business Day as the case may be. These days will be considered as the Record Dates. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex- IDCW NAV.</p>																													
IDCW Frequency and Record Dates	IDCW Frequency		Record Date		Facilities available																									
	Monthly		25th of every month		Re-investment and Payout																									
	Annual		Would be announced in advance																											
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)	Shriram Ramanathan (since February 2, 2015) and Jalpan Shah (since May 30, 2016)																													
Name of Trustee Company	L&T Mutual Fund Trustee Limited																													
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																									
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																								
	L&T Flexi Bond Fund - Regular Plan (G)€	2.82%	6.21%	5.96%	27/Sep/2010	7.86%	23,890.50																							
	CRISIL Dynamic Debt Index	5.12%	8.47%	7.43%		8.07%	24,437.98																							
	CRISIL 10 Yr Gilt Index ^a	1.08%	6.27%	5.02%		6.48%	20,599.74																							
	L&T Flexi Bond Fund - Direct Plan (G)€	3.57%	6.95%	6.76%	01/Jan/2013	8.38%	21,046.87																							
	CRISIL Dynamic Debt Index	5.12%	8.47%	7.43%		8.18%	20,693.53																							
CRISIL 10 Yr Gilt Index ^a	1.08%	6.27%	5.02%	6.49%		17,894.83																								
<p>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 ^aStandard Benchmark. With effect from April 1, 2022, the Scheme benchmark is NIFTY Composite Debt Index A-III.</p> <p>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.</p> <p>a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense structure. c. The performance details have been provided for Regular and Direct Plan separately.</p> <p>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.</p>																														
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Within 1 year from the date of allotment or purchase applying First in First Out Basis	0.5																													
After 1 year from the date of allotment or Purchase applying First in First Out Basis	NIL																													

Name of the Scheme	L&T Triple Ace Bond Fund (L&TTABF)																													
Type of scheme	An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and relatively low credit risk.																													
Investment Objective	To generate regular return by investing predominantly in AA+ and above rated debt and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Types of Instruments	Indicative Allocations (% of total assets)		Risk Profile																										
		Maximum	Minimum																											
	AA+ and above rated corporate debt instruments including TREP*	100%	80%	Low to Medium																										
	Other debt** and Money Market Instruments^	20%	0%	Low to Medium																										
	<p>*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, UDAY bonds, recapitalization bonds, municipal bonds and any other instruments as permitted by regulators from time to time.</p> <p>**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.</p> <p>^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.</p> <p>Please refer to the SID for details relating to investments in other asset classes.</p> <p>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.</p>																													
Investment Strategy	Please refer to page 41 for details																													
Options	• Growth • IDCW* (Reinvestment and Payout) 1. Quarterly IDCW 2. Semi-annual IDCW*3. Annual IDCW* • *Income Distribution cum Capital Withdrawal																													
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																											
	₹10,000 per application and in multiples of Re. 1 thereafter		₹ 1,000 per application and in multiples of Re. 1 thereafter																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																											
	₹ 1,000	(a) Monthly: 6 (b) Quarterly: 4	₹ 6,000																											
	All the above three conditions to be jointly fulfilled																													
Minimum Redemption Size	₹ 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.																													
Benchmark Index	NIFTY Corporate Bond Index (With effect from April 1, 2021, the benchmark of the Scheme is NIFTY Corporate Bond Index B-III)																													
IDCW Policy	<p>The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date of declaration of IDCW. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the respective Scheme.</p> <p>The IDCW 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 record dates which will be fixed by the Trustees and announced in advance. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV announced immediately after the record date. No Exit Load will be charged on account of Units allotted by way of IDCW re-investment.</p>																													
IDCW Frequency and Record Dates	IDCW Frequency	Record Date	Facilities available																											
	Quarterly	Would be announced in advance	Re-investment and Payout																											
	Semi-annual: At Trustee's Discretion																													
Annual																														
Name of Fund Manager(s)	Shriram Ramanathan (since June 30, 2014) and Jalpan Shah (since April 3, 2017)																													
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception	Since Inception																									
		1 year	3 year	5 year	of the Scheme	CAGR Returns (%)	PTP Returns* (in ₹)																							
	L&T Triple Ace Bond Fund - Regular Plan (G)	5.04%	8.71%	7.64%	31/Mar/1997	7.40%	59,666.20																							
	CRISIL Corporate Bond Composite Index	5.54%	8.29%	7.67%		NA	NA																							
	CRISIL 10 Yr Gilt Index^	1.08%	6.27%	5.02%		NA	NA																							
	L&T Triple Ace Bond Fund - Direct Plan (G)	5.40%	9.08%	8.00%	01/Jan/2013	8.07%	20,493.30																							
	CRISIL Corporate Bond Composite Index	5.54%	8.29%	7.67%		8.44%	21,151.69																							
	CRISIL 10 Yr Gilt Index^	1.08%	6.27%	5.02%		6.49%	17,894.83																							
	<p>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. With effect from April 1, 2021, the benchmark of the Scheme is NIFTY Corporate Bond Index B-III.</p> <p>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.</p> <p>a. Performance data is as on March 31, 2022.</p> <p>b. Different plans shall have a different expense structure.</p> <p>c. The performance details have been provided for Regular and Direct Plan separately.</p> <p>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.</p>																													
	<p style="text-align: center;">Absolute Returns</p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>FY</th> <th>L&T Triple Ace Bond Fund - Reg Plan</th> <th>L&T Triple Ace Bond Fund - Dir Plan</th> <th>NIFTY Corporate Bond Index</th> </tr> </thead> <tbody> <tr> <td>FY 17-18</td> <td>5.06</td> <td>5.48</td> <td>6.72</td> </tr> <tr> <td>FY 18-19</td> <td>6.99</td> <td>7.28</td> <td>6.74</td> </tr> <tr> <td>FY 19-20</td> <td>13.79</td> <td>14.18</td> <td>9.55</td> </tr> <tr> <td>FY 20-21</td> <td>7.55</td> <td>7.91</td> <td>9.90</td> </tr> <tr> <td>FY 21-22</td> <td>5.04</td> <td>5.40</td> <td>5.54</td> </tr> </tbody> </table>							FY	L&T Triple Ace Bond Fund - Reg Plan	L&T Triple Ace Bond Fund - Dir Plan	NIFTY Corporate Bond Index	FY 17-18	5.06	5.48	6.72	FY 18-19	6.99	7.28	6.74	FY 19-20	13.79	14.18	9.55	FY 20-21	7.55	7.91	9.90	FY 21-22	5.04	5.40
FY	L&T Triple Ace Bond Fund - Reg Plan	L&T Triple Ace Bond Fund - Dir Plan	NIFTY Corporate Bond Index																											
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Expenses	Exit Load :																													
Load Structure For Ongoing Offer	For Redemption					Load (% of Applicable NAV)																								
	On or before 3 months from the date of allotment or Purchase applying First in First Out basis.					0.5%																								
	After 3 months					NIL																								
	A switch-out or a withdrawal under SWP or a transfer under STP may also attract an Exit Load like any Redemption. No Exit Load will be chargeable in case of switches made between different options of the Scheme. No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.																													

Name of the Scheme	L&T Gilt Fund (L&TGF)																													
Type of scheme	An open-ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.																													
Investment Objective	To generate returns from a portfolio from investments in Government Securities. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																													
Asset Allocation Pattern	Types of Instruments	Indicative Allocation (% of total Assets)		Risk Profile																										
		Maximum	Minimum																											
	Government Securities including Treasury bills and TREP**	100%	80%	Low																										
	Money Market Instruments [^]	20%	0%	Low to Medium																										
<p>**Securities issued (including debt issuances) by domestic government agencies and statutory bodies, which may or may not be guaranteed by Central or State Government. This may include instruments like central government securities, state development loans and UDAY bonds, recapitalization bonds, and G-Sec repos.</p> <p>[^]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 (SBL) backed commercial papers and government securities having unexpired maturity of 1 year and such other instruments as eligible from time to time.</p> <p>Please refer to the SID for details relating to investments in other asset classes.</p> <p>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.</p>																														
Investment Strategy	Please refer to page 41 for details																													
Options	<ul style="list-style-type: none"> IDCW* (Reinvestment and Payout) Quarterly IDCW * * Income Distribution cum Capital Withdrawal 																													
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment																											
	₹10,000 per application and in multiples of ₹ 1 thereafter		₹ 1,000 per application and in multiples of ₹ 1 thereafter																											
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																											
	₹ 1,000	(a) Monthly: 6 (b) Quarterly: 4	₹ 6,000																											
All the above three conditions to be jointly fulfilled																														
Minimum Redemption Size	₹ 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.																													
Benchmark Index	NIFTY All Duration G-Sec Index																													
IDCW Policy	<p>The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date of declaration of IDCW. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the respective Scheme.</p> <p>The IDCW 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 record dates which will be fixed by the Trustees and announced in advance. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV announced immediately after the record date. No Exit Load will be charged on account of Units allotted by way of IDCW re-investment.</p>																													
IDCW Frequency and Record Dates	IDCW Frequency	Record Date	Facilities available																											
	Quarterly	Would be announced in advance	Re-investment and Payout																											
Name of Fund Manager(s)	Mr. Jalpan Shah (since May 30, 2016) and Mr. Shriram Ramanathan (since April 3, 2017)																													
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																									
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																								
	L&T Gilt Fund - Regular Plan (G)	1.97%	6.23%	5.28%	29/Mar/2000	8.00%	54,481.80																							
	CRISIL Dynamic Gilt Index	4.03%	7.77%	6.96%		NA	NA																							
	CRISIL 10 Yr Gilt Index [^]	1.08%	6.27%	5.02%		NA	NA																							
	L&T Gilt Fund - Direct Plan (G)	3.20%	7.52%	6.63%	01/Jan/2013	9.20%	22,567.28																							
	CRISIL Dynamic Gilt Index	4.03%	7.77%	6.96%		7.49%	19,506.68																							
	CRISIL 10 Yr Gilt Index [^]	1.08%	6.27%	5.02%		6.49%	17,894.83																							
<p>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.</p> <p>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.</p> <p>a. Performance data is as on March 31, 2022.</p> <p>b. Different plans shall have a different expense structure.</p> <p>c. The performance details have been provided for Regular and Direct Plan separately.</p> <p>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.</p>																														
<table border="1"> <caption>Absolute Returns</caption> <thead> <tr> <th>FY</th> <th>L&T Gilt Fund - Reg Plan</th> <th>L&T Gilt Fund - Dir Plan</th> <th>NIFTY All Duration G-Sec Index</th> </tr> </thead> <tbody> <tr> <td>FY 17-18</td> <td>2.47%</td> <td>3.97%</td> <td>2.57%</td> </tr> <tr> <td>FY 18-19</td> <td>5.23%</td> <td>6.63%</td> <td>8.98%</td> </tr> <tr> <td>FY 19-20</td> <td>11.39%</td> <td>12.78%</td> <td>13.19%</td> </tr> <tr> <td>FY 20-21</td> <td>5.60%</td> <td>6.85%</td> <td>6.37%</td> </tr> <tr> <td>FY 21-22</td> <td>1.97%</td> <td>3.20%</td> <td>4.03%</td> </tr> </tbody> </table>							FY	L&T Gilt Fund - Reg Plan	L&T Gilt Fund - Dir Plan	NIFTY All Duration G-Sec Index	FY 17-18	2.47%	3.97%	2.57%	FY 18-19	5.23%	6.63%	8.98%	FY 19-20	11.39%	12.78%	13.19%	FY 20-21	5.60%	6.85%	6.37%	FY 21-22	1.97%	3.20%	4.03%
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Expenses Load Structure For Ongoing Offer	Exit Load: Nil																													

Name of the Scheme	L&T Conservative Hybrid Fund (L&TCHF)
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Type of scheme	An open ended hybrid scheme investing predominantly in debt instruments
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Investment Objective	To generate regular income through investments in a range of Debt, Equity and Money Market Instruments. Income will be distributed only if the same is earned by the Scheme and there can be no assurance that the objective of the Scheme will be realized. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.
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Asset Allocation Pattern	Type of Security	Indicative allocations (% of total assets)		Risk Profile
		Maximum	Minimum	
	Debt, Money Markets & Government Securities (including cash/call money)*	90%	75%	Low to Medium
	Equity & Equity related instruments	25%	10%	Medium to High

*includes investments in securitized debt up to 50% of total assets.
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 Gsec 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 (SBL) backed commercial papers and government securities having unexpired maturity of 1 year. It will also include all eligible instruments as specified by SEBI and RBI from time to time.
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 DOF3P/CIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.

Investment Strategy	Please refer to page 41 for details
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Options	• Growth • IDCW* (Reinvestment and Payout) 1. Monthly IDCW 2. Quarterly IDCW * Income Distribution cum Capital Withdrawal
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Minimum Application Size (Lumpsum Investment per Application)	Initial Investment	Additional Investment
	₹ 10,000 per application and in multiples of ₹ 1 thereafter	₹ 1,000 per application and in multiples of ₹ 1 thereafter

Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment
	₹ 1,000	(a) Monthly: 6 (b) Quarterly: 4	₹ 6,000
	All the above three conditions to be jointly fulfilled		

Minimum Redemption Size	₹ 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.
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Benchmark Index	CRISIL Hybrid 85+15 - Conservative Index
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IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs 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 IDCW warrants within 15 days from the record date of declaration of IDCW. In case of the Schemes under the IDCW payout facility, if the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the respective Scheme. The IDCW 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 record dates as mentioned above or the next Business Day as the case may be. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. No Exit Load will be charged on account of Units allotted by way of IDCW re-investments. For L&TMIP, in line with requirements under SEBI circular number CIR/MD/DF/21/2012 dated September 13, 2012 any IDCW declared under the Institution Plan will be compulsorily paid out.
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IDCW Frequency and Record Dates	IDCW Frequency	Record Date	Facilities available
	Monthly	25th of the month	Re-investment and Payout
	Quarterly	Would be announced in advance	

Name of Fund Manager(s)	Ms Cheenu Gupta (since July 02, 2021), Mr. Venugopal Manghat (since November 24, 2012), (for investments in equity and equity related instruments) and and Mr. Jalpan Shah (since May 30, 2016) (for investments in debt and debt related instruments).
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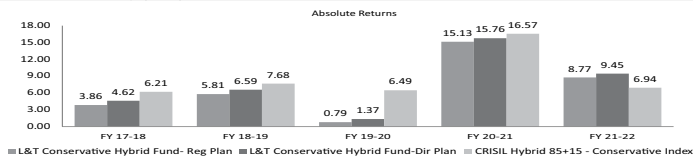
Name of Trustee Company	L&T Mutual Fund Trustee Limited
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Performance of Schemes		CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception	
		1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)
	L&T Conservative Hybrid Fund - Regular Plan (G)	8.77%	8.05%	6.76%	31/Jul/2003	8.22%	43,746.10
	CRISIL Hybrid 85+15 - Conservative Index	6.94%	9.87%	8.70%		8.73%	47,716.44
	CRISIL 10 Yr Gilt Index ^A	1.08%	6.27%	5.02%		5.74%	28,381.56
	L&T Conservative Hybrid Fund - Direct Plan (G)	9.45%	8.67%	7.44%	01/Jan/2013	8.21%	20,742.96
	CRISIL Hybrid 85+15 - Conservative Index	6.94%	9.87%	8.70%		9.39%	22,929.31
	CRISIL 10 Yr Gilt Index ^A	1.08%	6.27%	5.02%		6.49%	17,894.83

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 ^AStandard 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 March 31, 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.



Expenses Load Structure For Ongoing Offer	Exit Load:	
	For Redemption	Load (% of Applicable NAV)
	If the units redeemed or switched-out are upto 10% of the units (the limit) purchased or switched within 1 year from the date of allotment	NIL
	If units redeemed or switched out over and above the limit within 1 year from the date of allotment	1

	If units are redeemed or switched out on or after 1 year from the date of allotment	NIL
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Units issued on reinvestment of IDCWs shall not be subject to Exit Load.
A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption.
No Exit Load will be chargeable in case of switches made between different options of the Scheme.
No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.
In case of units switched out/systematically transferred to another option/plan within the same plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the respective plan/Scheme will be considered as the purchase/allotment date.

Name of the Scheme	L&T Resurgent India Bond Fund (L&TRIBF)																														
Type of scheme	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 (please refer to page no. 18 under the section "Asset Allocation Pattern" in the SID for details on Macaulay's Duration). A relatively high interest rate risk and moderate credit risk.																														
Investment Objective	To seek to generate income by investing primarily in debt and money market securities. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																														
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of total assets)		Risk Profile																											
		Maximum	Minimum																												
	Debt instruments*	100%	0%	Low to Medium																											
	Money market instruments [^]	100%	0%	Low to Medium																											
	Units issued by REITs and InvITs	10%	0%	Medium to High																											
	Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time. Under normal circumstances, the macaulay duration of the portfolio will be between 3 to 4 years. However, portfolio Macaulay duration under anticipated adverse situation will be 1 year to 4 years or such other duration as specified by SEBI from time to time. *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. Due to market conditions, the AMC may invest beyond the portfolio duration range of 3 to 4 years for short term purpose only, the intention being at all times to protect the interests of the Unit Holders. In the event of such short term deviations, rebalancing will normally be carried out within 30 days. If the fund manager continues to deviate from the portfolio duration range of 3 to 4 years for over a month due to anticipated adverse interest rate situation, the AMC shall record the reasons for the same with adequate justification. 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/CI/R/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard.																														
Investment Strategy	Please refer to page 42 for details																														
Options	• Growth • IDCW* (Reinvestment and Payout) • Annual IDCW* (Reinvestment and Payout) * Income Distribution cum Capital Withdrawal																														
Minimum Application Size (Lumpsum Investment per Application)	Initial Investment		Additional Investment (in multiples of ₹ 1 thereafter)																												
	₹ 5,000 per application and in multiples of ₹ 1 thereafter		₹ 1,000 per application and in multiples of ₹ 1 thereafter																												
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount	Min. No. of Instalments		Min. Aggregate Investment																											
	₹ 1,000	(a) Monthly: 6 (b) Quarterly: 4		₹ 6,000																											
	All the above three conditions to be jointly fulfilled.																														
Minimum Redemption Size	₹ 500 or 50 units or account balance, whichever is lower. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable.																														
Benchmark Index	NIFTY Medium Duration Debt Index (Note: With effect from April 1, 2022, the Scheme is benchmarked against NIFTY Medium Duration Debt Index B-III)																														
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW 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 record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding the IDCW distribution rate and the record date, AMC shall issue notice to the public, communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested at the ex-IDCW NAV. If the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme. In case of IDCW payout facility, the AMC shall despatch to the Unit Holders, the IDCW warrants within 15 days from the record date of declaration of IDCW. No Exit load will be charged on account of redemption of Units allotted by way of IDCW reinvestments. Further the IDCW proceeds may be paid by way of direct credit/NEFT/RTGS/ any other manner through which the investor's bank account specified in the Registrar's records is credited with the IDCW proceeds.																														
IDCW Frequency and Record Dates	IDCW Frequency	Record Date		Facilities available																											
	At Trustee's Discretion	Would be announced in advance		Re-investment and Payout																											
Name of Fund Manager(s)	Mr. Shriram Ramanathan (since February 2, 2015) and Mr. Jalpan Shah (since March 21, 2020)																														
Name of Trustee Company	L&T Mutual Fund Trustee Limited																														
Performance of Schemes	CAGR Returns (%) (Period)			Date of Inception of the Scheme	Since Inception																										
	1 year	3 year	5 year		CAGR Returns (%)	PTP Returns* (in ₹)																									
	L&T Resurgent India Bond Fund - Regular Plan (G)	4.70%	6.72%	6.18%	02/Feb/2015	7.28%	16,536.80																								
	CRISIL Medium Term Debt Index	5.68%	8.49%	7.63%		8.05%	17,413.43																								
	CRISIL 10 Yr Gilt Index [^]	1.08%	6.27%	5.02%	02/Feb/2015	6.35%	15,536.00																								
	L&T Resurgent India Bond Fund - Direct Plan (G)	5.64%	7.69%	7.14%		8.23%	17,615.90																								
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	<table border="1"> <caption>Absolute Returns</caption> <thead> <tr> <th>FY</th> <th>L&T Resurgent India Corporate Bond Fund - Reg Plan</th> <th>L&T Resurgent India Corporate Bond Fund - Dir Plan - Growth</th> <th>NIFTY Medium Duration Debt Index</th> </tr> </thead> <tbody> <tr> <td>FY 17-18</td> <td>6.07</td> <td>7.01</td> <td>5.91</td> </tr> <tr> <td>FY 18-19</td> <td>4.66</td> <td>5.58</td> <td>6.77</td> </tr> <tr> <td>FY 19-20</td> <td>8.27</td> <td>9.22</td> <td>10.58</td> </tr> <tr> <td>FY 20-21</td> <td>7.27</td> <td>8.29</td> <td>9.34</td> </tr> <tr> <td>FY 21-22</td> <td>4.70</td> <td>5.64</td> <td>5.68</td> </tr> </tbody> </table>							FY	L&T Resurgent India Corporate Bond Fund - Reg Plan	L&T Resurgent India Corporate Bond Fund - Dir Plan - Growth	NIFTY Medium Duration Debt Index	FY 17-18	6.07	7.01	5.91	FY 18-19	4.66	5.58	6.77	FY 19-20	8.27	9.22	10.58	FY 20-21	7.27	8.29	9.34	FY 21-22	4.70	5.64	5.68
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Expenses	Exit Load : Nil																														
(j) Load Structure For Ongoing Offer																															

Information Common To All Schemes						
Levy of stamp duty on mutual fund transactions	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.					
Name of Trustee Company	L&T Mutual Fund Trustee Limited					
Applicable NAV for all schemes except L&T Overnight Fund and L&T Liquid Fund	<p>The Cut-off time and the Applicable NAV will be as under:</p> <p>For Purchases:</p> <ol style="list-style-type: none"> 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. 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. 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. 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. <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Please note that in respect of L&T Tax Advantage Fund redemption of units can be made only after three years of lock-in period from the date of allotment of units proposed to be redeemed.</p>					
Applicable NAV for L&T Overnight Fund and L&T Liquid Fund	<p>The Cut-off time and the Applicable NAV will be as under:</p> <p>For Purchase:</p> <ol style="list-style-type: none"> In respect of valid Purchase applications accepted at the Investor service Centres upto 1.30 p.m. on a day, where the funds for the entire amount of Purchase/ Subscription applications are credited to the bank account of the Scheme before the Cut-off time and are available for utilisation before the Cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day of receipt of the applications; In respect of valid Purchase applications accepted at the Investor service Centres after 1.30 p.m. on a day, where the funds for the entire amount of Purchase/ Subscription applications are credited to the bank account of the Scheme and are available for utilisation on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the next Business Day; and In respect of valid Purchase applications accepted at the Investor service Centres on a Business Day, irrespective of the time of receipt of application, where the funds are not available for utilisation before the Cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilisation. <p>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.</p> <p>For Redemption:</p> <ol style="list-style-type: none"> In respect of valid Redemption applications accepted at the Investor service Centres upto 3.00 p.m. on a Business Day, the closing NAV of the day immediately preceding the next Business Day. In respect of valid Redemption applications accepted at the Investor service Centres after 3.00 p.m. on a Business Day, the closing NAV of the next Business Day. 					
Dispatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the valid redemption request at the Investor Service Centres/Official Points of Acceptance. Please note that in respect of L&T Tax Advantage Fund redemption of units can be made only after three years of lock-in period from the date of allotment of units proposed to be redeemed.					
Transaction Charge(s)	<p>AMC shall deduct Transaction Charge(s) from the subscription amount and pay it to the distributor who has opted to receive the same for a particular product category. The details of the same are mentioned below:-</p> <ul style="list-style-type: none"> ₹ 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. <p>In case of investments through SIP, Transaction Charge(s) shall be deducted only if the total commitment (i.e. amount per SIP instalment x Number of instalments) amounts to ₹ 10,000 or more. The Transaction Charge(s) will be deducted in four equal instalments.</p> <p>However, Transaction Charge(s) will not be deducted for the following:-</p> <ul style="list-style-type: none"> Purchase/Subscription submitted by investor at the designated collection centres or through AMC's website viz. www.ltf.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. 					
Actual Recurring Expenses (% p.a. of daily net assets) for the Financial Year 2021-22	L&T Flexicap Fund		L&T Tax Advantage Fund		L&T Large and MidCap Fund	
	Direct 1.34%	Regular 2.07%	Direct 1.21%	Regular 1.97%	Direct 1.32%	Regular 2.25%
	L&T India Large Cap Fund		L&T India Value Fund		L&T Hybrid Equity Fund	
	Direct 1.52%	Regular 2.48%	Direct 0.88%	Regular 1.85%	Direct 0.89%	Regular 1.89%
	L&T Balanced Advantage Fund		L&T Midcap Fund		L&T Business Cycles Fund	
	Direct 0.71%	Regular 2.09%	Direct 0.72%	Regular 1.86%	Direct 1.45%	Regular 2.54%
	L&T Infrastructure Fund		L&T Arbitrage Opportunities Fund		L&T Overnight Fund	
	Direct 1.08%	Regular 2.22%	Direct 0.36%	Regular 1.03%	Direct 0.10%	Regular 0.20%
	L&T Equity Savings Fund		L&T Flexi Bond Fund		L&T Low Duration Fund	
	Direct 0.68%	Regular 1.57%	Direct 0.90%	Regular 1.62%	Direct 0.28%	Regular 0.93%
	L&T Banking and PSU Debt Fund		L&T Gilt Fund		L&T Conservative Hybrid Fund	
	Direct 0.23%	Regular 0.61%	Direct 0.50%	Regular 1.70%	Direct 1.62%	Regular 2.25%
	L&T Triple Ace Bond Fund		L&T Credit Risk Fund		L&T Ultra Short Term Fund	
	Direct 0.29%	Regular 0.63%	Direct 0.86%	Regular 1.66%	Direct 0.23%	Regular 0.39%
	L&T Liquid Fund		L&T Short Term Bond Fund		L&T Resurgent India Bond Fund	
	Direct 0.15%	Regular 0.20%	Direct 0.27%	Regular 0.75%	Direct 0.57%	Regular 1.47%
	L&T Money Market Fund		L&T Emerging Businesses Fund		L&T Focused Equity Fund	
	Direct 0.24%	Regular 0.72%	Direct 0.79%	Regular 1.87%	Direct 1.09%	Regular 2.33%
	L&T Focus Equity Fund		L&T Nifty 50 Index Fund		L&T Nifty Next 50 Index Fund	
	Direct 1.09%	Regular 2.33%	Direct 0.25%	Regular 0.70%	Direct 0.34%	Regular 0.78%

Information Common To All Schemes			
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.lfms.com and on the AMFI website i.e. www.amfindia.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.lfms.com		
For Investor Grievances please contact	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> Computer Age Management Services 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. </td> <td style="width: 50%; vertical-align: top;"> Mr. Ankur Banthiya 6th floor, KGN Towers, No.62 Ethiraj Salai, (Commander-In-Chief Road), Egmore, Chennai – 600 105. Tel: 1800 419 0200 or 1800 2000 400, Fax: 044-4902 2818 E-mail: investor.line@intmf.co.in </td> </tr> </table>	Computer Age Management Services 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 419 0200 or 1800 2000 400, Fax: 044-4902 2818 E-mail: investor.line@intmf.co.in
Computer Age Management Services 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 419 0200 or 1800 2000 400, Fax: 044-4902 2818 E-mail: investor.line@intmf.co.in		
Unit Holders' Information	<p>Applicable to investors who opt to hold units in non-demat form</p> <p>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.</p> <p>For normal transactions during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> • 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. <p>Half Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> • 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: <ol style="list-style-type: none"> 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 MF 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. <p>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.</p> <p>Applicable to investors who have a demat account and opt to hold units in non-demat form</p> <p>Monthly SCAS:</p> <ul style="list-style-type: none"> • 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. 		

Information Common To All Schemes

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.lfcs.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.lfcs.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.lfcs.com on or before the tenth day of the succeeding month in a user-friendly and downloadable format.

Maximum Recurring Expenses:

L&T Business Cycles Fund, L&T Emerging Businesses Fund, L&T Flexicap Fund, L&T Focused Equity Fund, L&T India Large Cap Fund, L&T India Value Fund, L&T Infrastructure Fund, L&T Large and Midcap Fund, L&T Midcap Fund, L&T Tax Advantage Fund, L&T Arbitrage Opportunities Fund, L&T Balanced Advantage Fund, L&T Equity Savings Fund and L&T Hybrid Equity Fund		L&T Banking and PSU Debt Fund, L&T Overnight Fund, L&T Credit Risk Fund, L&T Flexi Bond Fund, L&T Gilt Fund, L&T Liquid Fund, L&T Low Duration Fund, L&T Money Market Fund, L&T Resurgent India Bond Fund, L&T Short Term Bond Fund, L&T Triple Ace Bond Fund, L&T Ultra Short Term Fund and L&T Conservative Hybrid Fund	
Daily net assets	Maximum as a % of daily net assets	Daily net assets	Maximum as a % of daily net assets
First 500 Crores	2.25%	First 500 Crores	2.00%
Next 250 Crores	2.00%	Next 250 Crores	1.75%
Next 1,250 Crores	1.75%	Next 1,250 Crores	1.50%
Next 3,000 Crores	1.60%	Next 3,000 Crores	1.35%
Next 5,000 Crores	1.50%	Next 5,000 Crores	1.25%
Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof on the next Rs.40,000 crores of the daily net assets.		Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof on the next Rs.40,000 crores of the daily net assets.	
Balance Assets	1.05%	Balance Assets	0.80%

Information Common To All Schemes

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 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.lfsc.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.lfsc.com/companies/Int-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 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.

Risks associated with investing in equities:

Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

Investments in equity and equity related securities involve a degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. The liquidity and valuation of the the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

Risks associated with investing in debt securities

- Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments. Additionally, money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments. The AMC endeavours to manage such risk by the use of inhouse credit analysis. The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline. The NAV will also be affected by Risks associated with investments made in derivatives. The NAV of the Scheme will also be affected by Risk Factors associated with scrip lending and investments in Foreign Securities.
- The performance of Scheme may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems.
- Investments in different types of securities are subject to different levels and kinds of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. investments in corporate bonds carry a higher level of risk than investments in Government securities. Further, even among corporate bonds, bonds which have a higher rating are comparatively less risky than bonds which have a lower rating.

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, foreign securities, covered call strategy, securitised debt, repo transactions in corporate bonds and REITs and InvTIs.

Information Common To All Schemes

Risk Factors of covered call option strategy

- Volatility risk: Volatility risk arises when market more volatile than the Fund Manager's estimation. The investment manager holds view of range bound market and the market volatility breaches these limits, thereby increasing risk to the portfolio. This risk is mitigated as we have covered with the stocks we hold.
- Opportunity loss: Selling call option means investment manager are obligated to deliver the stock at predetermined price. In case when the stock price move above the predetermine price the upside opportunity is lost on the stock, because we have sold call option. Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing is capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares.

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.

Additional Scheme Specific Risk Factors

- ◆ **L&TTAF:** By virtue of requirements under ELSS, Units issued under L&TTAF will not be redeemed until the expiry of three years from the date of their allotment. The ability of an investor to realise returns on investments in L&TTAF is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid three year period only in the event of the death of a Unit Holder, subject to the Units having been held for a period of one year from the date of their allotment.
- ◆ **L&TIVF:** To the extent that the Scheme is invested in ETFs, the Scheme will be subject to all risks associated with such ETFs and the underlying assets that it is tracking. The Scheme can purchase/redeem units of ETFs only through stock exchanges on which such ETFs are listed and not directly through a mutual fund. Thus there could be a liquidity issue. The units of ETF may trade above (at a premium) or below (at a discount) the scheme's net asset value (NAV). The price of the units of an ETF's is influenced by the forces of supply and demand. Thus the Scheme may not be able to purchase/redeem units of an ETF at the applicable NAVs.
To the extent that the assets of the Scheme will be invested in units of debt oriented mutual fund schemes, investors will be bearing the expenses of a Scheme in addition to the expenses of the relevant underlying scheme in which the Scheme will make investments.
- ◆ **L&TAOF and L&TDEF:** The Scheme proposes to invest in equity and equity related instruments by identifying and exploiting price discrepancies in cash and derivative segments of the market. These investments by nature are volatile as the prices of the underlying securities are affected by various factors such as liquidity, time to settlement date, news flow, spreads between cash and derivatives market at different points of time, trading volumes, etc. There is no guarantee that the Fund Manager will be able to spot investment opportunities or correctly exploit price discrepancies in the different segments of the market. The Scheme is also expected to have a high portfolio churn, especially in a volatile market. There is an execution risk while implementing arbitrage strategies across various segments of the market, which may result in missed investment opportunities, or may also result in losses. In case of a large outflow from the Scheme, the Scheme may need to reverse the spot-futures transaction before the settlement of the futures trade. While reversing the spot-futures transaction on the Futures and Options settlement day on the exchange, there could be a risk of volume-weighted-average-price of the market being different from the price at which the actual reversal is processed resulting in basis risk.
- ◆ **L&TLDF, LTFBF, L&TCRF, L&TRIBF & L&TFF:** The revised provisions enable the Scheme to invest in REITs and InvITs. Therefore, the said scheme shall invest not more than 10% of its NAV in the units of REIT and InvIT and not more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. In view of the same, investors are also requested to note the following risks associated with investing in REITs and InvITs-
 - Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to the market conditions and factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.
 - Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange, etc. The time taken by the Mutual Fund for liquidating the investments in the scheme may be long in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. As these products are new to the market they are likely to be exposed to liquidity risk.
 - Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, interest payments etc. Depending upon the market conditions, interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. As a result, the proceeds may get invested at a lower rate.
 - Credit Risk:** REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.
 - Regulatory/Legal Risk:** REITs and InvITs being new asset classes, regulatory guidelines may be evolving in nature which may impact the investments in REITs and InvITs

Plan

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. The options referred below (i.e. IDCW (Re- investment and Payout) and Growth) will be available under the Direct Plan. The Scheme has a common portfolio i.e. the Direct Plan does not have a separate portfolio. Investments under the Direct Plan can be made through various modes offered by the mutual fund for investing directly with the mutual 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 Scheme has a common portfolio i.e. the Regular Plan does not have a separate portfolio. 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.

Information Common To All Schemes

Disclaimers	Past performance of the scheme(s)/ L&T Mutual Fund/ L&T Investment Management Limited may or not be sustained in future. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.																									
Risk Mitigation Factors	Equity Schemes: Investments in equity and equity related securities carry various risks such as inability to sell securities, trading volumes and settlement periods, liquidity risk, default risk, re-investment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging. Further, the portfolio of a Scheme will be constructed in accordance with the investment restrictions specified under the Regulation which would help in mitigating certain risks relating to investments in securities market. Debt Schemes: 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.																									
MF Central - Official Point of Acceptance	Official Point of Acceptance - 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.																									
Swing Pricing	<p>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).</p> <p>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:</p> <ol style="list-style-type: none"> 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 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. <p>Investors may note that the following minimum swing factor shall be applicable for the Eligible Schemes:</p> <table border="1"> <thead> <tr> <th rowspan="2">Maximum Credit Risk of scheme→ Maximum Interest Rate Risk of the scheme ↓</th> <th colspan="3">Minimum swing factor</th> </tr> <tr> <th>Class A (Credit Risk Value >=12)</th> <th>Class B (Credit Risk Value >=10)</th> <th>Class C (Credit Risk Value <10)</th> </tr> </thead> <tbody> <tr> <td>Class I: (Macaulay Duration <=1 year)</td> <td>-</td> <td>-</td> <td>1.5%</td> </tr> <tr> <td>Class II: (Macaulay Duration <=3 years)</td> <td>-</td> <td>1.25%</td> <td>1.75%</td> </tr> <tr> <td>Class III: Any Macaulay Duration</td> <td>1%</td> <td>1.5%</td> <td>2%</td> </tr> </tbody> </table> <p>Investors may further note the following aspects pertaining to swing pricing:</p> <ol style="list-style-type: none"> 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. 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. The swing pricing framework will be made applicable only for scenarios related to net outflows from the Eligible Schemes. <p>Investors may refer to the below illustration to understand the impact on the NAV for incoming and outgoing investors due to swing pricing.</p> <p>Illustration: Effect on the NAV for incoming and outgoing investors in the scheme where swing pricing is made applicable:</p> <ol style="list-style-type: none"> Applicability of swing pricing – Market dislocation as announced by SEBI Specified period for applicability of swing pricing – As notified by SEBI. Transactions covered (for applicability of swing factor) <ol style="list-style-type: none"> Subscriptions including switch-ins Redemptions including switch-outs Transactions excluded/ exempted: <ol style="list-style-type: none"> Redemptions upto Rs. 2 lacs (aggregated at PAN level) 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 Unswung NAV – Rs.10/- (This is normal NAV before applying swing factor) Mandatory swing factor - 2% (Assuming the scheme has a high risk-o-meter and a PRC matrix of C-III) NAV adjustment for subscriptions and redemptions in the scheme during the specified period: <table border="1"> <thead> <tr> <th>Unswung viz. Normal NAV (Rs.)</th> <th>Swing factor (%)</th> <th>Swung viz. Adjusted NAV (Rs.)</th> </tr> </thead> <tbody> <tr> <td>10.0000</td> <td>2</td> <td>9.8000</td> </tr> </tbody> </table>	Maximum Credit Risk of scheme→ Maximum Interest Rate Risk of the scheme ↓	Minimum swing factor			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%	Unswung viz. Normal NAV (Rs.)	Swing factor (%)	Swung viz. Adjusted NAV (Rs.)	10.0000	2	9.8000
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The swing pricing framework is subject to the operational guidelines issued by SEBI / AMFI from time to time.

Name of the Scheme	Investment Strategies of the Schemes
L&T Flexicap Fund	<p>The investment approach is bottom-up stock picking. The Scheme seeks to add the best opportunities that the market presents, without any sector/cap bias. The key features of the Mutual Fund's investment strategy include:</p> <ul style="list-style-type: none"> • Bottom-up stock picking: The Scheme focuses on bottom-up stock picking (i.e. focusing solely on prospects of individual stocks) as opposed to a top-down approach (i.e. predicting macro-economic and political trends and taking investment decisions based on them). • No cap bias: It will seek to identify the best stocks at a point in time, regardless of any market cap bias. <p>Investments in equity and equity related securities and debt securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.</p> <p>Further, the portfolio of the Scheme will be constructed in accordance with the investment restrictions specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> <p>For portfolio turnover policy, please refer paragraph "Portfolio Turnover".</p>
L&T Tax Advantage Fund	<p>The investment approach is bottom-up stock picking. The Scheme seeks to add the best opportunities that the market presents, without any sector/cap bias. The key features of the Fund's investment strategy include:</p> <p>Diversification: The Scheme will be well diversified across sectors in about 60 to 80 stocks but it could hold more than 80 stocks at any given time. While holdings in individual stocks will generally not exceed 4% of net assets of the Scheme, there may be times when considering the investment opportunities, holdings in certain stocks could be in excess of 4%. The Scheme is likely to be fully invested in equity at all times.</p> <p>Bottom-up stock picking: Consistent with L&T's approach, the Scheme focuses on bottom-up stock picking (i.e. focusing solely on prospects of individual stocks) as opposed to a top-down approach (i.e. predicting macro economic and political trends and taking investment decisions based on them).</p> <p>No cap bias: It will seek to identify the best stocks at a point in time, regardless of any market cap bias</p>
L&T Large and Midcap Fund	<p>The Scheme will, primarily be a diversified equity fund which will seek to maintain allocation of at least 35% each to Large cap and mid cap companies. Large cap and mid cap companies are defined as top 100 companies and 101st to 250th company by market capitalization respectively. The above allocation to market cap segments and definitions are based on the current structure of the stock market and could undergo change in future in accordance with SEBI regulations and guidelines.</p> <p>In terms of its investment style the fund would look to invest in businesses that are scalable with proven management track record and execution ability, available at reasonable valuation considering the future growth potential.</p> <p>The scheme may focus on bottom-up stock picking with an emphasis on "Special Situations" - these are situations that are out-of-the-ordinary and which therefore present interesting stock picking opportunities.</p> <p>The types of companies that may fall within the scope of such Special Situations could include but are not limited to:</p> <ul style="list-style-type: none"> – companies with recovery potential. – companies whose growth potential, may not be fully recognised by the market. – companies with hidden/undervalued assets whose value, may not be fully recognised by the market. – companies with interesting product pipelines which could offer good earnings potential. – companies undertaking corporate restructuring. – companies which could be potential candidates for mergers and acquisitions related activities. <p>The investment approach will be bottom-up stock picking - where investments will be selected primarily on the basis of specific criteria relevant to the company in question rather than general macro-economic considerations. There will be no particular bias towards any market cap size or any sector. The Scheme will endeavour to remain fully invested in equity and related instruments at all times. A limited exposure to various derivatives instruments is likely - for the purposes of hedging, portfolio balancing and optimising returns.</p> <p>The Scheme may invest in derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p>
L&T India Large Cap Fund	<p>The Scheme will primarily be a diversified equity fund which will likely (in normal market conditions) invest predominantly in large cap stocks to generate long term capital appreciation.</p> <p>The investment approach is bottom-up stock picking. A limited exposure to various equity derivatives instruments is likely for the purposes of hedging, portfolio balancing and optimizing returns.</p> <p>The key features of the Scheme's investment strategy include:</p> <p>Diversification: Subject to SEBI regulations, the Scheme will be well diversified across stocks and sectors. A limited exposure to various equity derivatives instruments is likely - for the purpose of hedging, portfolio balancing and optimizing returns.</p> <p>Stock Selection: The fund managers will adopt a methodology of bottom-up stock selection, with an emphasis on first-hand research. They will favour companies that offer the best value relative to their respective long-term growth prospects, returns in capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time.</p>
L&T India Value Fund	<p>The Fund Managers would aim to identify undervalued stocks having the potential to deliver long term superior risk-adjusted returns. Undervalued stocks would include stocks which the Fund Managers believe are trading at less than their assessed values. The identification of undervalued stocks would involve fundamental analysis. It will be based on the evaluation of various factors including but not limited to stock valuation, financial strength, cash flows, company's competitive advantage, business prospects and earnings potential.</p> <p>Investments in derivatives</p> <p>Investment in derivatives will be made in accordance with the investment objective and the strategy of the Scheme and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>Investments in ETFs</p> <p>The Scheme may also invest in ETFs to the extent permitted under the applicable laws, including the SEBI Regulations and guidelines specified by RBI. Investment in ETFs will be made in accordance with the investment objective and the strategy of the Scheme for the purposes of efficient portfolio management and optimizing return.</p> <p>Investments in debt and money market instruments</p> <p>Investments in debt and money market instruments shall be made for managing liquidity.</p>

Name of the Scheme	Investment Strategies of the Schemes
L&T Hybrid Equity Fund	<p>Investments in equity and equity related instruments:</p> <p>The Fund Manager(s) will focus primarily on bottom-up stock picking as opposed to a top-down approach. The Fund Manager(s) will generally aim to identify stocks which as per the Fund Manager's belief are sound, but which are mispriced. The Fund Manager(s) does this by analyzing a company's business model and financial parameters, valuations and business expectations.</p> <p>Investments in debt and money market instruments:</p> <p>The portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. Capital appreciation opportunities could be explored by extending credit and duration exposure.</p> <p>The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> 1. Prevailing interest rate scenario 2. Returns offered relative to alternative investment opportunities. 3. Quality of the security/instrument (including the financial health of the issuer) 4. Maturity profile of the instrument 5. Liquidity of the security 6. Any other factors considered relevant in the opinion of the fund management team. <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies. The bottom-up approach for credit issuer and security selection will be complemented by a top-down view for overall duration and credit allocation decisions.</p> <p>Investments in derivatives:</p> <p>Investment in derivatives will be made in accordance with the investment objective and the strategy of the Scheme and in accordance with the applicable Regulations, for efficient portfolio management including for the purpose of hedging and portfolio balancing and optimizing returns to the extent permitted under and in accordance with the applicable Regulations. However, investments in interest rate swaps shall be done only for the purposes of hedging and shall be in terms of requirements specified by SEBI and/or RBI from time to time. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment. The manner in which derivative investments may be utilised and the benefits thereof have been explained in the Scheme Information Document.</p> <p>Investments in foreign securities:</p> <p>The Scheme may also invest in foreign securities for diversification as permitted under the applicable laws, including the SEBI Regulations. The investments of the Scheme in foreign securities will be restricted to 25% of the net assets of the Scheme. Any investments in foreign securities will only be undertaken after considering the risks as set out at paragraph "Risks associated with investing in foreign securities/overseas investments/offshore securities" in the Scheme Information Document. The Scheme may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments in overseas securities. The appointment of such intermediaries shall be in accordance with the applicable Regulations and payments will be within the permissible ceilings on expenses.</p>
L&T Balanced Advantage Fund	<p>The fund manager will decide asset allocation between equity and debt depending on prevailing market and economic conditions. Among the metrics considered for deciding the debt-equity mix at any point of time will be the interest rate cycle, equity valuations (P/E, P/BV, IDCW Yield, Earnings yield, market cap to GDP ratio etc), medium to long term outlook of the asset class, etc.</p> <p>The objective of the equity strategy will be to build a portfolio of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook. The Scheme also proposes to take long term call on stocks which, in the opinion of the Fund Manager, could offer better return over a long period.</p> <p>Investment strategy equity portion (hedged and unhedged) of the portfolio:</p> <p>The objective of the equity strategy will be to build a portfolio of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook.</p> <p>The Scheme proposes to take long term call on stocks which, in the opinion of the Fund Manager, could offer better return over a long period.</p> <p>The investment strategy on the derivative side includes identifying and investing into arbitrage opportunities between spot/cash and futures prices of individual stocks. The Scheme will deploy "Cash and Carry Arbitrage" strategy wherein the Fund Manager will evaluate the difference between price of an individual stock in the futures market and in the spot/cash market. If the price of a stock in the futures market is higher than in the spot/ cash market, after considering the associated costs and taxes, the Scheme may buy the stock in the spot/cash market and sell the same in equal quantity in the futures market simultaneously. Similarly, the Scheme may at a later date, unwind the trade by selling cash position and buying in the futures markets. The Fund Manager after careful analysis may also decide to roll over his position, if the market conditions are favorable.</p> <p>Investment strategy for debt and money market portion of the portfolio</p> <p>The investments in debt and money market instruments would be aimed at maintaining a balance between safety, liquidity and return on investments. The debt and money market portion of the portfolio shall be actively managed with an endeavor to generate superior risk adjusted returns. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> i) Returns offered relative to alternative investment opportunities. ii) Liquidity of the security iii) Prevailing interest rate scenario iv) Quality of the security/instrument (including the financial health of the issuer) v) Maturity profile of the instrument vi) Credit Rating for the instrument vii) Any other factors considered relevant in the opinion of the Fund Management team. <p>Further, the portfolio of the Scheme will be constructed in accordance with the investment restrictions specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p>
L&T Midcap Fund	<p>The investment strategy of the Scheme would be primarily to invest in mid cap equity and equity related securities as mentioned in the investment objective of the Scheme. The Scheme will invest in a universe of stocks, which has been arrived at using various filters like management quality, liquidity, competitive position and valuations. Using various analytical tools, management meetings and so on, the universe is continuously updated by our investment team. The strategy will be to build up diversified portfolio of quality stocks, with medium to long term potential.</p> <p>The overall portfolio structuring would aim at controlling risk at moderate level. Security specific risk will be minimized by investing only on those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolios within the framework of the Schemes' investment objective and policies.</p> <p>The AMC will follow a structured investment process in order to identify the best securities for investment and has developed an internal research framework for consistently examining all securities which will focus on the follow key factors:</p>

Name of the Scheme	Investment Strategies of the Schemes
	<ul style="list-style-type: none"> • Management quality, strategy and vision • Business dynamics • Financial strength of the company • Free cash flow generation • Returns on capital employed and returns on equity • Credit Rating for the instrument in case of Debt instruments
L&T Infrastructure Fund	<p>L&T Infrastructure Fund will invest primarily in companies that are engaged in the area of infrastructure. The industries that fall under infrastructure sector would broadly include Banking & Financial Services, Cement & Cement Products, Capital Goods, Construction & related Industry, Electrical & Electronic components, Energy, Engineering, Metals/ Mining/Minerals, Housing, Oil & Gas and Allied Industries, Petroleum & Related Industry, Ports, Power and Power Equipment, Telecom, Transportation. The Scheme will also use derivative instruments such as Index/stock futures or options for portfolio rebalancing, hedging and return optimization. L&T Mutual Fund uses a system that it believes can assemble a portfolio of securities that is style neutral and that consistently outperforms traditional strategies that focus on a single style, such as value or growth. Since the Scheme is based on Infrastructure theme, the Fund Manager will focus mainly on companies that offer an opportunity to participate in the growth of infrastructure sector.</p> <p>The aim would be to select fundamentally sound companies having potential to deliver superior earnings growth in the long run. The fund manager would adopt both Top-down and Bottom-up approach for stock selection. Under Top –down approach, the aim would be to identify industries in the infrastructure sector that can offer long-term growth. Under bottom-up approach, the aim would be select companies with high profitability and scalability supported by sustainable competitive advantages. These companies will have along-term growth prospect and will be measured on earning potential.</p> <p>The overall portfolio structuring would aim at controlling risk at moderate level. Security specific risk will be minimised by investing only on those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolios within the framework of the Scheme' investment objective and policies.</p> <p>The AMC will follow a structured investment process in order to identify the best securities for investment and has developed an internal research framework for consistently examining all securities which will focus on the follow key factors:</p> <ul style="list-style-type: none"> • Enduring business model • Management quality • Change in business fundamentals • Valuation
L&T Arbitrage Opportunities Fund	<p>The investment strategy would be aimed at meeting the investment objective of the Scheme. The investment strategy includes identifying and investing into arbitrage opportunities between spot/cash and futures prices of individual stocks. The Scheme may also invest in debt and money market securities instruments. The Scheme will deploy "Cash and Carry Arbitrage" strategy wherein the Fund Manager will evaluate the difference between price of an individual stock in the futures market and in the spot/cash market. If the price of a stock in the futures market is higher than in the spot/cash market, after considering the associated costs and taxes, the Scheme may buy the stock in the spot/cash market and sell the same in equal quantity in the futures market simultaneously. Similarly, the Scheme may at a later date, unwind the trade by selling cash position and buying in the futures markets. The Fund Manager after careful analysis may also decide to roll over his position, if the market conditions are favourable.</p>
L&T Business Cycles Fund	<p>The Scheme being a thematic equity fund which will invest predominantly in equity and equity related securities with focus on riding business cycles through dynamic allocation between cyclical and defensive sectors and stocks at different stages of business cycles in the economy.</p> <p>Business cycles in an economy are typically characterized by the fluctuations in economic activity measured by real GDP growth and other macroeconomic variables. A business cycle is basically defined in terms of periods of expansion and contraction. During expansion, an economy experiences an increase in economic activity as evidenced by real GDP growth, industrial production, etc whereas during contraction, the pace of economic activity slows down. The business cycle is a critical determinant of equity sector performance over the intermediate term and the relative performance of equity market sectors typically tends to rotate as the overall economy shifts from one stage of the business cycle to the next, with different sectors assuming performance leadership in different economic phases. For example, during the expansionary phase in the domestic economy from FY 2004-FY 2008, most of the cyclical stocks such as those in capital goods and consumer durables sectors outperformed the stocks in the non-cyclical sectors. However, when the economic growth slowed down from FY 2009 to FY 2014, stocks in defensive sectors such as consumer staples and healthcare outperformed the cyclical stocks.</p> <p>The Scheme would aim to deploy the business cycles approach to investing by identifying such economic trends and investing in the sectors and stocks that are likely to outperform at any given stage of business cycle in the economy. For example, during period of expansion, the Scheme would aim to predominantly invest in stocks of companies in the cyclical sectors as they tend to outperform the broader market during expansionary phase. Similarly, during period of contraction the Scheme would look to invest in defensive sectors stocks or sectors that are less sensitive to changes in overall economic activity.</p> <p>The fund managers would combine a clear macro view with bottom-up stock selection approach for managing this Scheme. The selection of stocks at the primary level will be based on the stage of the domestic economic cycle. The fund managers could use various indicators such as corporate profit growth trends, inventory levels, credit growth, capacity utilization levels and other relevant factors to determine the stage of the economic cycle. Based on the views formed on the stage of the economic cycle, the fund managers would look to own stocks that they expect to outperform over the next few years. The stock selection would lay emphasis on company fundamentals, valuation, competitive positioning and management quality among other factors. The fund managers will favour companies that offer the best value relative to their respective long-term growth prospects, returns on capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time.</p>
L&T Focused Equity Fund	<p>The scheme seeks to generate long term capital appreciation by investing in equity & equity related instruments of up to 30 companies. The scheme would have the flexibility to invest across market capitalization.</p> <p>The key features of the Scheme's investment strategy include:</p> <p>Diversification: Subject to SEBI regulations, the Scheme will be well diversified across stocks and sectors. A limited exposure to various equity derivatives instruments is likely - for the purpose of hedging, portfolio re-balancing and optimizing returns.</p> <p>Stock Selection: The fund managers will adopt a methodology of bottom-up stock selection, with an emphasis on first-hand research. They will favour companies that offer the best value relative to their respective long-term growth prospects, returns on capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time.</p> <p>Investments in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time. The fund manager will consider all relevant risks before making any investment in Foreign Securities.</p> <p>Further, the portfolio of the Scheme will be constructed in accordance with the investment restrictions specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> <p>The Scheme may invest in equity derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p>

Name of the Scheme	Investment Strategies of the Schemes
L&T Nifty 50 Index Fund	<p>The corpus of the Scheme will be invested predominantly in stocks constituting the underlying index in the same proportion as in the Index and endeavor to track the benchmark index. A very small portion (0-5% of the Net Assets) of the fund may be kept liquid to meet the liquidity and expense requirements.</p> <p>The performance of the Scheme may not be commensurate with the performance of the underlying index on any given day or over any given period. Such variations are commonly referred to as the tracking error. The Scheme intends to maintain a low tracking error by closely aligning the portfolio in line with the index. The stocks comprising the underlying index are periodically reviewed by Index Service Provider. A particular stock may be dropped or new securities may be included as a constituent of the index. In such an event, the Fund will endeavor to reallocate its portfolio but the available investment/ disinvestment opportunities may not permit precise mirroring of the underlying index immediately. Similarly, in the event of a constituent stock being demerged / merged / delisted from the exchange or due to a major corporate action in a constituent stock, the fund may have to reallocate the portfolio and seek to minimize the variation from the index.</p>
L&T Nifty Next 50 Index Fund	<p>The corpus of the Scheme will be invested predominantly in stocks constituting the underlying index in the same proportion as in the Index and endeavor to track the benchmark index. A very small portion (0-5% of the Net Assets) of the fund may be kept liquid to meet the liquidity and expense requirements.</p> <p>The performance of the Scheme may not be commensurate with the performance of the underlying index on any given day or over any given period. Such variations are commonly referred to as the tracking error. The Scheme intends to maintain a low tracking error by closely aligning the portfolio in line with the index. The stocks comprising the underlying index are periodically reviewed by Index Service Provider. A particular stock may be dropped or new securities may be included as a constituent of the index. In such an event, the Fund will endeavor to reallocate its portfolio but the available investment/ disinvestment opportunities may not permit precise mirroring of the underlying index immediately. Similarly, in the event of a constituent stock being demerged / merged / delisted from the exchange or due to a major corporate action in a constituent stock, the fund may have to reallocate the portfolio and seek to minimize the variation from the index.</p>
L&T Equity Savings Fund	<p>Investment strategy for hedged equity portion of the portfolio</p> <p>The investment strategy includes identifying and investing into arbitrage opportunities between spot/cash and futures prices of individual stocks. The Scheme will deploy "Cash and Carry Arbitrage" strategy wherein the Fund Manager will evaluate the difference between price of an individual stock in the futures market and in the spot/cash market. If the price of a stock in the futures market is higher than in the spot/cash market, after considering the associated costs and taxes, the Scheme may buy the stock in the spot/cash market and sell the same in equal quantity in the futures market simultaneously. Similarly, the Scheme may at a later date, unwind the trade by selling cash position and buying in the futures markets. The Fund Manager after careful analysis may also decide to roll over his position, if the market conditions are favorable.</p> <p>Investment strategy for unhedged equity portion of the portfolio</p> <p>The unhedged equity portion of the portfolio will be primarily invested in equity securities without any sector, style or market cap bias with the aim of generating long term capital appreciation. The fund managers will use a bottom-up investment approach for stock picking, with an emphasis on first-hand research. They will favour companies that offer the best value relative to their respective long-term growth prospects, returns on capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time.</p> <p>Investment strategy for debt and money market portion of the portfolio</p> <p>The investments in debt and money market instruments would be aimed at maintaining a balance between safety, liquidity and return on investments. With a view to maintain low to medium risk, the Scheme would focus on short to medium-term securities. The debt and money market portion of the portfolio shall be actively managed with an endeavor to generate superior risk adjusted returns. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> 1) Returns offered relative to alternative investment opportunities. 2) Liquidity of the security 3) Prevailing interest rate scenario 4) Quality of the security/instrument (including the financial health of the issuer) 5) Maturity profile of the instrument 6) Credit Rating for the instrument 7) Any other factors considered relevant in the opinion of the Fund Management team.
L&T Emerging Businesses Fund	<p>The Scheme will primarily be a diversified equity fund which will invest predominantly in small cap stocks to generate long term capital appreciation.. The aforesaid market capitalization is applicable at the time of investment, and the Scheme may continue to hold onto the stock even if it subsequently becomes a large/mid cap stock, depending upon the views of the fund manager on the relative attractiveness of such stock in the portfolio subject to ensuring that exposure to small cap stocks is brought back to the minimum allocation stated in the asset allocation pattern within the rebalancing period.</p> <p>The investment approach is bottom-up stock picking. A limited exposure to various equity derivatives instruments is likely - for the purposes of hedging, portfolio balancing and optimizing returns.</p> <p>The key features of the Scheme's investment strategy include:</p> <p>Diversification: Subject to SEBI regulations, the Scheme will be well diversified across stocks and sectors. A limited exposure to various equity derivatives instruments is likely - for the purpose of hedging, portfolio re-balancing and optimizing returns.</p> <p>Stock Selection: The fund managers will adopt a methodology of bottom-up stock selection, with an emphasis on first-hand research. They will favour companies that offer the best value relative to their respective long-term growth prospects, returns on capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time. Investments in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time. The fund manager will consider all relevant risks before making any investment in Foreign Securities. 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. The Scheme may invest in equity derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p>
L&T Flexi Bond Fund	<p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. Capital appreciation opportunities could be explored by extending credit and duration exposure. The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> 1. Prevailing interest rate scenario 2. Returns offered relative to alternative investment opportunities. 3. Quality of the security/instrument (including the financial health of the issuer) 4. Maturity profile of the instrument 5. Liquidity of the security 6. Any other factors considered relevant in the opinion of the fund management team. <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies.</p> <p>The Scheme may invest in derivatives upto 100% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p>

Name of the Scheme	Investment Strategies of the Schemes
L&T Overnight Fund	<p>The portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. 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.</p>
L&T Banking and PSU Debt Fund	<p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. 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).</p> <p>The Fund 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.</p> <p>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.</p> <p>The Scheme may invest upto 100% of the net assets of the Scheme in derivatives for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>Further, the portfolio of the Scheme will be constructed in accordance with the investment restrictions specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> <p>Investments in securitised debt:</p> <p>The various asset classes which are generally available for securitisation in India are:</p> <ul style="list-style-type: none"> • 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 <p>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.</p> <p>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.</p> <p>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.</p> <p>The various disclosures with respect to securitised debt made in the 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.</p> <p>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.</p> <p>The issuer/originator will be evaluated based on various parameters including but not limited to –</p> <ul style="list-style-type: none"> • 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. <p>Also the following critical evaluation parameters would be considered by the Fund Manager/the credit research function:</p> <ul style="list-style-type: none"> • 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. <p>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.</p> <p>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 securitised 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.</p>

Name of the Scheme	Investment Strategies of the Schemes
L&T Low Duration Fund	<p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.</p> <p>The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> 1. Prevailing interest rate scenario 2. Returns offered relative to alternative investment opportunities. 3. Quality of the security/instrument (including the financial health of the issuer) 4. Maturity profile of the instrument 5. Liquidity of the security 6. Any other factors considered relevant in the opinion of the fund management team. <p>The fund management team, supported by credit research group will generally adopt a bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies.</p> <p>The Scheme may invest upto 100% of the net assets of the Scheme in derivatives for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.</p> <p>The Scheme may also invest in permitted offshore instruments for diversification.</p> <p>Investments in securitised debt will be done in accordance with the overall investment objective and the risk profile of a Fund and will primarily be for the purposes of achieving portfolio diversification and optimising returns.</p>
L&T Triple Ace Bond Fund	<p>The scheme would invest predominantly in AA+ and above rated corporate bond instruments with an aim to generate returns matching the investment objective.</p> <p>The fund's portfolio would carry relatively low credit risk by virtue of its focus on investing predominantly in AA+ and above rated instruments.</p> <p>The overall portfolio structuring would aim at controlling risk at moderate level. Security specific risk will be minimised by investing only in those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolio within the framework of the Scheme's investment objective and policies.</p>
L&T Gilt Fund	<p>The Fund Management team endeavors' to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Scheme shall be actively managed and the Fund Management team shall formulate active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> 1. Prevailing interest rate scenario 2. Returns offered relative to alternative investment opportunities. 3. Quality of the security/instrument (including the financial health of the issuer) 4. Maturity profile of the instrument 5. Liquidity of the security 6. Any other factors considered relevant in the opinion of the Fund
L&T Conservative Hybrid Fund	<p>The overall portfolio structuring would aim at controlling risk at moderate level. Stock specific risk will be minimized by investing only in those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolios within the framework of the Scheme's investment objective and policies.</p> <p>The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and return on investments. With a view to maintain low to medium risk, the Schemes may focus on short to medium-term securities. The Scheme shall be actively managed and the Fund Management team may endeavor to generate superior returns whilst moderating credit and interest rate risk. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. Investment views/ decisions inter alia may be taken on the basis of the following parameters:</p> <ul style="list-style-type: none"> • Returns offered relative to alternative investment opportunities. • Liquidity of the security • Prevailing interest rate scenario • Quality of the security/instrument (including the financial health of the issuer) • Maturity profile of the instrument • Management quality, strategy and vision • Business dynamics • Financial strength of the company • Free cash flow generation • Returns on capital employed and returns on equity • Intangible assets such as brands, distribution etc. • Valuation in relation to the history of the stock as well as its peer group. • Any other factors considered relevant in the opinion of the Fund Management team. <p>The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, re-investment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques.</p> <p>Other than investing in overseas securities, the Scheme may use techniques and instruments such as futures and options, warrants etc. to hedge the risk of fluctuations in the value of the investment portfolio. The Scheme may enter into derivatives transactions in a recognized stock exchange for the purpose of hedging and portfolio balancing in accordance with the guidelines issued by SEBI. These derivative instruments will include interest rate swaps, forward rate agreements, interest rate futures, index and stock futures and options or any other derivative instruments that are permissible or may be permissible in future under applicable regulations.</p>

Name of the Scheme	Investment Strategies of the Schemes
	<p>Using Index Futures to increase percentage investments in equities: This strategy will be used for the purpose of generating returns on idle cash, pending its investment in equities. The Scheme is open ended in nature and subject to daily inflows. There may be a time lag between the inflow of funds and their deployment in equities. If so desired, the Investment Manager would be able to take immediate exposure to equities via index futures. The position in index futures may be reversed in a phased manner, as the funds are deployed in the equity markets.</p> <p>Using Index Futures to decrease percentage investments in equities: Similarly, in the case of a pending outflow of funds or where a negative view is taken on the market, the Investment Manager, in order to reduce exposure in equities may 'sell the index forward' by taking a short position in index Futures. This position can be unwound over a period of time by simultaneously selling the equity shares from the investment portfolio of the Scheme. Since the price of the futures contracts is expected to be positively correlated with the index, the value of a short position will move in the direction opposite to the movement in the index. The strategy of taking a short position in the index future is a hedging strategy and reduces the market risk and volatility of the portfolio.</p> <p>Portfolio Protection Using Index Put And Stock Put Options The purchase of an index put option gives the Scheme the option of selling the index to the writer of the put at a predetermined level of the index, called the strike price. If the index falls below this level, the Scheme benefits from the rise in the value of the put option. Similarly, as a stock hedging strategy, the purchase of a put option on the underlying stock would give the Scheme the option to sell the stock to the writer of the option at the predetermined strike price. This would lead to a capping of the loss in value of a stock. The contract value of options on individual stocks will be limited to 5% of the net assets of the Scheme.</p>
L&T Liquid Fund	<p>The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The aim of the investment strategy is to generate stable returns both in the short term and long term with a low risk, particularly minimal interest rate risk strategy. The Scheme shall be actively managed and the Fund Management team shall formulate an active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, re-investment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques. The Scheme may invest in short term deposits of scheduled commercial banks and in accordance with SEBI circulars issued from time to time. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions. Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> 1. Liquidity of the security 2. Quality of the security/instrument (including the financial health of the issuer) 3. Maturity profile of the instrument 4. Returns offered relative to alternative investment opportunities. 5. Prevailing interest rate scenario 6. Any other factors considered relevant in the opinion of the Fund Management team. <p>The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Debt securities (in the form of floating rate bond/notes, nonconvertible debentures, bonds, secured premium notes, zero coupon bonds, deep discount bonds, securitized debt, pass through certificates, asset backed securities, mortgage backed securities and any other domestic fixed income/debt securities including structured obligations etc.)</p>
L&T Credit Risk Fund	<p>The Scheme seeks to generate regular returns and capital appreciation by investing in debt (including securitized debt), government and money market securities. The actual percentage of investment in various fixed income securities will be decided after considering the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity, prevailing political conditions and other considerations in the economy and markets. Also the Fund Manager will generally be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio. All investments made by the Scheme will be made in accordance with SEBI (Mutual Fund) Regulations, 1996. The overall portfolio structuring would aim at controlling risk at moderate level. Security specific risk will be minimised by investing only on those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolios within the framework of the Scheme' investment objective and policies. The AMC will follow a structured investment process in order to identify the best securities for investment and has developed an internal research framework for consistently examining all securities. The Scheme will invest in "Non Convertible Debentures", which are rated by at least one rating agency.</p>
L&T Ultra Short Term Fund	<p>In line with the investment objective, the investments are being made in the fixed income securities including money market instruments with low to moderate risk. Under normal circumstances, the Macaulay duration of the scheme would be maintained between 3 to 6 months or such other duration as specified by SEBI from time to time.</p>
L&T Money Market Fund	<p>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.</p>
L&T Short Term Bond Fund	<p>The objective of the Scheme is to generate returns with moderate level of risk by investing primarily in Debt Securities and money market instruments. The Macaulay duration of the scheme will be between 1 to 3 years or such other duration as specified by SEBI from time to time. The Scheme shall follow an active duration management strategy. The fund manager shall manage the fund based on the outlook on interest rates and liquidity etc. Efficient portfolio construction shall be used to manage interest rate risk and credit risk across different asset class and duration buckets, and optimize risk-adjusted returns.</p>
L&T Resurgent India Bond Fund	<p>The portfolio will be constructed and actively managed within the specified Macaulay duration range to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro-economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:</p> <ol style="list-style-type: none"> 1. Prevailing interest rate scenario 2. Returns offered relative to alternative investment opportunities 3. Quality of the security/instrument (including the financial health of the issuer) 4. Maturity profile of the instrument 5. Liquidity of the security <p>Any other factors considered relevant in the opinion of the fund management team. The fund management team, supported by credit research group will generally adopt a combination of top down and bottom-up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies. Investments in debt instruments carry various risks such as interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be minimized by diversification and effective use of hedging techniques. Further, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p>
Macaulay Duration	<p>The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.</p>

Name of the Scheme	Other Disclosures																																																																																										
L&T Flexicap Fund	<p>(i) Portfolio details</p> <p>a. Top 10 holdings as of March 31, 2022</p> <table border="1" data-bbox="360 195 1397 755"> <thead> <tr> <th data-bbox="360 195 951 227">Name of the Issuer</th> <th data-bbox="951 195 1206 227">Rating / Industry</th> <th data-bbox="1206 195 1397 227">% to Net Assets</th> </tr> </thead> <tbody> <tr> <td colspan="3" data-bbox="360 233 1397 262">EQUITY & EQUITY RELATED INSTRUMENTS</td> </tr> <tr> <td data-bbox="360 262 951 291">Reliance Industries Limited</td> <td data-bbox="951 262 1206 291">Petroleum Products</td> <td data-bbox="1206 262 1397 291">5.91%</td> </tr> <tr> <td data-bbox="360 291 951 320">Infosys Limited</td> <td data-bbox="951 291 1206 320">Software</td> <td data-bbox="1206 291 1397 320">5.17%</td> </tr> <tr> <td data-bbox="360 320 951 349">ICICI Bank Limited</td> <td data-bbox="951 320 1206 349">Banks</td> <td data-bbox="1206 320 1397 349">4.05%</td> </tr> <tr> <td data-bbox="360 349 951 378">HDFC Bank Limited</td> <td data-bbox="951 349 1206 378">Banks</td> <td data-bbox="1206 349 1397 378">3.87%</td> </tr> <tr> <td data-bbox="360 378 951 407">Tata Consultancy Services Limited</td> <td data-bbox="951 378 1206 407">Software</td> <td data-bbox="1206 378 1397 407">3.80%</td> </tr> <tr> <td data-bbox="360 407 951 436">Dishman Carbogen Amcis Limited</td> <td data-bbox="951 407 1206 436">Pharmaceuticals</td> <td data-bbox="1206 407 1397 436">2.57%</td> </tr> <tr> <td data-bbox="360 436 951 465">Tata Motors Limited</td> <td data-bbox="951 436 1206 465">Auto</td> <td data-bbox="1206 436 1397 465">2.44%</td> </tr> <tr> <td data-bbox="360 465 951 494">Mphasis Limited</td> <td data-bbox="951 465 1206 494">Software</td> <td data-bbox="1206 465 1397 494">2.43%</td> </tr> <tr> <td data-bbox="360 494 951 523">State Bank of India</td> <td data-bbox="951 494 1206 523">Banks</td> <td data-bbox="1206 494 1397 523">2.36%</td> </tr> <tr> <td data-bbox="360 523 951 552">Mahindra Lifespace Developers Limited</td> <td data-bbox="951 523 1206 552">Construction</td> <td data-bbox="1206 523 1397 552">2.36%</td> </tr> <tr> <td data-bbox="360 552 951 581">Total of Top 10 Holdings</td> <td data-bbox="951 552 1206 581"></td> <td data-bbox="1206 552 1397 581">34.96%</td> </tr> <tr> <td data-bbox="360 581 951 610">Total Investments</td> <td data-bbox="951 581 1206 610"></td> <td data-bbox="1206 581 1397 610">95.96%</td> </tr> <tr> <td data-bbox="360 610 951 639">Cash, Cash Equivalents and Net Current Assets</td> <td data-bbox="951 610 1206 639"></td> <td data-bbox="1206 610 1397 639">4.04%</td> </tr> <tr> <td data-bbox="360 639 951 668">Grand Total</td> <td data-bbox="951 639 1206 668"></td> <td data-bbox="1206 639 1397 668">100.00%</td> </tr> </tbody> </table> <p data-bbox="308 784 1397 803">b. Sector Classification as on March 31, 2022</p> <table border="1" data-bbox="360 813 1397 1441"> <thead> <tr> <th data-bbox="360 813 1206 842">Sector</th> <th data-bbox="1206 813 1397 842">% OF NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="360 842 1206 871">FINANCIAL SERVICES</td> <td data-bbox="1206 842 1397 871">21.11%</td> </tr> <tr> <td data-bbox="360 871 1206 900">IT</td> <td data-bbox="1206 871 1397 900">12.70%</td> </tr> <tr> <td data-bbox="360 900 1206 929">OIL & GAS</td> <td data-bbox="1206 900 1397 929">10.04%</td> </tr> <tr> <td data-bbox="360 929 1206 958">CONSUMER GOODS</td> <td data-bbox="1206 929 1397 958">7.74%</td> </tr> <tr> <td data-bbox="360 958 1206 987">PHARMA</td> <td data-bbox="1206 958 1397 987">7.54%</td> </tr> <tr> <td data-bbox="360 987 1206 1016">AUTOMOBILE</td> <td data-bbox="1206 987 1397 1016">6.05%</td> </tr> <tr> <td data-bbox="360 1016 1206 1045">CONSTRUCTION</td> <td data-bbox="1206 1016 1397 1045">5.06%</td> </tr> <tr> <td data-bbox="360 1045 1206 1074">INDUSTRIAL MANUFACTURING</td> <td data-bbox="1206 1045 1397 1074">4.01%</td> </tr> <tr> <td data-bbox="360 1074 1206 1103">METALS</td> <td data-bbox="1206 1074 1397 1103">3.97%</td> </tr> <tr> <td data-bbox="360 1103 1206 1132">CEMENT & CEMENT PRODUCTS</td> <td data-bbox="1206 1103 1397 1132">3.57%</td> </tr> <tr> <td data-bbox="360 1132 1206 1161">TELECOM</td> <td data-bbox="1206 1132 1397 1161">2.71%</td> </tr> <tr> <td data-bbox="360 1161 1206 1190">POWER</td> <td data-bbox="1206 1161 1397 1190">2.69%</td> </tr> <tr> <td data-bbox="360 1190 1206 1219">HOUSING FINANCE COMPANY</td> <td data-bbox="1206 1190 1397 1219">2.55%</td> </tr> <tr> <td data-bbox="360 1219 1206 1248">CONSUMER SERVICES</td> <td data-bbox="1206 1219 1397 1248">2.02%</td> </tr> <tr> <td data-bbox="360 1248 1206 1277">SERVICES</td> <td data-bbox="1206 1248 1397 1277">1.36%</td> </tr> <tr> <td data-bbox="360 1277 1206 1306">PAPER AND JUTE</td> <td data-bbox="1206 1277 1397 1306">0.96%</td> </tr> <tr> <td data-bbox="360 1306 1206 1335">HEALTHCARE SERVICES</td> <td data-bbox="1206 1306 1397 1335">0.49%</td> </tr> <tr> <td data-bbox="360 1335 1206 1363">MEDIA, ENTERTAINMENT & PUBLICATION</td> <td data-bbox="1206 1335 1397 1363">0.49%</td> </tr> <tr> <td data-bbox="360 1363 1206 1392">FERTILISERS & PESTICIDES</td> <td data-bbox="1206 1363 1397 1392">0.48%</td> </tr> <tr> <td data-bbox="360 1392 1206 1421">TEXTILES</td> <td data-bbox="1206 1392 1397 1421">0.42%</td> </tr> </tbody> </table> <p data-bbox="360 1450 1397 1489">Investors are advised to refer to the website of Mutual Fund (https://www.ltf.com/companies/Int-investment-management/statutory-disclosures.html) for the latest monthly portfolio of the Scheme.</p> <p data-bbox="308 1508 1397 1528">c. Aggregate investments as on March 31, 2022</p> <ul data-bbox="360 1537 679 1624" style="list-style-type: none"> • Directors of AMC: ₹ 96,000.00 • Fund Manager(s): ₹ 2,64,828.78 • Key personnel: ₹ 66,94,159.15 <p data-bbox="308 1644 1397 1663">(ii) The portfolio turnover ratio as on March 31, 2022 was 0.3190</p>	Name of the Issuer	Rating / Industry	% to Net Assets	EQUITY & EQUITY RELATED INSTRUMENTS			Reliance Industries Limited	Petroleum Products	5.91%	Infosys Limited	Software	5.17%	ICICI Bank Limited	Banks	4.05%	HDFC Bank Limited	Banks	3.87%	Tata Consultancy Services Limited	Software	3.80%	Dishman Carbogen Amcis Limited	Pharmaceuticals	2.57%	Tata Motors Limited	Auto	2.44%	Mphasis Limited	Software	2.43%	State Bank of India	Banks	2.36%	Mahindra Lifespace Developers Limited	Construction	2.36%	Total of Top 10 Holdings		34.96%	Total Investments		95.96%	Cash, Cash Equivalents and Net Current Assets		4.04%	Grand Total		100.00%	Sector	% OF NAV	FINANCIAL SERVICES	21.11%	IT	12.70%	OIL & GAS	10.04%	CONSUMER GOODS	7.74%	PHARMA	7.54%	AUTOMOBILE	6.05%	CONSTRUCTION	5.06%	INDUSTRIAL MANUFACTURING	4.01%	METALS	3.97%	CEMENT & CEMENT PRODUCTS	3.57%	TELECOM	2.71%	POWER	2.69%	HOUSING FINANCE COMPANY	2.55%	CONSUMER SERVICES	2.02%	SERVICES	1.36%	PAPER AND JUTE	0.96%	HEALTHCARE SERVICES	0.49%	MEDIA, ENTERTAINMENT & PUBLICATION	0.49%	FERTILISERS & PESTICIDES	0.48%	TEXTILES	0.42%
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(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating / Industry	% to Net Assets
EQUITY & EQUITY RELATED INSTRUMENTS		
Reliance Industries Limited	Petroleum Products	8.75%
ICICI Bank Limited	Banks	7.74%
Infosys Limited	Software	7.52%
State Bank of India	Banks	5.05%
Bajaj Finance Limited	Finance	3.97%
Titan Company Limited	Consumer Durables	3.74%
Kotak Mahindra Bank Limited	Banks	3.53%
Indian Hotels Company Limited	Leisure Services	3.21%
Tata Motors Limited	Auto	2.97%
K.P.R. Mill Limited	Textile Products	2.79%
Total of Top 10 Holdings		49.27%
Total Investments		99.08%
Cash, Cash Equivalents and Net Current Assets		0.92%
Grand Total		100.00%

b. Sector Classification as on March 31, 2022

Sector	% OF NAV
FINANCIAL SERVICES	26.26%
IT	19.42%
OIL & GAS	9.33%
AUTOMOBILE	7.59%
CHEMICALS	6.79%
CONSUMER SERVICES	5.44%
CONSUMER GOODS	5.23%
TEXTILES	4.02%
HEALTHCARE SERVICES	2.94%
METALS	2.30%
POWER	2.16%
PHARMA	2.10%
CONSTRUCTION	2.00%
INDUSTRIAL MANUFACTURING	1.75%
MEDIA, ENTERTAINMENT & PUBLICATION	1.46%
CEMENT & CEMENT PRODUCTS	0.27%
HOUSING FINANCE COMPANY	0.02%

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

c. Aggregate investments as on March 31, 2022

- Directors of AMC: Nil
- Fund Manager(s): ₹ 1,95,991.00
- Key personnel: ₹ 17,72,021.93

(ii) The portfolio turnover ratio as on March 31, 2022 was 1.3330

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating / Industry	% to Net Assets
EQUITY & EQUITY RELATED INSTRUMENTS		
ICICI Bank Limited	Banks	5.81%
Reliance Industries Limited	Petroleum Products	5.45%
Infosys Limited	Software	4.76%
State Bank of India	Banks	4.27%
Indian Hotels Company Limited	Leisure Services	4.09%
SRF Limited	Chemicals	3.51%
Persistent Systems Limited	Software	3.43%
Bajaj Finance Limited	Finance	3.41%
Titan Company Limited	Consumer Durables	3.27%
Tata Power Company Limited	Power	3.12%
Total of Top 10 Holdings		41.12%
Total Investments		99.25%
Cash, Cash Equivalents and Net Current Assets		0.75%
Grand Total		100.00%

b. Sector Classification as on March 31, 2022

Sector	% OF NAV
FINANCIAL SERVICES	20.79%
IT	19.30%
AUTOMOBILE	9.63%
CHEMICALS	8.37%
CONSUMER GOODS	6.69%
CONSUMER SERVICES	6.38%
OIL & GAS	6.12%
INDUSTRIAL MANUFACTURING	3.27%
HEALTHCARE SERVICES	3.21%
CONSTRUCTION	3.15%
POWER	3.12%
TEXTILES	2.67%
METALS	2.42%
PHARMA	2.16%
MEDIA, ENTERTAINMENT & PUBLICATION	1.57%
CEMENT & CEMENT PRODUCTS	0.40%

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

c. Aggregate investments as on March 31, 2022

- Directors of AMC: ₹ 30,49,198.00
- Fund Manager(s): ₹ 1,21,352.92
- Key personnel: ₹ 10,29,782.92

(ii) The portfolio turnover ratio as on March 31, 2022 was 1.5510

(i)	Portfolio details																																																
a.	Top 10 holdings as of March 31, 2022																																																
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	<ul style="list-style-type: none"> • Directors of AMC: Nil • Fund Manager(s): ₹ 4,18,293.50 • Key personnel: 9,32,877.68 																																																
(ii)	The portfolio turnover ratio as on March 31, 2022 was 0.3364																																																

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating / Industry	% to Net Assets
EQUITY & EQUITY RELATED INSTRUMENTS		
ICICI Bank Limited	Banks	8.66%
Infosys Limited	Software	6.05%
Sun Pharmaceutical Industries Limited	Pharmaceuticals	4.52%
Reliance Industries Limited	Petroleum Products	4.38%
State Bank of India	Banks	4.19%
HDFC Bank Limited	Banks	3.18%
Larsen & Toubro Limited	Construction Project	2.76%
HCL Technologies Limited	Software	2.62%
K.P.R. Mill Limited	Textile Products	2.60%
Jindal Stainless Limited	Ferrous Metals	2.09%
Total of Top 10 Holdings		41.05%
Total Investments		99.38%
Cash, Cash Equivalents and Net Current Assets		0.62%
Grand Total		100.00%

b. Sector Classification as on March 31, 2022

Sector	% OF NAV
FINANCIAL SERVICES	21.62%
IT	12.96%
CONSTRUCTION	9.06%
OIL & GAS	8.30%
PHARMA	6.52%
METALS	6.19%
CEMENT & CEMENT PRODUCTS	5.12%
AUTOMOBILE	4.97%
CHEMICALS	3.82%
CONSUMER GOODS	3.58%
FERTILISERS & PESTICIDES	3.03%
HOUSING FINANCE COMPANY	2.96%
TEXTILES	2.92%
POWER	2.89%
MEDIA, ENTERTAINMENT & PUBLICATION	2.03%
TELECOM	1.58%
CONSUMER SERVICES	1.23%
INDUSTRIAL MANUFACTURING	0.60%

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

c. Aggregate investments as on March 31, 2022

- Directors of AMC: ₹ 90,19,062.00
- Fund Manager(s): ₹ 30,36,054.45
- Key personnel: ₹ 17,05,241.54

(ii) The portfolio turnover ratio as on March 31, 2022 was 0.2753

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of Issuer	Rating / Industry	% to Net Assets
EQUITY & EQUITY RELATED INSTRUMENTS		
Infosys Limited	Software	6.02%
ICICI Bank Limited	Banks	5.88%
Reliance Industries Limited	Petroleum Products	4.30%
K.P.R. Mill Limited	Textile Products	4.11%
State Bank of India	Banks	3.14%
Sona BLW Precision Forgings Limited	Auto Ancillaries	2.95%
Indian Hotels Company Limited	Leisure Services	2.69%
HDFC Bank Limited	Banks	2.56%
Tata Motors Limited	Auto	2.35%
Titan Company Limited	Consumer Durables	2.09%
Total of Top 10 Equity Holdings		36.09%
Total Equity Investments		73.70%
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	12.88%
Jamnagar Utilities and Power Pvt Limited **	CRISIL AAA	2.56%
Housing Development Finance Corporation Limited **	CRISIL AAA	1.68%
National Bank for Agriculture & Rural Development **	CRISIL AAA	1.35%
Power Finance Corporation Limited **	CRISIL AAA	1.04%
Export Import Bank of India **	CRISIL AAA	0.53%
LIC Housing Finance Limited **	CRISIL AAA	0.53%
Rec Limited **	CRISIL AAA	0.31%
Sikka Ports & Terminals Limited (erstwhile Reliance Ports & Terminals Ltd) **	CRISIL AAA	0.24%
HDFC Bank Limited **	CRISIL AAA	0.22%
Total of Top 10 Debt Holdings		21.34%
Total Debt Investments		21.56%
Total Investments		95.26%
Cash, Cash Equivalents and Net Current Assets		4.74%
Grand Total		100.00%

b. Sector Classification as on March 31, 2022

Sector	% OF NAV
FINANCIAL SERVICES	18.54%
IT	12.72%
AUTOMOBILE	8.23%
TEXTILES	5.37%
CONSUMER GOODS	4.80%
OIL & GAS	4.77%
CONSUMER SERVICES	4.11%
POWER	3.93%
HOUSING FINANCE COMPANY	2.60%
PHARMA	2.53%
HEALTHCARE SERVICES	2.34%
INDUSTRIAL MANUFACTURING	2.10%
CHEMICALS	1.74%
METALS	1.40%
CEMENT & CEMENT PRODUCTS	1.23%
MEDIA, ENTERTAINMENT & PUBLICATION	0.77%
CONSTRUCTION	0.53%
FERTILISERS & PESTICIDES	0.31%
SERVICES	0.23%

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

c. Aggregate investments as on March 31, 2022

- Directors of AMC: ₹ 17,50,000.00
- Fund Manager(s): ₹ 11,14,450.49
- Key personnel: ₹ 44,45,844.69

(ii) The portfolio turnover ratio as on March 31, 2022 was 0.6771

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of Issuer	Rating / Industry	% to Net Assets
EQUITY & EQUITY RELATED INSTRUMENTS		
Reliance Industries Limited	Petroleum Products	3.59%
Tata Consultancy Services Limited	Software	1.71%
Infosys Limited	Software	1.70%
HDFC Bank Limited	Banks	1.63%
ICICI Bank Limited	Banks	1.51%
CRISIL Limited	Finance	1.49%
Shree Cements Limited	Cement & Cement Products	1.21%
Tata Motors Limited	Auto	1.08%
Bharti Airtel Limited	Telecom - Services	1.03%
Oil India Limited	Oil	0.99%
Total of Top 10 Equity Holdings		15.94%
Total Investments & Fixed Deposit & Mutual Fund Investment.		66.82%
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	25.17%
HDFC Bank Limited	CARE A1+	2.43%
Export Import Bank of India **	CRISIL AAA	1.36%
Indian Railway Finance Corporation Limited **	CRISIL AAA	1.33%
National Highways Authority of India **	CRISIL AAA	1.32%
National Bank for Agriculture & Rural Development **	CRISIL AAA	0.78%
Total of Top 10 Debt Holdings		32.39%
Total Debt Investments		32.39%
Total Investments		99.21%
Cash, Cash Equivalents and Net Current Assets		0.79%
Grand Total		100.00%

b. Sector Classification as on March 31, 2022

Sector	% OF NAV
FINANCIAL SERVICES	14.16%
PHARMA	8.00%
CONSUMER GOODS	7.18%
CONSTRUCTION	5.72%
OIL & GAS	5.70%
IT	4.95%
METALS	4.70%
AUTOMOBILE	4.34%
CEMENT & CEMENT PRODUCTS	3.18%
FERTILISERS & PESTICIDES	1.98%
HOUSING FINANCE COMPANY	1.42%
MEDIA, ENTERTAINMENT & PUBLICATION	1.27%
POWER	1.12%
TELECOM	1.08%
CONSUMER SERVICES	0.91%
INDUSTRIAL MANUFACTURING	0.75%
HEALTHCARE SERVICES	0.58%
SERVICES	0.56%
PAPER AND JUTE	0.25%
TEXTILES	0.21%

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

c. Aggregate investments as on March 31, 2022

- Directors of AMC: ₹ 1,85,00,000.00
- Fund Manager(s): ₹ 1,70,764.47
- Key personnel: ₹ 11,59,122.77

(ii) The portfolio turnover ratio as on March 31, 2022 was 5.2358.

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating / Industry	% to Net Assets
EQUITY & EQUITY RELATED INSTRUMENTS		
MphasiS Limited	Software	4.47%
Emami Limited	Consumer Non Durables	3.57%
Blue Dart Express Limited	Transportation	3.52%
Cummins India Limited	Industrial Products	3.31%
Ratnamani Metals & Tubes Limited	Ferrous Metals	3.16%
IPCA Laboratories Limited	Pharmaceuticals	3.03%
Bayer Cropscience Limited	Pesticides	2.90%
Cholamandalam Investment and Finance Company Limited	Finance	2.74%
CRISIL Limited	Finance	2.54%
Indian Hotels Company Limited	Leisure Services	2.36%
Total of Top 10 Holdings		31.60%
Total Investments		96.00%
Cash, Cash Equivalents and Net Current Assets		4.00%
Grand Total		100.00%

b. Sector Classification as on March 31, 2022

Sector	% OF NAV
FINANCIAL SERVICES	18.04%
PHARMA	10.87%
CONSUMER GOODS	10.83%
INDUSTRIAL MANUFACTURING	10.52%
IT	7.69%
METALS	5.79%
AUTOMOBILE	4.76%
FERTILISERS & PESTICIDES	4.58%
CONSUMER SERVICES	3.98%
CHEMICALS	3.76%
SERVICES	3.54%
HEALTHCARE SERVICES	3.12%
CONSTRUCTION	2.97%
CEMENT & CEMENT PRODUCTS	2.17%
TEXTILES	1.24%
OIL & GAS	1.14%
MEDIA, ENTERTAINMENT & PUBLICATION	0.50%
TELECOM	0.50%

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

c. Aggregate investments as on March 31, 2022

- Directors of AMC: ₹ 85,18,615.12
- Fund Manager(s): ₹ 26,40,246.72
- Key personnel: ₹ 41,80,029.66

(ii) The portfolio turnover ratio as on March 31, 2022 was 0.2054

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating / Industry	% to Net Assets
EQUITY & EQUITY RELATED INSTRUMENTS		
Larsen & Toubro Limited	Construction Project	9.41%
Reliance Industries Limited	Petroleum Products	5.94%
Grindwell Norton Limited	Industrial Products	5.18%
Bharat Electronics Limited	Aerospace & Defense	3.98%
The Ramco Cements Limited	Cement & Cement Products	3.63%
Bharti Airtel Limited	Telecom - Services	3.57%
Grasim Industries Limited	Cement & Cement Products	3.26%
ABB India Limited	Industrial Capital Goods	3.22%
RHI Magnesita India Limited	Industrial Products	3.09%
Kennametal India Limited	Industrial Capital Goods	2.99%
Total of Top 10 Holdings		44.27%
Total Investments		99.36%
Cash, Cash Equivalents and Net Current Assets		0.64%
Grand Total		100.00%

b. Sector Classification as on March 31, 2022

Sector	% OF NAV
INDUSTRIAL MANUFACTURING	37.55%
CONSTRUCTION	20.01%
CEMENT & CEMENT PRODUCTS	13.21%
OIL & GAS	7.88%
POWER	4.56%
SERVICES	4.26%
METALS	3.96%
TELECOM	3.67%
CONSUMER GOODS	2.33%
PAPER AND JUTE	1.93%

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

c. Aggregate investments as on March 31, 2022

- Directors of AMC: ₹ 2,89,900.00
- Fund Manager(s): ₹ 9,82,644.88
- Key personnel: ₹ 27,69,488.85

(ii) The portfolio turnover ratio as on March 31, 2022 was 0.1643

(i) **Portfolio details**

a. **Top 10 holdings as of March 31, 2022**

Name of Issuer	Rating / Industry	% to Net Assets
EQUITY & EQUITY RELATED INSTRUMENTS & FIXED DEPOSITS		
Adani Ports and Special Economic Zone Limited	Transportation	5.05%
Vedanta Limited	Non - Ferrous Metals	3.81%
United Spirits Limited	Consumer Non Durables	3.26%
Tata Steel Limited	Ferrous Metals	3.12%
Housing Development Finance Corporation Limited	Finance	2.60%
Bajaj Finance Limited	Finance	2.43%
Ambuja Cements Limited	Cement & Cement Products	2.31%
HCL Technologies Limited	Software	2.21%
Zee Entertainment Enterprises Limited	Entertainment	1.97%
Jindal Steel & Power Limited	Ferrous Metals	1.79%
Total of Top 10 Holdings		28.55%
Total Investments & Fixed Deposit & Mutual Fund Investment.		68.81%
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	25.65%
HDFC Bank Limited	CARE A1+	2.89%
Total of Top 10 Debt Holdings		28.54%
Total Debt Investments		28.54%
Total Investments		97.35%
Cash, Cash Equivalents and Net Current Assets		2.65%
Grand Total		100.00%
Total Investments		97.88%
Cash, Cash Equivalents and Net Current Assets		2.12%
Grand Total		100.00%

b. **Sector Classification as on March 31, 2022**

Sector	% OF NAV
METALS	14.70%
FINANCIAL SERVICES	14.17%
SERVICES	5.80%
CONSUMER GOODS	4.90%
IT	4.47%
HOUSING FINANCE COMPANY	4.11%
PHARMA	3.44%
CEMENT & CEMENT PRODUCTS	3.43%
MEDIA, ENTERTAINMENT & PUBLICATION	2.64%
CONSTRUCTION	2.23%
POWER	2.02%
CONSUMER SERVICES	1.65%
INDUSTRIAL MANUFACTURING	1.47%
AUTOMOBILE	1.18%
FERTILISERS & PESTICIDES	0.87%
OIL & GAS	0.87%
CHEMICALS	0.54%
TELECOM	0.29%
HEALTHCARE SERVICES	0.02%
TEXTILES	0.01%

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

c. **Aggregate investments as on March 31, 2022**

- Directors of AMC: Nil
- Fund Manager(s): ₹ 3,28,731.56
- Key personnel: ₹ 19,25,813.50

(ii) **The portfolio turnover ratio as on March 31, 2022 was 1.3330**

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating / Industry	% to Net Assets
Listed / awaiting listing on the stock exchanges		
ICICI Bank Limited	Banks	8.49%
HDFC Bank Limited	Banks	6.96%
Timken India Limited	Industrial Products	4.47%
Reliance Industries Limited	Petroleum Products	4.42%
State Bank of India	Banks	4.04%
Larsen & Toubro Limited	Construction Project	3.96%
Ratnamani Metals & Tubes Limited	Ferrous Metals	3.43%
UltraTech Cement Limited	Cement & Cement Products	3.41%
KNR Constructions Limited	Construction	3.40%
Schaeffler India Limited	Industrial Products	2.95%
Total of Top 10 Holdings		45.53%
Total Investments		99.54%
Cash, Cash Equivalents and Net Current Assets		0.46%
Grand Total		100.00%

b. Sector Classification as on March 31, 2022

Sector	% OF NAV
FINANCIAL SERVICES	21.89%
INDUSTRIAL MANUFACTURING	16.31%
CONSTRUCTION	12.84%
CEMENT & CEMENT PRODUCTS	8.35%
CONSUMER GOODS	7.26%
METALS	7.19%
OIL & GAS	5.37%
AUTOMOBILE	5.14%
CONSUMER SERVICES	4.84%
CHEMICALS	3.42%
SERVICES	2.36%
HOUSING FINANCE COMPANY	1.91%
TEXTILES	1.62%
FERTILISERS & PESTICIDES	1.04%
FERTILISERS & PESTICIDES	1.04%

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

c. Aggregate investments as on March 31, 2022

- Directors of AMC: ₹ 9,09,928.28
- Fund Manager(s): ₹ 5,47,868.72
- Key personnel: ₹ 6,66,145.77

(ii) The portfolio turnover ratio as on March 31, 2022 was 0.1358

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating / Industry	% to Net Assets
EQUITY & EQUITY RELATED INSTRUMENTS & Fixed Deposit		
Listed / awaiting listing on the stock exchanges		
Reliance Industries Limited	Petroleum Products	2.44%
ICICI Bank Limited	Banks	1.92%
Infosys Limited	Software	1.68%
Titan Company Limited	Consumer Durables	1.41%
Indian Hotels Company Limited	Leisure Services	1.37%
State Bank of India	Banks	1.26%
SRF Limited	Chemicals	1.24%
Persistent Systems Limited	Software	1.23%
Tata Motors Limited	Auto	1.21%
MindTree Limited	Software	1.20%
Total of Top 10 Equity Holdings		14.96%
Total Equity Investments & Mutual Fund Investment.		72.88%
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	23.84%
Aditya Birla Housing Finance Limited	ICRA AAA	0.44%
Total of Top 10 Debt Holdings		24.28%
Total Debt Investments		24.28%
Total Investments		97.16%
Cash, Cash Equivalents and Net Current Assets		2.84%
Grand Total		100.00%

b. Sector Classification as on March 31, 2022

Sector	% OF NAV
AUTOMOBILE	4.59%
CEMENT & CEMENT PRODUCTS	3.51%
CHEMICALS	2.48%
CONSTRUCTION	0.77%
CONSUMER GOODS	9.05%
CONSUMER SERVICES	3.09%
FERTILISERS & PESTICIDES	1.07%
FINANCIAL SERVICES	17.24%
HEALTHCARE SERVICES	1.05%
HOUSING FINANCE COMPANY	3.02%
INDUSTRIAL MANUFACTURING	0.28%
IT	7.44%
MEDIA, ENTERTAINMENT & PUBLICATION	1.03%
METALS	7.39%
OIL & GAS	4.55%
PHARMA	4.61%
POWER	1.00%
TEXTILES	1.15%

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

c. Aggregate investments as on March 31, 2022

- Directors of AMC: ₹ 2,00,000.00
- Fund Manager(s): 14,558.29
- Key personnel: 29,152.60

(ii) The portfolio turnover ratio as on March 31, 2022 was 6.9507

(i) **Portfolio details**

(a) **Top 10 holdings as of March 31, 2022.**

Name of the Issuer	Rating / Industry	% to Net Assets
EQUITY & EQUITY RELATED INSTRUMENTS		
K.P.R. Mill Limited	Textile Products	6.92%
Balrampur Chini Mills Limited	Consumer Non Durables	3.90%
Grindwell Norton Limited	Industrial Products	3.79%
Brigade Enterprises Limited	Construction	2.79%
RHI Magnesita India Limited	Industrial Products	2.63%
BIRLASOFT Limited	Software	2.37%
EID Parry India Limited	Consumer Non Durables	2.22%
Carborundum Universal Limited	Industrial Products	2.20%
Sonata Software Limited	Software	2.16%
KPIT Technologies Limited	Software	2.08%
Total of Top 10 Holdings		31.06%
Total Investments		98.51%
Cash, Cash Equivalents and Net Current Assets		1.49%
Grand Total		100.00%

b. **Sector Classification as on March 31, 2022**

Sector	% OF NAV
INDUSTRIAL MANUFACTURING	20.91%
CONSUMER GOODS	16.91%
TEXTILES	9.80%
CONSTRUCTION	9.42%
IT	9.12%
AUTOMOBILE	6.95%
CHEMICALS	6.37%
METALS	4.77%
CONSUMER SERVICES	2.71%
PHARMA	2.47%
CEMENT & CEMENT PRODUCTS	2.37%
FINANCIAL SERVICES	2.05%
SERVICES	1.37%
FERTILISERS & PESTICIDES	0.98%
PAPER AND JUTE	0.92%
HEALTHCARE SERVICES	0.72%
HOUSING FINANCE COMPANY	0.67%

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

c. **Aggregate investments as on March 31, 2022**

- Directors of AMC: ₹ 44,90,000.00
- Fund Manager(s): ₹ 15,79,711.02
- Key personnel: ₹ 60,18,237.08

(ii) The portfolio turnover ratio as on **March 31, 2022** was 0.1593.

(i)	Portfolio details																																																
a.	Top 10 holdings as of March 31, 2022																																																
	<table border="1"> <thead> <tr> <th>Name of the Issuer</th> <th>Rating / Industry</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td colspan="3">Listed / awaiting listing on the stock exchanges</td> </tr> <tr> <td>Reliance Industries Limited</td> <td>Petroleum Products</td> <td>8.83%</td> </tr> <tr> <td>Infosys Limited</td> <td>Software</td> <td>7.97%</td> </tr> <tr> <td>Tata Consultancy Services Limited</td> <td>Software</td> <td>5.50%</td> </tr> <tr> <td>Blue Dart Express Limited</td> <td>Transportation</td> <td>4.87%</td> </tr> <tr> <td>Hindustan Unilever Limited</td> <td>Consumer Non Durables</td> <td>4.53%</td> </tr> <tr> <td>Larsen & Toubro Limited</td> <td>Construction Project</td> <td>4.49%</td> </tr> <tr> <td>Greaves Cotton Limited</td> <td>Industrial Products</td> <td>4.35%</td> </tr> <tr> <td>Avenue Supermarts Limited</td> <td>Retailing</td> <td>4.07%</td> </tr> <tr> <td>Power Grid Corporation of India Limited</td> <td>Power</td> <td>3.66%</td> </tr> <tr> <td>ABB India Limited</td> <td>Industrial Capital Goods</td> <td>3.61%</td> </tr> <tr> <td>Total of Top 10 Holdings</td> <td></td> <td>51.88%</td> </tr> <tr> <td>Total Investments</td> <td></td> <td>95.46%</td> </tr> <tr> <td>Cash, Cash Equivalents and Net Current Assets</td> <td></td> <td>4.54%</td> </tr> <tr> <td>Grand Total</td> <td></td> <td>100.00%</td> </tr> </tbody> </table>	Name of the Issuer	Rating / Industry	% to Net Assets	Listed / awaiting listing on the stock exchanges			Reliance Industries Limited	Petroleum Products	8.83%	Infosys Limited	Software	7.97%	Tata Consultancy Services Limited	Software	5.50%	Blue Dart Express Limited	Transportation	4.87%	Hindustan Unilever Limited	Consumer Non Durables	4.53%	Larsen & Toubro Limited	Construction Project	4.49%	Greaves Cotton Limited	Industrial Products	4.35%	Avenue Supermarts Limited	Retailing	4.07%	Power Grid Corporation of India Limited	Power	3.66%	ABB India Limited	Industrial Capital Goods	3.61%	Total of Top 10 Holdings		51.88%	Total Investments		95.46%	Cash, Cash Equivalents and Net Current Assets		4.54%	Grand Total		100.00%
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	<ul style="list-style-type: none"> • Directors of AMC: ₹ Nil • Fund Manager(s): ₹ 15,52,457.33 • Key personnel: ₹ 28,99,793.75 																																																
(ii)	The portfolio turnover ratio as on March 31, 2022 was 0.3831																																																

L&T Flexi Bond Fund	<p>(i) Portfolio details</p> <p>a. Top 10 holdings as of March 31, 2022</p> <table border="1" data-bbox="342 137 1394 349"> <thead> <tr> <th>Name of the Issuer</th> <th>Rating</th> <th>% to NAV</th> </tr> </thead> <tbody> <tr> <td colspan="3">DEBT INSTRUMENTS</td> </tr> <tr> <td>Government Securities</td> <td>SOVEREIGN</td> <td>73.79%</td> </tr> <tr> <td>Total of Top 10 Holdings</td> <td></td> <td>73.79%</td> </tr> <tr> <td>Total Debt Instruments</td> <td></td> <td>73.79%</td> </tr> <tr> <td>Cash, Cash Equivalents and Net Current Assets</td> <td></td> <td>26.21%</td> </tr> <tr> <td>Grand Total</td> <td></td> <td>100.00%</td> </tr> </tbody> </table> <p>b. Fund allocation as on March 31, 2022</p> <table border="1" data-bbox="342 394 1394 452"> <thead> <tr> <th>Sector</th> <th>% OF NAV</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td></td> </tr> </tbody> </table> <p>Investors are advised to refer to the website of Mutual Fund (https://www.ltf.com/companies/Int-investment-management/statutory-disclosures.html) for the latest monthly portfolio of the Scheme.</p> <p>c. Aggregate investments as on March 31, 2022</p> <p>Directors of AMC: Nil Fund Manager(s): ₹ 5,49,997.23 Key personnel: 4,078.88</p> <p>(ii) The portfolio turnover ratio: N.A.</p>	Name of the Issuer	Rating	% to NAV	DEBT INSTRUMENTS			Government Securities	SOVEREIGN	73.79%	Total of Top 10 Holdings		73.79%	Total Debt Instruments		73.79%	Cash, Cash Equivalents and Net Current Assets		26.21%	Grand Total		100.00%	Sector	% OF NAV	Nil	
Name of the Issuer	Rating	% to NAV																								
DEBT INSTRUMENTS																										
Government Securities	SOVEREIGN	73.79%																								
Total of Top 10 Holdings		73.79%																								
Total Debt Instruments		73.79%																								
Cash, Cash Equivalents and Net Current Assets		26.21%																								
Grand Total		100.00%																								
Sector	% OF NAV																									
Nil																										
L&T Overnight Fund (Formerly known as L&T Cash Fund)	<p>(i) Portfolio details</p> <p>a. Top 10 holdings as of March 31, 2022</p> <table border="1" data-bbox="342 726 1394 919"> <thead> <tr> <th>Name of the Issuer</th> <th>Rating</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td colspan="3">DEBT INSTRUMENTS</td> </tr> <tr> <td>Government Securities</td> <td>Sovereign</td> <td>1.80%</td> </tr> <tr> <td>Total of Top 10 Holdings</td> <td></td> <td>1.80%</td> </tr> <tr> <td>Total Debt Instruments</td> <td></td> <td>1.80%</td> </tr> <tr> <td>Cash, Cash Equivalents and Net Current Assets</td> <td></td> <td>98.20%</td> </tr> <tr> <td>Grand Total</td> <td></td> <td>100.00%</td> </tr> </tbody> </table> <p>b. Fund allocation as on March 31, 2022</p> <table border="1" data-bbox="342 977 1394 1035"> <thead> <tr> <th>Sector#</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td></td> </tr> </tbody> </table> <p>Investors are advised to refer to the website of Mutual Fund (https://www.ltf.com/companies/Int-investment-management/statutory-disclosures.html) for the latest monthly portfolio of the Scheme.</p> <p>c. Aggregate investments as on March 31, 2022</p> <p>Directors of AMC: Nil Fund Manager(s): Nil Key personnel: ₹ 5,77,303.53</p> <p>(ii) Portfolio turnover ratio: N.A.</p>	Name of the Issuer	Rating	% to Net Assets	DEBT INSTRUMENTS			Government Securities	Sovereign	1.80%	Total of Top 10 Holdings		1.80%	Total Debt Instruments		1.80%	Cash, Cash Equivalents and Net Current Assets		98.20%	Grand Total		100.00%	Sector#	% to Net Assets	Nil	
Name of the Issuer	Rating	% to Net Assets																								
DEBT INSTRUMENTS																										
Government Securities	Sovereign	1.80%																								
Total of Top 10 Holdings		1.80%																								
Total Debt Instruments		1.80%																								
Cash, Cash Equivalents and Net Current Assets		98.20%																								
Grand Total		100.00%																								
Sector#	% to Net Assets																									
Nil																										

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating	% to NAV
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	28.96%
Indian Railway Finance Corporation Limited	CARE AAA	9.82%
National Bank for Agriculture & Rural Development	CRISIL AAA	9.70%
Indian Oil Corporation Limited	CRISIL AAA	9.18%
Small Industries Development Bank of India	CARE AAA	9.02%
Power Finance Corporation Limited	CRISIL AAA	8.82%
Rec Limited	CRISIL AAA	6.79%
Power Grid Corporation of India Limited	CRISIL AAA	4.68%
Export Import Bank of India	CRISIL AAA	3.09%
Housing and Urban Development Corporation Limited	ICRA AAA	2.59%
Total of Top 10 Holdings		92.65%
Total Debt Instruments		98.98%
Cash, Cash Equivalents and Net Current Assets		1.02%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% to Net Assets
OIL & GAS	9.14%
POWER	6.05%
FINANCIAL SERVICES	4.50%
HOUSING FINANCE COMPANY	0.06%

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

c. Aggregate investments as on March 31, 2022

Directors of AMC: Nil
Fund Manager(s): ₹ 16,91,380.45
Key personnel: ₹ 3,44,269.22

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

L&T Low Duration Fund

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating	% to NAV
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	28.44%
National Bank for Agriculture & Rural Development	CRISIL AAA/ICRA AAA	6.17%
Axis Bank Limited	CRISIL A1+	5.79%
India Grid Trust	CRISIL AAA	5.25%
ONGC Petro Additions Limited (Letter of comfort from Oil & Natural Gas Corporation Limited)	ICRA AAA (CE)	4.83%
Tata Steel Limited	BWR AA+	4.43%
Power Finance Corporation Limited	CRISIL AAA	4.34%
First Business Receivables Trust(Backed by receivables from Reliance Industries,Reliance Retail,Reliance Jio)	CRISIL AAA(SO)	3.75%
Rec Limited	CRISIL AAA	3.74%
Aditya Birla Fashion and Retail Limited	CRISIL AA	3.68%
Total of Top 10 Holdings		70.42%
Total Debt Instruments		98.41%
Cash, Cash Equivalents and Net Current Assets		1.59%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% to Net Assets
POWER	8.18%
OIL & GAS	5.99%
HOUSING FINANCE COMPANY	5.95%
FINANCIAL SERVICES	5.12%
CHEMICALS	4.79%
METALS	4.38%
SERVICES	3.75%
CONSUMER SERVICES	3.68%
CONSTRUCTION	1.20%

Investors are advised to refer to the website of Mutual Fund (<https://www.ltf.com/companies/Int-investment-management/downloads.html>) for the latest monthly portfolio of the Scheme.

c. Aggregate investments as on March 31, 2022

Directors of AMC: Nil

Fund Manager(s): ₹ 1,20,536.36

Key personnel: ₹ 5,62,191.54

ii) The portfolio turnover ratio: N.A.

L&T Triple Ace Bond Fund

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating	% to NAV
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	25.54%
National Highways Authority of India	CRISIL AAA	9.72%
Indian Railway Finance Corporation Limited	CARE AAA/CRISIL AAA	9.19%
National Bank for Agriculture & Rural Development	ICRA AAA/CRISIL AAA/IND AAA	8.93%
Power Grid Corporation of India Limited	CRISIL AAA	6.48%
NTPC Limited	CRISIL AAA	6.10%
Export Import Bank of India	CRISIL AAA	4.89%
Indian Oil Corporation Limited	CRISIL AAA	4.29%
Housing and Urban Development Corporation Limited	CARE AAA/ICRA AAA	3.76%
Rec Limited	CRISIL AAA	3.62%
Total of Top 10 Holdings		82.52%
Total Debt Instruments		94.50%
Cash, Cash Equivalents and Net Current Assets		5.50%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% to Net Assets
POWER	13.96%
CONSTRUCTION	9.34%
FINANCIAL SERVICES	6.31%
OIL & GAS	4.15%
HOUSING FINANCE COMPANY	2.97%
CONSUMER GOODS	0.73%

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

c. Aggregate investments as on March 31, 2022

Directors of AMC: ₹ 1,02,49,300.02

Fund Manager(s): ₹ 16,43,612.81

Key personnel: ₹ 8,35,319.23

ii) The portfolio turnover ratio: N.A.

L&T Gilt Fund
(i) Portfolio details
a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating	% to Net Assets
DEBT INSTRUMENTS		
Government Securities	Sovereign	63.99%
Total of Top 10 Holdings		63.99%
Total Debt Instruments		63.99%
Cash, Cash Equivalents and Net Current Assets		36.01%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% of NAV
NIL	

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

c. Aggregate investments as on March 31, 2022

Directors of AMC: Nil

Fund Manager(s): ₹ 16,46,850.35

Key personnel: 14,796.29

(ii) The portfolio turnover ratio: N.A.
L&T Conservative Hybrid Fund
(i) Portfolio details
a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating / Industry	% to NAV
EQUITY & EQUITY RELATED INSTRUMENTS		
Infosys Limited	Software	1.87%
K.P.R. Mill Limited	Textile Products	1.68%
ICICI Bank Limited	Banks	1.52%
Bajaj Finance Limited	Finance	1.28%
Indian Hotels Company Limited	Leisure Services	1.09%
Reliance Industries Limited	Petroleum Products	1.09%
Minda Industries Limited	Auto Ancillaries	1.08%
State Bank of India	Banks	1.04%
Greenpanel Industries Limited	Consumer Durables	0.99%
Sona BLW Precision Forgings Limited	Auto Ancillaries	0.91%
Total of Top 10 Equity Holdings		12.55%
Total Equity Instruments		24.40%
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	55.26%
National Bank for Agriculture & Rural Development	CRISIL AAA	5.49%
Total of Top 10 Debt Holdings		60.75%
Total Debt Instruments		60.75%
Cash, Cash Equivalents and Net Current Assets		14.85%
Grand Total		100.00%
Cash, Cash Equivalents and Net Current Assets		4.92%
Grand Total		100.00%

b. Sector Classification as on March 31, 2022

Sector	% to NAV
FINANCIAL SERVICES	6.48%
IT	3.57%
AUTOMOBILE	2.43%
CONSUMER GOODS	2.33%
TEXTILES	1.68%
CONSTRUCTION	1.42%
CONSUMER SERVICES	1.09%
OIL & GAS	1.09%
CHEMICALS	1.04%
POWER	0.63%
METALS	0.58%
CEMENT & CEMENT PRODUCTS	0.56%
MEDIA, ENTERTAINMENT & PUBLICATION	0.49%
PHARMA	0.45%
SERVICES	0.43%
HOUSING FINANCE COMPANY	0.13%

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

c. Aggregate investments as on March 31, 2022

- Directors of AMC: Nil
- Fund Manager(s): 2,991.84
- Key personnel: 6,281.90

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

L&T Liquid Fund

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating	% to NAV
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	23.80%
Bank of Baroda	IND A1+	6.34%
National Bank for Agriculture & Rural Development	ICRA A1+	6.34%
Axis Bank Limited	CRISIL A1+	6.33%
Indian Oil Corporation Limited	ICRA A1+	5.87%
HDFC Bank Limited	CARE A1+	4.38%
Bharti Airtel Limited	CRISIL A1+	3.90%
Reliance Jio Infocomm Limited	CRISIL A1+	3.90%
Housing Development Finance Corporation Limited	CRISIL AAA	3.75%
ICICI Securities Limited	CRISIL A1+	3.40%
Total of Top 10 Holdings		68.01%
Total Debt Instruments		94.09%
Cash, Cash Equivalents and Net Current Assets		5.91%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% OF NAV
FINANCIAL SERVICES	13.62%
TELECOM	7.78%
OIL & GAS	5.86%
HOUSING FINANCE COMPANY	5.49%
CONSUMER GOODS	3.12%
METALS	1.95%
SERVICES	1.94%

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

c. Aggregate investments as on March 31, 2022

Directors of AMC: ₹ 8,00,000.00
Fund Manager(s): ₹ 29,12,548.46
Key personnel: ₹ 1,09,08,564.50

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

L&T Ultra Short Term Fund

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating	% to NAV
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	44.18%
HDFC Bank Limited	CARE A1+	7.76%
Axis Bank Limited	CRISIL A1+	7.29%
National Bank for Agriculture & Rural Development	CRISIL AAA/	6.62%
Reliance Jio Infocomm Limited	CRISIL A1+	6.35%
Reliance Industries Limited	CRISIL A1+	6.34%
Small Industries Development Bank of India	CARE A1+	6.14%
Rec Limited	CRISIL AAA	3.39%
LIC Housing Finance Limited	CRISIL A1+	3.18%
Canara Bank	CRISIL A1+	3.07%
Total of Top 10 Holdings		94.32%
Total Debt Instruments		96.63%
Cash, Cash Equivalents and Net Current Assets		3.37%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% to Net Assets
TELECOM	6.35%
OIL & GAS	6.34%
HOUSING FINANCE COMPANY	3.18%

Investors are advised to refer to the website of Mutual Fund (<https://www.ltf.com/companies/Int-investment-management/downloads.html>) for the latest monthly portfolio of the Scheme.

c. Aggregate investments as on March 31, 2022

Directors of AMC: Nil
Fund Manager(s): 96,606.16
Key personnel: ₹ 2,65,422.89

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

L&T Money Market Fund

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating	% to NAV
DEBT INSTRUMENTS		
Non Convertible Debentures		
Government Securities	SOVEREIGN	21.40%
Axis Bank Limited	CRISIL A1+	7.25%
HDFC Bank Limited	CARE A1+	7.16%
Kotak Mahindra Bank Limited	CRISIL A1+	7.12%
National Bank for Agriculture & Rural Development	IND A1+	7.12%
Small Industries Development Bank of India	CARE A1+	7.11%
Kotak Securities Limited	CRISIL A1+	4.90%
LIC Housing Finance Limited	CRISIL A1+	4.89%
Canara Bank	CRISIL A1+	4.88%
Infina Finance Limited	CRISIL A1+	4.88%
Total of Top 10 Holdings		76.71%
Total Debt Instruments		99.54%
Cash, Cash Equivalents and Net Current Assets		0.46%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% to Net Assets
FINANCIAL SERVICES	17.14%
HOUSING FINANCE COMPANY	9.61%
TELECOM	4.84%

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

c. Aggregate investments as on March 31, 2022

Directors of AMC: Nil
Fund Manager(s): 37,148.14
Key personnel: 84,249.78

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

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating	% to NAV
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	11.78%
IIFL Home Finance Limited	ICRA AA	9.08%
Hinduja Leyland Finance Limited	CARE AA-	6.82%
Aadhar Housing Finance Limited	CARE AA	6.11%
Godrej Industries Limited	CRISIL AA	6.11%
ONGC Petro Additions Limited	ICRA AA	6.08%
Manappuram Finance Limited	CRISIL AA	6.06%
Tata Projects Limited	IND AA	5.81%
Oriental Nagpur Betul Highway Limited (Nhai Annuity Receivables)	CRISIL AAA	4.96%
Coastal Gujarat Power Limited (corporate guarantee of Tata Power Company Ltd)	CARE AA (CE)	4.71%
Total of Top 10 Holdings		67.52%
Total Debt Instruments		86.29%
Cash, Cash Equivalents and Net Current Assets		13.71%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% to Net Assets
POWER	17.08%
HOUSING FINANCE COMPANY	14.40%
FINANCIAL SERVICES	12.12%
CONSTRUCTION	10.74%
CHEMICALS	5.85%
CONSUMER GOODS	5.76%
AUTOMOBILE	2.93%

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

c. Aggregate investments as on March 31, 2022

Directors of AMC: Nil

Fund Manager(s): 8,453.60

Key personnel: ₹ 10,535.44

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

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating	% to NAV
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	48.85%
National Bank for Agriculture & Rural Development	CRISIL AAA	8.57%
Indian Railway Finance Corporation Limited	CRISIL AAA	6.34%
Housing Development Finance Corporation Limited	CRISIL AAA	4.99%
NTPC Limited	CRISIL AAA	3.98%
National Housing Bank	CRISIL AAA	3.62%
Bajaj Finance Limited	CRISIL AAA	2.53%
Indian Oil Corporation Limited	CRISIL AAA	2.53%
Bajaj Housing Finance Limited	CRISIL AAA	2.51%
Jamnagar Utilities and Power Pvt Limited	CRISIL AAA	2.50%
Total of Top 10 Holdings		86.42%
Total Debt Instruments		92.23%
Cash, Cash Equivalents and Net Current Assets		7.77%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% to Net Assets
HOUSING FINANCE COMPANY	7.38%
POWER	6.17%
FINANCIAL SERVICES	5.10%
OIL & GAS	2.87%
SERVICES	2.44%

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

c. Aggregate investments as on March 31, 2022

Directors of AMC: ₹ 4,00,000.00

Fund Manager(s): ₹ 34,42,380.07

Key personnel: ₹ 7,98,719.89

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

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating	% to NAV
DEBT INSTRUMENTS		
Government Securities	SOVEREIGN	35.25%
Sikka Ports & Terminals Limited (erstwhile Reliance Ports & Terminals Ltd)	CRISIL AAA	5.26%
First Business Receivables Trust(Backed by receivables from Reliance Industries,Reliance Retail,Reliance Jio)	CRISIL AAA(SO)	5.16%
ONGC Petro Additions Limited (Letter of comfort from Oil & Natural Gas Corporation Limited)	ICRA AAA (CE)	4.90%
Embassy Office Parks REIT	CRISIL AAA	4.84%
ICICI Bank Limited	ICRA AAA	4.72%
NIIF Infrastructure Finance Limited	ICRA AAA	4.42%
Bajaj Finance Limited	CRISIL AAA	3.88%
National Bank for Agriculture & Rural Development	CRISIL AAA/	3.52%
Coastal Gujarat Power Limited (corporate guarantee of Tata Power Company Ltd)	CARE AA (CE)	3.18%
Total of Top 10 Holdings		75.13%
Total Debt Instruments		96.25%
Cash, Cash Equivalents and Net Current Assets		3.75%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% to Net Assets
FINANCIAL SERVICES	14.95%
SERVICES	11.89%
CONSTRUCTION	11.83%
POWER	6.27%
CHEMICALS	4.82%
HOUSING FINANCE COMPANY	2.41%
OIL & GAS	1.25%

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

c. Aggregate investments as on March 31, 2022

Directors of AMC: ₹ 30,00,000.00

Fund Manager(s): 58,992.04

Key personnel: 73,300.35

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

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating / Industry	% to NAV
EQUITY & EQUITY RELATED INSTRUMENTS		
Adani Enterprises Limited	Minerals/Mining	4.78%
Vedanta Limited	Non - Ferrous Metals	3.88%
Adani Green Energy Limited	Power	3.52%
Adani Transmission Limited	Power	3.48%
SRF Limited	Chemicals	3.36%
Pidilite Industries Limited	Chemicals	3.23%
Avenue Supermarts Limited	Retailing	3.18%
Info Edge (India) Limited	Retailing	3.00%
ICICI Lombard General Insurance Company Limited	Insurance	2.92%
Dabur India Limited	Consumer Non Durables	2.70%
Total of Top 10 Holdings		34.05%
Total Investments		99.74%
Cash, Cash Equivalents and Net Current Assets		0.26%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% OF NAV
FINANCIAL SERVICES	19.97%
CONSUMER GOODS	16.12%
METALS	11.49%
CONSUMER SERVICES	9.41%
POWER	7.00%
CHEMICALS	6.59%
PHARMA	5.74%
OIL & GAS	5.05%
IT	4.81%
CEMENT & CEMENT PRODUCTS	3.47%
CONSTRUCTION	2.03%
FERTILISERS & PESTICIDES	1.96%
INDUSTRIAL MANUFACTURING	1.82%
SERVICES	1.67%
TELECOM	1.55%
AUTOMOBILE	1.06%

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

c. Aggregate investments as on March 31, 2022

Directors of AMC: Nil

Fund Manager(s): Nil

Key personnel: ₹ 8,16,965.75

(ii) The portfolio turnover ratio as on March 31, 2022: 0.1617

(i) Portfolio details

a. Top 10 holdings as of March 31, 2022

Name of the Issuer	Rating / Industry	% to NAV
EQUITY & EQUITY RELATED INSTRUMENTS		
Reliance Industries Limited	Petroleum Products	11.88%
Infosys Limited	Software	9.12%
HDFC Bank Limited	Banks	8.41%
ICICI Bank Limited	Banks	6.63%
Housing Development Finance Corporation Limited	Finance	5.65%
Tata Consultancy Services Limited	Software	5.06%
Kotak Mahindra Bank Limited	Banks	3.36%
ITC Limited	Consumer Non Durables	2.87%
Larsen & Toubro Limited	Construction Project	2.79%
Axis Bank Limited	Banks	2.62%
Total of Top 10 Holdings		58.39%
Total Investments		99.87%
Cash, Cash Equivalents and Net Current Assets		0.13%
Grand Total		100.00%

b. Fund allocation as on March 31, 2022

Sector	% OF NAV
FINANCIAL SERVICES	29.46%
IT	18.15%
OIL & GAS	13.11%
CONSUMER GOODS	10.36%
HOUSING FINANCE COMPANY	5.65%
AUTOMOBILE	4.80%
METALS	3.90%
PHARMA	3.39%
CONSTRUCTION	2.79%
TELECOM	2.33%
CEMENT & CEMENT PRODUCTS	2.24%
POWER	1.81%
SERVICES	0.73%
HEALTHCARE SERVICES	0.60%
FERTILISERS & PESTICIDES	0.55%

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

c. Aggregate investments as on March 31, 2022

Directors of AMC: Nil

Fund Manager(s): Nil

Key personnel: ₹ 13,20,000.00

(ii) The portfolio turnover ratio as on March 31, 2022 : 0.5224

(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 (₹)	Amount	Units	NAV (₹)
Invested in the NFO (A)	10,000	1,000	10.0000	10,000	1,000	10.0000
Value of above investment after 1 year from the date of allotment (post all applicable expenses) (B)	10,700	1,000	10.7000	10,750	1,000	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	1,000	10.8000	10,800	1,000	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:

- There is no conflict of interest with the activities of the Fund;
- There exists a system to prohibit access to insider information as envisaged under the Regulations; and
- 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.

PMS License

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.

Name of the Scheme	Assets under Management (AUM) (₹ in crores) as at March 31, 2022	No. of Folios (Live Accounts) as at March 31, 2022
L&T Flexicap Fund	2,838.89	125401
L&T Tax Advantage Fund	3,369.19	329921
L&T Large and Midcap Fund	1,527.52	78020
L&T India Large Cap Fund	725.89	57971
L&T India Value Fund	7,827.91	310767
L&T Hybrid Equity Fund	5,017.67	133883
L&T Balanced Advantage Fund	2,022.30	43911
L&T Focused Equity Fund	977.98	39213
L&T Midcap Fund	6,605.44	369950
L&T Infrastructure Fund	1,378.99	91731
L&T Arbitrage Opportunities Fund	3,412.47	89009
L&T Business Cycles Fund	553.51	29245
L&T Equity Savings Fund	216.42	7394
L&T Emerging Businesses Fund	7,995.43	470573
L&T Flexi Bond Fund	57.82	1498
L&T Overnight Fund	2,224.15	4900
L&T Banking and PSU Debt Fund	4,448.32	4792
L&T Low Duration Fund	843.12	8123
L&T Triple Ace Bond Fund	8,874.29	17073
L&T Gilt Fund	243.24	4797
L&T Conservative Hybrid Fund	38.05	2013
L&T Liquid Fund	5,108.29	20844
L&T Ultra Short Term Fund	1,584.76	11395
L&T Credit Risk Fund	175.12	2320
L&T Money Market Fund	1,029.52	10777
L&T Short Term Bond Fund	4,063.81	14385
L&T Resurgent India Bond Fund	1,039.85	4182
L&T Nifty Fifty Index Fund	92.17	9431
L&T Nifty Next Fifty Index Fund	47.73	5571

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

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

IDCW: Income Distribution cum Capital Withdrawal

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) except for L&T Tax Advantage Fund, as mentioned in the SID and KIM of the respective schemes, 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.

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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	EUN	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 EUN is not furnished: I/We confirm that the EUN 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^

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

Applicable for Non-Individuals

Legal Entity Identifier (LEI) Number ^ _____ Legal Entity Identifier (LEI) Expiry Date

^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^

Mobile No.* +91- _____ (Mandatory if first applicant is a minor)

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-Individuals

Legal Entity Identifier (LEI) Number ^ _____ Legal Entity Identifier (LEI) Expiry Date

^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^

Mobile No.* +91- _____ (Mandatory if first applicant is a minor)

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.

<p>Relationship with Minor Applicant</p> <p><input type="radio"/> Natural Guardian <input type="radio"/> Court Appointment Guardian</p>	<p>Proof of Date of Birth</p> <p><input type="radio"/> Birth Certificate Copy <input type="radio"/> Passport Copy <input type="radio"/> Others (please specify)</p>	<p>Proof of the Relationship with minor</p> <p><input type="radio"/> Birth Certificate Copy <input type="radio"/> Passport Copy <input type="radio"/> Court Appointment Order <input type="radio"/> Others (please specify)</p>
---	--	---

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^

Mobile No. +91- _____ E-mail Id _____ (Mandatory if first applicant is a minor)

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

PAN/PEKRN# _____ KIN^ _____ Date of Birth^

Mobile No. +91- _____ E-mail Id _____ (Mandatory if first applicant is a minor)

*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)

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

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

Investment Cheque Details : Instrument number _____ Rs. _____ Dated

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 ✓)

- | | | | |
|--|---|--|--|
| <input type="radio"/> Resident Indian Individual | <input type="radio"/> Sole Proprietorship | <input type="radio"/> Limited Liability Partnership (LLP) | <input type="radio"/> Gratuity Fund |
| <input type="radio"/> Non Resident Indian Individual (NRI) – Repatriable | <input type="radio"/> Partnership Firm | <input type="radio"/> Financial Institutions | <input type="radio"/> Overseas Corporate Body |
| <input type="radio"/> Non Resident Indian Individual (NRI) – Non Repatriable | <input type="radio"/> Public Ltd. Co. | <input type="radio"/> Foreign Portfolio Investor (FPI) | <input type="radio"/> Non Govt. Organization (NGO) |
| <input type="radio"/> Minor (Resident Indian) | <input type="radio"/> Private Ltd. Co. | <input type="radio"/> Foreign Institutional Investor (FII) | <input type="radio"/> Association of Persons(AOP)/Body of Individuals(BOI) |
| <input type="radio"/> Minor (NRI - Repatriable) | <input type="radio"/> Body Corporate | <input type="radio"/> FPI - Category I | <input type="radio"/> Bank |
| <input type="radio"/> Minor (NRI – Non Repatriable) | <input type="radio"/> Unlisted Company | <input type="radio"/> FPI - Category II | <input type="radio"/> Pension and Retirement Fund |
| <input type="radio"/> Hindu Undivided Family (HUF) – Indian | <input type="radio"/> Government Body | <input type="radio"/> FPI - Category III | <input type="radio"/> Global Development Network |
| <input type="radio"/> Hindu Undivided Family (HUF) – NRI - Repatriable | <input type="radio"/> NPS Trust | <input type="radio"/> Insurance Company | <input type="radio"/> Others _____ |
| <input type="radio"/> Hindu Undivided Family (HUF) – NRI – Non-Repatriable | <input type="radio"/> Provident Fund / EPF / PF Trust | <input type="radio"/> Defence Establishment | Are you a Non Profit Organization (NPO) <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="radio"/> Person of Indian Origin (PIO) | <input type="radio"/> Mutual Fund | <input type="radio"/> Society | |
| | <input type="radio"/> Trust | <input type="radio"/> 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. This instruction supercedes all previous nominations made by me/us in respect of the folio indicated above.

Particulars	1st Nominee	2nd Nominee	3rd Nominee
Name			
Relationship with Sole / First Unitholder			
Allocation %			
PAN	_____	_____	_____
Date of Birth (in case nominee is a minor)	DDMMYYYY	DDMMYYYY	DDMMYYYY
Guardian Name (in case nominee is a minor)			
Complete Address			
Pincode			
Signature of Guardian (if nominee is minor) (mandatory)			
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.

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

www.lfcs.com

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

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 in case 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)	<input type="radio"/> Below 1 lac <input type="radio"/> 1-5 Lacs	<input type="radio"/> Below 1 lac <input type="radio"/> 1-5 Lacs	<input type="radio"/> Below 1 lac <input type="radio"/> 1-5 Lacs																								
	<input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs	<input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs	<input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs																								
	<input type="radio"/> 25 Lacs - 1 crore <input type="radio"/> > 1 Crore	<input type="radio"/> 25 Lacs - 1 crore <input type="radio"/> > 1 Crore	<input type="radio"/> 25 Lacs - 1 crore <input type="radio"/> > 1 Crore																								
	Net-worth in (Mandatory for Non-Individuals)	Net-worth	Net-worth																								
	(₹) _____ as on <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)	D	D	M	M	Y	Y	Y	Y	(₹) _____ as on <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)	D	D	M	M	Y	Y	Y	Y	(₹) _____ as on <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y																				
D	D	M	M	Y	Y	Y	Y																				
D	D	M	M	Y	Y	Y	Y																				
Occupation Details (For Individuals only)	<input type="radio"/> Private Sector Service <input type="radio"/> Retired	<input type="radio"/> Private Sector Service <input type="radio"/> Retired	<input type="radio"/> Private Sector Service <input type="radio"/> Retired																								
	<input type="radio"/> Public Sector Service <input type="radio"/> Student	<input type="radio"/> Public Sector Service <input type="radio"/> Student	<input type="radio"/> Public Sector Service <input type="radio"/> Student																								
	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer																								
	<input type="radio"/> Business <input type="radio"/> Agriculturist	<input type="radio"/> Business <input type="radio"/> Agriculturist	<input type="radio"/> Business <input type="radio"/> Agriculturist																								
	<input type="radio"/> Professional <input type="radio"/> Housewife	<input type="radio"/> Professional <input type="radio"/> Housewife	<input type="radio"/> Professional <input type="radio"/> Housewife																								
	<input type="radio"/> Others Please specify _____	<input type="radio"/> Others Please specify _____	<input type="radio"/> Others Please specify _____																								
Others (For Individuals only)	<input type="radio"/> I am politically Exposed Person	<input type="radio"/> I am politically Exposed Person	<input type="radio"/> I am politically Exposed Person																								
	<input type="radio"/> I am Related to Politically Exposed Person	<input type="radio"/> I am Related to Politically Exposed Person	<input type="radio"/> I am Related to Politically Exposed Person																								
	<input type="radio"/> Not Applicable	<input type="radio"/> Not Applicable	<input type="radio"/> 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 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	<input type="radio"/> Residential or Business <input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Registered Office	<input type="radio"/> Residential or Business <input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Registered Office	<input type="radio"/> Residential or Business <input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Registered Office
Permissible documents are	<input type="radio"/> Passport <input type="radio"/> Election ID Card <input type="radio"/> PAN Card <input type="radio"/> Govt. ID Card <input type="radio"/> Driving License <input type="radio"/> UIDAI Card <input type="radio"/> NRE/GA Card <input type="radio"/> Others		
Country/Place/City of Birth			
Country of citizenship/nationality	<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Others (Please, specify _____)	<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Others (Please, specify _____)	<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> 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.ltf.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 update 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 LTIM/Fund/RTA, to share the information provided by me / us with other SEBI Registered Intermediaries to facilitate single submission /update. 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 filling 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.Intmf.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 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 titled " 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 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. Nomination in respect of the units stands rescinded upon the transfer of units.
- e. Transfer of units in favour of a nominee shall be valid discharge by the asset management company against the legal heir.
- f. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- g. On cancellation of the nomination, the nomination shall stand rescinded and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee.

h.

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.

14. Employees Unique Identification Number (EUID): If you are making this investment based on an investment advice received from your distributor, please quote the Employees Unique Identification Number (EUID) 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 EUID 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.

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

www.Intmf.com

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

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

CL09410

Systematic Investment Plan (SIP) / Micro SIP Form

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
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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

UMRN Office use only Date

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 To or Until Cancelled
 Signature of First Account Holder Signature of Second Account Holder Signature of Third Account Holder

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) Date of Birth* (2nd Unit Holder) Date of Birth* (3rd Unit Holder)
 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 Account Type (✓) Savings Current NRE NRO Others

Drawn On Bank Name Bank Branch Bank City

SIP Amount ₹ SIP Frequency Monthly* Quarterly

SIP Debit Date 1st 5th 7th 10th* 15th 20th 25th 28th All eight dates SIP Period From To 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 # 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.lfms.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	<input type="radio"/>
Name of the Sole/First Holder furnished in the Form	<input type="radio"/>
SIP details listed below are furnished <input type="radio"/> SIP installment amount <input type="radio"/> No. of SIP installments <input type="radio"/> SIP date <input type="radio"/> SIP frequency <input type="radio"/> SIP period <input type="radio"/> SIP Scheme	<input type="radio"/>
Complete Bank details are furnished in the form <input type="radio"/> Name of the Sole/1 st Holder of the Bank Account <input type="radio"/> Bank A/c No <input type="radio"/> MICR <input type="radio"/> IFSC	<input type="radio"/>
All holders have signed in accordance with the Mode of Holding as provided to us at the relevant place	<input type="radio"/>
All Bank Account Holders have signed in the same manner and sequence as their Bank Account in the relevant place	<input type="radio"/>

call 1800 4190 200 or 1800 2000 400

email investor.line@lntmf.co.in

www.lfms.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

Nomination Form

(For registration, Opt-Out or cancelation of existing Nomination)

Please refer to the General Instructions for assistance.

PERSONAL DETAILS

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

Mobile No. +91- E-mail ID

REGISTRATION OF NOMINATION

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 be a valid discharge by the AMC/Mutual Fund/Trustee. This instruction supercedes all previous nominations made by me/us in respect of the folio indicated above.

(1) Nominee Name

Relationship with Sole / First Unit Holder

Allocation %

PAN

Date of Birth (in case Nominee is a minor)

Complete Address

Pin Code

Signature of Nominee

(2) Nominee Name

Relationship with Sole / First Unit Holder

Allocation %

PAN

Date of Birth (in case Nominee is a minor)

Complete Address

Pin Code

Signature of Nominee

(3) Nominee Name

Relationship with Sole / First Unit Holder

Allocation %

PAN

Date of Birth (in case Nominee is a minor)

Complete Address

Pin Code

Signature of Nominee

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

Name

Relationship with Sole / First Unit Holder

PAN

Complete Address

Pin Code

Signature of Guardian (Mandatory)

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

Name

Relationship with Sole / First Unit Holder

PAN

Complete Address

Pin Code

Signature of Guardian (Mandatory)

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

Name

Relationship with Sole / First Unit Holder

PAN

Complete Address

Pin Code

Signature of Guardian (Mandatory)

NOMINATION OPT-OUT

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.

CANCELLATION OF EXISTING NOMINATION

C) I/We do hereby cancel the nomination made by me/us in favour of the under mentioned in respect of Units held by me/us in the above Folio:

Nominee 1 Nominee 2 Nominee 3

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)

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

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) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of Power of Attorney cannot nominate. Even if the Mode of Holding is "Anyone or Survivor, all joint holders should sign the nomination form.
- c) 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.
- d) 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.
- e) Nomination will not be allowed in a folio held by a minor.
- f) Nomination in respect of the units stands rescinded upon the transfer of units.
- g) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- h) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- i) On cancellation of the nomination, the nomination shall stand rescinded and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee.
- j) 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.
- k) 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.

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

www.Intmf.com

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

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

CL02182

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

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

APPLICANT(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) Date of Birth^ (2nd Unit Holder) Date of Birth^ (3rd Unit Holder)

****PEKRN required for Micro investments upto Rs. 50,000 in a year.**
^ A 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	<input type="radio"/> Residential or Business <input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Registered Office	<input type="radio"/> Residential or Business <input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Registered Office	<input type="radio"/> Residential or Business <input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Registered Office
Permissible documents are	<input type="radio"/> Passport <input type="radio"/> Election ID Card <input type="radio"/> PAN Card <input type="radio"/> Govt. ID Card <input type="radio"/> Driving License <input type="radio"/> NRE/GA Card <input type="radio"/> Others		
Country/Place/City of Birth			
Country of citizenship/nationality	<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Others (Please, specify _____)	<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Others (Please, specify _____)	<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> 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 <input type="radio"/> B <input type="radio"/> or C <input type="radio"/>	Reason A <input type="radio"/> B <input type="radio"/> or C <input type="radio"/>	Reason A <input type="radio"/> B <input type="radio"/> or C <input type="radio"/>
	Reason A <input type="radio"/> B <input type="radio"/> or C <input type="radio"/>	Reason A <input type="radio"/> B <input type="radio"/> or C <input type="radio"/>	Reason A <input type="radio"/> B <input type="radio"/> or C <input type="radio"/>

- 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
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Date:

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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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	<p><i>If no Indian telephone number is provided</i></p> <ol style="list-style-type: none"> 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) <p><i>If Indian telephone number is provided along with a foreign country telephone number</i></p> <ol style="list-style-type: none"> 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**

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

www.lifs.com

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.

CL04056

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

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

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 / /

Entity Type Please (✓) Constitution 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 ⁶	Identification Type (TIN or Other, please specify)

⁶In case Tax Identification Number is not available, kindly provide its functional equivalent⁶.

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 institution³ or Direct reporting NFE⁴ (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-category¹⁰ 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 active¹ 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 passive² 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

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 its 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 financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
 - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
 - (ii) The period during which the entity has been in existence.
- The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 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	
<i>Code</i>	<i>Sub-category</i>
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	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> • 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; <p>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</p> <p>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.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> (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, 2013 by 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

call 1800 4190 200 or 1800 2000 400

email investor.line@lntmf.co.in

www www.ltfs.com

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.

CL03391

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

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 the 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 To 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

2. 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) Date of Birth* (2nd Unit Holder) Date of Birth* (3rd Unit Holder)

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).

3. SMART SIP COMBOS (Please ✓ any one)

BALANCED SIP COMBO

	Growth*	IDCW@ Payout#	IDCW@ Reinvestment#	Amount
L&T Hybrid Equity Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000
L&T Balanced Advantage Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000
L&T Equity Savings Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000

ESSENTIALS SIP COMBO

	Growth*	IDCW@ Payout#	IDCW@ Reinvestment#	Amount
L&T Flexicap Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000
L&T India Value Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000
L&T Midcap Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000

EXCLUSIVE SIP COMBO

	Growth*	IDCW@ Payout #	IDCW@ Reinvestment #	Amount
L&T Business Cycles Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000
L&T Large and Mid Cap Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000
L&T Infrastructure Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000

MARKET CAP SIP COMBO

	Growth*	IDCW@ Payout#	IDCW@ Reinvestment#	Amount
L&T India Large Cap Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000
L&T Midcap Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000
L&T Emerging Businesses Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000

DIY SIP COMBO

	Growth*	IDCW@ Payout #	IDCW@ Reinvestment #	Amount
Scheme 1 L&T	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000
Scheme 2 L&T	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000
Scheme 3 L&T	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(₹) <input type="text"/> Minimum Rs. 1000

SIP Debit Date (✓ any one)
 1st 5th 7th 10th* 15th 20th 25th 28th

SIP Period
From
To ^^

* Default option if not selected # Default IDCW Frequency will be considered, please refer KIM for Default IDCW Frequency ^^ Maximum period of 20 years.
@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).

Transaction Form for Financial Transactions

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) Date of Birth* (2nd Unit Holder) Date of Birth* (3rd Unit Holder)

Mobile No. +91- E-mail ID

Applicable for Non-Individuals

Legal Entity Identifier (LEI) Number Legal Entity Identifier (LEI) Expiry Date

[^]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@ Frequency (✓) Daily Weekly Monthly*
 IDCW@ Reinvestment Bonus[^] Quarterly Annual[^] Semi-Annual[^]

Scheme 2 : L&T Amount (₹)

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

Scheme 3 : L&T Amount (₹)

Option (✓) Growth* IDCW@ Payout IDCW@ Frequency (✓) Daily Weekly Monthly*
 IDCW@ Reinvestment Bonus[^] 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

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)

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 (✓)	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Male	<input type="checkbox"/> Female
(b) Father's / Spouse's Name						
(c) Place / Country of Birth (✓)	<input type="checkbox"/> India	<input type="checkbox"/> Other Please specify _____	<input type="checkbox"/> India	<input type="checkbox"/> Other Please specify _____	<input type="checkbox"/> India	<input type="checkbox"/> 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 (₹)	<input type="checkbox"/> Below 1 lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> Below 1 lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> Below 1 lac	<input type="checkbox"/> 1-5 Lacs
	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> 10-25 Lacs
	<input type="checkbox"/> 25 Lacs - 1 crore	<input type="checkbox"/> > 1 Crore	<input type="checkbox"/> 25 Lacs - 1 crore	<input type="checkbox"/> > 1 Crore	<input type="checkbox"/> 25 Lacs - 1 crore	<input type="checkbox"/> > 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 DD / MM / YYYY		₹ _____ as on DD / MM / YYYY		₹ _____ as on DD / MM / YYYY	
(e) Occupation (✓)	<input type="checkbox"/> Pvt. Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Pvt. Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Pvt. Sector Service	<input type="checkbox"/> Public Sector Service
	<input type="checkbox"/> Govt. Service	<input type="checkbox"/> Business	<input type="checkbox"/> Govt. Service	<input type="checkbox"/> Business	<input type="checkbox"/> Govt. Service	<input type="checkbox"/> Business
	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> Retired	<input type="checkbox"/> Student
	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Agriculturist
	<input type="checkbox"/> Others Please specify _____		<input type="checkbox"/> Others Please specify _____		<input type="checkbox"/> Others Please specify _____	
	<input type="checkbox"/> I am a politically exposed person		<input type="checkbox"/> I am a politically exposed person		<input type="checkbox"/> I am a politically exposed person	
(f) Others (✓) (Applicable for Karta of HUF also)	<input type="checkbox"/> I am related to a politically exposed person		<input type="checkbox"/> I am related to a politically exposed person		<input type="checkbox"/> I am related to a politically exposed person	
	<input type="checkbox"/> Not applicable		<input type="checkbox"/> Not applicable		<input type="checkbox"/> Not applicable	
FOR NON-INDIVIDUAL INVESTORS ONLY	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company <input type="checkbox"/> YES <input type="checkbox"/> NO (If No, please attach Ultimate Beneficiary Ownership Declaration mandatorily)					
	If the Entity involved/providing any of the following services: <input type="checkbox"/> YES (Please ✓ from below) <input type="checkbox"/> NO					
	<input type="checkbox"/> Gaming/Gambling/Lottery/Casino Services		<input type="checkbox"/> Foreign Exchange/ Money Changer Services		<input type="checkbox"/> 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-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 www.ltf.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 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 LTIM/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

Place _____



call 1800 4190 200 or 1800 2000 400

whatsapp @ 9326929294

email investor.line@lntmf.co.in

www.lntmf.com

Join us on WhatsApp @ 9326929294 for financial and non-financial transactions, Account statement, etc. or you can connect with us on Chatbot as well by visiting our website (www.ltf.com/companies/Int-investment-management). (For Resident individual investors only with mode of holding as single).

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

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:

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

- Please ensure that the Target and Source schemes are correctly indicated.
- Please specify the amount/number of units you wish to switch. If you wish to switch all units, tick against the box provided.
- If your switch request specifies both amount and units for switch, the latter will be processed.
- 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.
- Note: Switch transactions are also subject to realization of funds in the respective schemes account with effect from February 1, 2021.**

4. Redemption Request:

- Please specify scheme details and the amount/number of units you wish to redeem. If you wish to redeem all units, tick against the box provided.
- If your redemption request specifies both amount and units for redemption, the latter will be processed.
- A redemption will be processed only for the amount which has been realized.
- 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.
- 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 (EUIIN): If you are making this investment based on an investment advise received from your distributor, please quote the Employees Unique Identification Number (EUIIN) 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 EUIIN 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

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) Date of Birth* (2nd Unit Holder) Date of Birth* (3rd Unit Holder)

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 To 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 To 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)

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 available 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 (EUIIN):** If you are making this investment based on an investment advise received from your distributor, please quote the Employees Unique Identification Number (EUIIN) 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 EUIIN 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.

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

IDCW Transfer Plan Enrolment Form

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

<p>Scheme Name L&T _____</p> <p>Plan (✓) <input type="checkbox"/> Direct <input type="checkbox"/> Non-direct</p> <p>Option (✓) <input type="checkbox"/> IDCW@ Reinvestment <input type="checkbox"/> IDCW@ Payout</p> <p>IDCW@ frequency _____</p>	<p>Scheme Name L&T _____</p> <p>Plan (✓) <input type="checkbox"/> Direct <input type="checkbox"/> Non-direct</p> <p>Option (✓) <input type="checkbox"/> Growth* <input type="checkbox"/> Bonus^ <input type="checkbox"/> IDCW@ Reinvestment <input type="checkbox"/> IDCW@ Payout</p> <p>IDCW@ frequency _____</p>
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*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)

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

FEATURES AND TERMS AND CONDITIONS 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.

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

www.Intmf.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

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Third Party Payment Declaration Form

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

Folio No. (For existing investor) Application No.

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

F i r s t n a m e M i d d l e n a m e L a s t n a m e

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

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

F i r s t n a m e M i d d l e n a m e L a s t n a m e

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) Date of Birth* (2nd Unit Holder) Date of Birth* (3rd Unit Holder)

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)

F i r s t n a m e M i d d l e n a m e L a s t n a m e

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	<input type="checkbox"/> FPI <input type="checkbox"/> Client	<input type="checkbox"/> Employee(s)	<input type="checkbox"/> Empanelled Distributor	<input type="checkbox"/> Agent <input type="checkbox"/> Distributor	<input type="checkbox"/> Dealer
Relationship of Third Party with the Beneficial Investor	Custodian SEBI Registration No. of Custodian <input type="text"/>	Employer	AMC	Corporate	
Declaration by Third Party	Registration Valid Till <input type="text"/> 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 reimbursements.	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 ✓) <input type="checkbox"/> Cheque <input type="checkbox"/> Pay Order <input type="checkbox"/> Demand Draft <input type="checkbox"/> Banker's Cheque <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Fund Transfer	Mandatory Enclosure(s)* In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook/ statement of bank account or letter from the bank certifying that the third party maintains a bank account. Procured against registered pay-in account: Any one of the following (please tick ✓) <input type="checkbox"/> Letter from Bank Manager with details of account holder's name, bank account number and PAN as per bank records (if available) or <input type="checkbox"/> Debit instruction from the bank, mentioning the bank account details and name of the Third Party, or <input type="checkbox"/> A copy of the passbook/bank statement evidencing the debit for issuance of a Demand Draft / Pay Order. Procured against cash (For investments below ₹ 50,000/- only): A banker's certificate for issuance of a Demand Draft / Pay Order against cash stating the name of the Third Party, bank account number and PAN as per bank record (if available) Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.
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* 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

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.ltf.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:

- On behalf of employee under Systematic Investment Plans or as lump sum/one-time subscription, through Payroll deductions or deductions out of expense re-imbursments. made by employer; or
- On behalf of an FPI or a Client made by the Custodian.
- Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- 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:

- 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
- 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 proof of debit to the investor's bank account in the form of a bank manager's certificate with details of account holder's name, bank account number and PAN as per bank records, if available, or
- a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available, or
- a copy of the passbook/bank statement evidencing the debit for issuance of a DD.

(iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

- In such case, investor is required to provide a copy which has been provided to the Bank indicating the account number and the debit instructions.
- For payment through online mode AMC may match payer account details with registered Pay-in bank accounts of the Investor.

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

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

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

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 time to time or any rules, regulations, notifications or directions issued thereunder.

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

L&T Mutual Fund and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM (contd.)

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.lfcs.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.lfcs.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.lfcs.com and also read the KYC section of Statement of Additional Information (SAI) in detail.

Investors are requested to note that KYC would be subject to verification of the veracity of the claim of the investors by collecting sufficient documentary evidence. The AMC reserves the right to ask for the necessary documentation to the satisfaction of the mutual fund.

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

call 1800 2000 400 or 1800 4190 200

email investor.line@lntmf.co.in

www.lfcs.com

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.

CL04062

Know Your Customer (KYC) Application Form | Individual

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	Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update
(To be filled by financial institution)	KYC Number <input style="width: 100%;" type="text"/> (Mandatory for KYC update request)
	Account Type* <input type="checkbox"/> Normal <input type="checkbox"/> Minor <input type="checkbox"/> Aadhaar OTP based E-KYC (in non-face to face mode)

1. Personal Details (Please refer instruction A at the end)

<input type="checkbox"/> Name* (Same as ID proof)	Prefix <input style="width: 100%;" type="text"/>	First Name <input style="width: 100%;" type="text"/>	Middle Name <input style="width: 100%;" type="text"/>	Last Name <input style="width: 100%;" type="text"/>
Maiden Name	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Father / Spouse Name*	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Mother Name	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Date of Birth*	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T- Transgender	
PAN*	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> FORM 60 furnished		
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others	
Citizenship*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others – Country <input style="width: 100%;" type="text"/>	Country Code <input style="width: 100%;" type="text"/>	
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Foreign National	<input type="checkbox"/> 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)

<input type="checkbox"/> A-Passport Number	<input style="width: 100%;" type="text"/>	Passport Expiry Date	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> B-Voter ID Card	<input style="width: 100%;" type="text"/>		
<input type="checkbox"/> C-Driving Licence	<input style="width: 100%;" type="text"/>	Driving Licence Expiry Date	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> D-NREGA Job Card	<input style="width: 100%;" type="text"/>		
<input type="checkbox"/> E-National Population Register Letter	<input style="width: 100%;" type="text"/>		
<input type="checkbox"/> F-Proof of Possession of Aadhaar	<i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i>		
II <input type="checkbox"/> E-KYC Authentication	<i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i>		
III <input type="checkbox"/> Offline verification of Aadhaar	<i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i>		



Address [For other than resident Individual, please mention Overseas Address]

Line 1*	<input style="width: 100%;" type="text"/>		
Line 2	<input style="width: 100%;" type="text"/>		
Line 3	<input style="width: 100%;" type="text"/>		City/Town/Village* <input style="width: 100%;" type="text"/>
District*	Pin/Post Code* <input style="width: 100%;" type="text"/>	State/U.T Code* <input style="width: 100%;" type="text"/>	ISO 3166 Country Code* <input style="width: 100%;" type="text"/>

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)

<input type="checkbox"/> A-Passport Number	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> B-Voter ID Card	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> C-Driving Licence	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> D-NREGA Job Card	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> E-National Population Register Letter	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> F-Proof of Possession of Aadhaar	<i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i>
II <input type="checkbox"/> E-KYC Authentication	<i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i>
III <input type="checkbox"/> Offline verification of Aadhaar	<i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i>
IV <input type="checkbox"/> Deemed Proof of Address – Document Type code	<input style="width: 100%;" type="text"/>

Address

Line 1*	<input style="width: 100%;" type="text"/>		
Line 2	<input style="width: 100%;" type="text"/>		
Line 3	<input style="width: 100%;" type="text"/>		City/Town/Village* <input style="width: 100%;" type="text"/>
District*	Pin/Post Code* <input style="width: 100%;" type="text"/>	State/U.T Code* <input style="width: 100%;" type="text"/>	ISO 3166 Country Code* <input style="width: 100%;" type="text"/>

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. 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 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]

Date: - -
 Place:

Signature/Thumb Impression of Applicant

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: - -
 Emp. Name
 Emp. Code
 Emp. Designation
 Emp. Branch

[Employee Signature]

Institution details

Name
 Code

[Institution Stamp]

In-Person Verification (IPV) carried out by

Date: - -
 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 Pol does not have current address or address as per Pol 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	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarkhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

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	MX	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	NZ	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	Pitcairn	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 Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	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, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

Supplementary CKYC Form

Know Your Client (KYC) Application Form

(To be additionally filled by customers using old KYC 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

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)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (If any*)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(If KYC number and name are provided, below details of section 6 are optional)

Proof of Identity [Pol] of Related Person* (Please see instruction (H) at the end)

(Certified copy of any one of the following Proof of Identity[Pol] needs to be submitted)

<input type="checkbox"/> A- Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>
<input type="checkbox"/> B- Voter ID Card	<input type="text"/>		
<input type="checkbox"/> C- PAN Card	<input type="text"/>		
<input type="checkbox"/> D- Driving Licence	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>
<input type="checkbox"/> E- Aadhaar Card	<input type="text"/>		
<input type="checkbox"/> F- NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Z- Others (any document notified by the central government)	<input type="text"/>	Identification Number	<input type="text"/>

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: 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)

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* DD - MM - YY YY Date of Commencement of Business DD - MM - YY YY

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)

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)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T- Transgender	
Nationality*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others (ISO 3166 Country Code <input type="text"/>)		
PAN*	<input type="text"/>	<input type="checkbox"/> 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-NREGA Job Card
- E-National Population Register Letter
- F-Proof of Possession of Aadhaar

II E-KYC Authentication

III Offline verification of Aadhaar

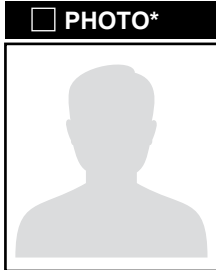
Address

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. 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. 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]

Date: - -

Place:

Signature/Thumb Impression of Applicant

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: - -

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

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 Agency/Foreign Embassy or Consular Office, etc.
C – HUF	J – Limited Liability Partnership	Q – Not Categorized
D – Private Limited Company	K – Artificial Liability Partnership	R – Others
E – Public Limited Company	L – Public Sector Banks	S – Foreign Portfolio Investors
F – Society	M – Central/State Government Department or Agency	
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 Pol does not have an address or address as per Pol 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	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarkhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

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	MX	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	NZ	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	Pitcairn	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 Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	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 **Alibababad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Alibababad, 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. **Balassore:** B C Sen Road, Balassore, 756001. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensan Road , (Next to Manipal Centre), Bangalore, 560 042. **Bangalore:** First Floor, 17/1-(272) 12th Cross Road, Wilson Garden, Bangalore-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, Pryadarshini Parisar West, Behind IDBI bank, Nehru Nagar, Bhilai- 490020 **Bhilwara:** Indraprastha 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 - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar,Unit 3, Bhubaneswar, 751001 **Bhuji:** Office No.4-5, First Floor, RTO Relaxation Commercial Complex-B, Opposite Fire Station, Near RTO Circle, Bhuji, Kutch 370001. **Bhusawal(Parant):** Jalgaon TP: 3, Adelaide Apartment, Christian 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 Complex,Block No.104,1st Floor,Saraf Colony, Khanapur Road, Tilakwadi,Belgaum-590006. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Complex,Block No.104,1st Floor,Saraf Colony, Khanapur Road, Tilakwadi,Belgaum-590006. **Chandigarh:** Deepak Tower, SCQ 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, Parasara 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:** Modern, 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 **Davengere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davengere, 577002. **Dehradun:** 204/12/21 Nari Ship 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, Jammalal 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, 1st Floor, Nehru Ground, Behind Anupam Sweet House, Nit, Faridhabad,121001. **Gandhidham:** Shyam Sadan,First Floor,Plot No.120,Sector 1/A,Gandhidham-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, Ghatkopar 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, 1st Floor, Opp. City Bus Stop,SuperMarket, Gulbarga, 585 101. **Guntur:** D.No.31-13-1158, 1st Floor,13/1 Arundel-pet, Ward No.6,Guntur-522002 **Gurgaon:** SCO - 16, Sector - 14, First floor , Gurgaon, 122001. **Kailash Vihar Colony, Guwahati:** Piyali Phukan Road, K C Path, House no - 1, Rehabori , 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, Kundgol 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:** 011, Shalimar Corporate Centre, 8-B, South tikogunj, Opp.Greenpark, Indore, 452 001. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur,482001. **Jaipur:** R-7, Yudhishthir 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. **Jaipalguri:** Babu Para, Beside Meenaar Apartment, Ward No. VIII,Kotwali Police Station,PO & Dist Jaipalguri 735101,West Bengal **Jammargad:** 207, Manek Centre , P.N. Marg, Jammargad, 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, Bistapur, Jamshedpur - 831001 **Janakpur:** 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, Near Sati Statue, Near "RASKHAN", Gwalior Road, Jhansi - 284001 **Jodhpur:** 1/5, Nirmla Tower, Ist Chopasani Road, Jodhpur, 342003. **Junagadh:** "Aastha Plus", 202A, 2nd Floor, Sardarbag Road, NR Alkapuri, Opp. Zansi Rani Mart, Junagadh, 362001 **Kadapa:** Bhandi Subbaramma 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. **Kanpur:** Room No.14/345, Casa Marina Shopping Centre, Talap, Kanpur, 670004. **Kanpur:** I Floor 106 to 108, CITY CENTRE Phase II, 632, THE MALL, Kanpur, 208 001. **Karimnagar:** H.No.7-1-257, Upstairs S B H, Mangam-mathota, 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 - 3/13, 1st floor, Philips Complex, Balajinagar, Wyr 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 - 700 011. **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 - 625 011. **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:** F-4 - 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 Evus 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 Taji Durgasthan,Gola Road, Muzaffarpur, 842001. **Myore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross , (Above Trishakthi Medicals), Saraswati Puram, Mysore, 570009 **Nadiad:** F 134, 1st Floor, Ghanatakarna Complex, Guni Bazar, Nadiad- 387001 **Nagpur:** 145 Lendra, New Ramdaspath, 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,Shradha Niketan,Tilak Wadi,Opp.Hotel City Street,Sharanpur Road,Nasik-422002. **Navasari:** 214-215,2nd floor, Shivani Park,Opp.Shankhswar Complex,Kaliawadi,Navsari -396445,Gujarat **Nellore:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, 524001. **New Delhi:** T- E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi , New Delhi, 110 055. **New Delhi:** Flat no.512, Narian Manzil, 23, Barakhamba Road, Connaught Place, New Delhi - 110 001 **Noida:** E-3, Ground Floor, Sector 3, Near Fresh Food Factory, Noida- 201301 **Palakkad:** 10/688, Sreedeevi Residency, Mettupalayam Street, Palakkad, Palakkad, 678001 **Palampur:** Gopal Trade Center, Shop No.13-14,3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palampur 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, Survey No.46, City Survey No.1477 Hingge Bunder, D.P. Road, Behind Dinnanath Mangeshkar Hospital, Karvenagar, Pune 411052. **Rae Bareilly:** 17, Anand Nagar Complex, Rae Bareilly , Rae Bareilly, 229001. **Raipur:** HIG-C-23 , Sector - 1, Devendra Nagar, Raipur, 492004. **Rajahmundry:** Door No: 6-2-12, 1st Floor,Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, 533 101. **Rajapalayam:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, 626117. **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastrai Mandira, 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 Municipal Aat,Arogya Mandir,Nachane Link Ro ad,Ratnagiri,Maharashtra-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, Uditi Nagar, Rourkela-769012 **Sagar:** Opp. Somani Automobiles, Bhagwanjani , 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,Sansark , Sambalpur, 768001. **Sangli:** Jiveshwar Krupa Bldg,Shop. NO.2, Ground Floor,Tilak Chowk, Harbhat Road,Sangli - 416416 **Satara:** 117A/3/22, Shukrawar Peth, Sargam Apartment, Satara, 415002. **Seerampore:** 475/1, 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. **Sriganaganagar:** 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,Manjad y,Thiruvalla,Kerala-689105 **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road,Near Dena Bank, Tinsukia, 786125. **Tirunelveli:**No.F4,Magnem Surakasa 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. **Kokkai, 680001. Trivandrum:** R S Complex,Opposite of LIC Building, Patom 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. **Vadodra:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodra ,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, Rathaytra, 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 D08, Upper Ground Floor , Behind Techoclean Clinic, Suvdha 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 Chennaiupati Petrol Pump, M.G Road, Lobbipet, 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 Ahmedabad 380015. **Bengaluru (Manipal Centre):** N – 111 (47-43), Manipal Centre, 1st Floor, North Block, Dickenson Road, Bangalore - 560 042. **Bengaluru (Lalbagh Road):** Site No. 92, Zed Square, 1 Floor, Industrial Layout, JNC Road; th 5 Block, Koramangala, Bangalore - 560 095. **Bhopal:** "Alankar Complex", Mezzanine Floor, Above Ici Bank, M. P. Nagar Zone - li, Bhopal – 462011. **Bhavnagar:** Ff-5 Gopi Arcade Waghawadi Road Bhavnagar-364002. **Bhubaneswar:** 428/3818, 2nd floor Jaydev Nagar, Kalpana Square, Lewis Road, Near Pantho Nivas, Bhubaneswar - 751 002. **Borivali (Mumbai):** office no 308, 3rd floor, Jalaram Business Centre, Ganjawala Lane, Borivali (W), Mumbai-92. **Chandigarh:** Plot No -174, Third Floor, Industrial Area, Phase -2, Chandigarh -160002. **Chennai:** 6Th Floor Floor, A Wing, Kgn Towers, 62 Ethiraj Salai (Commander-In-Chief Road), Egmore, Chennai 600 015. **Coimbatore:** NO .2-8, Third floor "Atria", Dr. NRN Layout, Papanackalpalayam,, Coimbatore- 641037. **Raheja Centre (Mumbai):** L&T Investment Management Ltd, 811, 8th floor, Raheja Center, Free Press Journal Road, Nariman Point, Mumbai 400021. **Ghatkopar (Mumbai):** L&T Investment Management Ltd. Office No.504, Zest Business Spaces, M.G. Road Ghatkopar East Mumbai - 400077. **Gurgaon (New Delhi):** Office No 221, 2nd Floor, Galleria Market, Dlf City Phase 4, Gurgaon- 122009. **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 Vjacity Point, Ashok Marg, C - Scheme, Jaipur 302001. **Jalandhar:** SCO-3, 2nd Floor, Puda Complex, Adjoining Andhra Bank, Opp. Suvidha Centre, Jalandhar City- 144001. **Jamnagar:** 43-Ground Floor Madhav Plaza, Opp Sbi Near Lal Bungalow -361005. **Jamshedpur:** 3B, Rear Side, 3Rd Floor, Fairdeal Complex, H. No7, Main Road Bishtupur Jamshedpur - 831001. **Kanpur:** 4th Floor, Vodafone Tower, Near Leelamani hospital, Civil line Kanpur 208001. **Kolhapur:** F1-F2, First Floor, Jaduban Plaza, Near Paach Bungalow, Kolhapur-416 001. **Kolkata:** 4Th Floor Kankaria Centre, Russell Street Kolkata 700 071. **Lucknow:** Land No 12, Shop No 106, 1st Floor, Saran Chamber, Near Civil Hospital Lucknow-226001. **Ludhiana:** SBI Building, Second Floor, Plot No. 19, House 223/2, Rani Jhansi Road, Near Khalsa College for Women, Ludhiana, Punjab 141001. **Mumbai (HO):** 6th Floor, Brindavan, Plot No 177, CST Road, Kalina, Santacruz (E), Mumbai 400 098. **Nagpur:** Office No. 501, 5th Floor, Shriram Shyam Tower, Sadar, Nagpur - 440001. **Kochi:** K Govardhan Buildings No 66/3118-A, 2nd Floor, Chittoor Road, Ernakulam; Kochi-682035. **Goa:** 6th Floor, Bhanav Apartments, Near Mahalaxmi Temple, Dr. Atmaram Borkar Road, Altinho, Panjim Goa -403001. **Nasik:** 3rd Floor, office no 3 & 4 Bedmuthas Navkar Heights; Sharanpur Road; NEW Pandit Colony; Nasik 422005. **New Delhi:** 5Th Floor, Dcm Building, Barakhamba Road, Cannought Place, New Delhi 110001. **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:** Ground Floor, 3th Floor, office No 301& 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. **Thane (Mumbai):** L&T Investment Management Ltd., 6th Floor, Unit No. 627 and 628, Lodha Supremum II, Road No. 22, Wagle Estate, Thane West - 400604. **Trichy:** Sri Krishna Arcade, No.60, First Floor, Thennur High Road, Trichy 621017. **Trivandrum:** Parameswara Towers, 1St Floor, T.C. 15/1948 (4), Vazhuthacaud, Thycaud Village, Thiruvananthapuram – 695 014. **Vadodara:** Office No .202 - 203 , Second Floor , Sahyog Attrium , Old Padra Road , Vadodara - 390015. **Vijayawada:** D 27-23-252, Gopala Reddy Road, 4th Floor, Flat No. 402, Bhaskar Plaza, Governorpet, Vijayawada, Andhra Pradesh - 520 002. **Panipat:** 2Nd Floor, N K Tower, Gt Road, Panipat, Haryana - 132103. **Kalina (Mumbai):** Ground Floor, Brindavan, Plot No 177, CST Road, Kalina, Santacruz (E), Mumbai-400098. **Varanasi:** 2nd Floor, Unit D-64/127 C-H, Arihant Complex, Sigra, Varanasi-221010. **Surat:** 8th Floor, Office No. 800A, International Trade Center, Near Majura Gate, Ring Road, Surat 395002.

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. **Aurangabad:** 1st Floor, Ratnaprabha Complex, Adalat Road, Bhagyanagar, Aurangabad, Maharashtra. 431005. **Calicut:** 2nd Floor, Trade Link Complex, Challapuram Road, Mankave Junction, Calicut- 673007. **Cuttack:** 1st Floor, OSL Tower-3, Badambadi Square, Cuttack-753009. **Dehradun:** L&T Finance, 1st Floor, NCR Plaza, New Cantt Road, Hathibarkala Dehradun. Uttarakhand-248001. **Durgapur:** B-27, Biplabi Rasbihari, Basu Sarani, Bidhan Nagar, Sector 2A, Durgapur -713212. **Guwahati:** 3rd Floor, Kushan Plaza, Dispur, G.S Road, Guwahati - 781 006. **Hubli:** 1st Floor, Mohinder Plaza, Opp Galgali Nursing Home, Deshpande Nagar, Travellers Bungalow Road, Hubli -580029. **Jodhpur:** Plot No. 131, KSC, 1st Floor, Mandeep Tower, New Residency Road, Jodhpur- 324002. **Madurai:** Rakesh Towers, No. 30C, 3 Floor, Subramania Pillai Street Bypass Road, S. S. Colony, Madurai 625 016. **Mangalore:** 1st Floor, Aadheesh Avenue, Shop No.106, Opposite Besant College, M G Road, Kodiala Bail, Mangalore-575003. **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. **Vishakapatnam:** D.No : 47-14-5/1, Flat No:303, 2nd Floor, Eswara Paradise, Beside State Bank of India, Dwarakanagar Main road, Visakhapatnam- 530016. **Vapi:** 1st floor, Office No - 2, Jayam Complex, Plot No - 32/B, 1st Phase, Near GIDC Char Rasta, Vapi, Gujarat - 396195. **Anand:** "Imperial Square", 3rd Floor, Office No. 304 & 305, Amul Dairy Road, Near Ganesh Chowkdi, Anand-388001. **Jabalpur:** 2ND FLOOR, Digamber Towers Near Chanchalla Bai College, Wright Town, Jabalpur MP-482002.

The Fund's website www.ltf.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.