Combined Key Information Memorandum & Application Forms

Continuous Offer of Units at Applicable NAV



Scheme Name	This product are suitable for Investors who are seeking*	Scheme Riskometer	Benchmark Riskometer	
L&T Overnight Fund	Reasonable returns with lower volatility and higher liquidity over short term Investment in debt and money market instruments with overnight maturity.	Riskometer Moderate Moderate Manual Man	Riskometer Moderate Acquiring	
L&T Arbitrage Opportunities Fund	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	Investors understand that their principal will be at low risk. Risk level of the scheme is evaluated based on the scheme portfolio as on March 31, 2022	low investors understand that their principal will be at low risk	
L&T Low Duration Fund	Generation of reasonable returns over short to medium term • Investment in fixed income securities and money market instruments	Riskometer Moderate Moderate M	Riskometer Moderate Montage in the property of the property o	
L&T Ultra Short Term Fund	Generation of reasonable and stable income and liquidity over short term Investments predominantly in highly liquid money market instruments, government securities and corporate debt	LOW Investors understand that their principal will be from low to moderate risk	LOW VSRY HIGH Investors understand that their principal will be at moderate risk	
L&T Money Market Fund	Generation of regular income over short to medium term • Investment in money market instruments	Risk level of the scheme is evaluated based on the scheme portfolio as on March 31, 2022		
L&T Credit Risk Fund	Generation of regular returns and capital appreciation over medium to long term • Investment in debt instruments(including securitized debt), government and money market securities	Riskometer Moderate Machanille Management (1997) Riskometer (1997)	Riskometer Noderate Nogeling Riskometer	
L&T Balanced Advantage Fund	Long term capital appreciation and generation of reasonable returns Investment in equity and equity related instruments, derivatives and debt and money market instruments.	Investors understand that their principal will be at moderately high risk. Risk level of the scheme is evaluated based on the scheme portfolio as on March 31, 2022	Investors understand that their principal will be at high risk	
L&T Liquid Fund	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.	Riskometer Moderate Moderate Moderate	Riskometer Moderate Moderate Magazine	
L&T Flexi Bond Fund	Generation of reasonable returns over medium to long term Investment in fixed income securities	100 (see Heigh	Not Hely	
L&T Gilt Fund	Generation of returns over medium to long term • Investment in Government Securities	Investors understand that their principal will be from low to moderate risk	Investors understand that their principal will be at moderate risk	
L&T Short Term Bond Fund	Generation of regular returns over short term • Investment in fixed income securities of shorter term maturity	Risk level of the scheme is evaluated based on the scheme portfolio as on March 31, 2022		
L&T Banking and PSU Debt Fund	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	giskomete _r	_{Ris} komete _r	
L&T Resurgent India Bond Fund	Generation of income over medium term • Investment primarily in debt and money market securities	Moderate Magalant Moderate Magalant Mag	Red Moderate Moderate Moderate	
L&T Equity Savings Fund	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.	Investors understand that their principal will be at moderate risk. Risk level of the scheme is evaluated based on the scheme portfolio as on March 31, 2022	S S S S S S S S S S S S S S S S S S S	
L&T Triple Ace Bond Fund	Generation of regular and stable income over medium to long term Investment predominantly in AA+ and above rated corporate bonds and money market instruments	ure sometife politolio as off materi 31, 2022		

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.ltfs.com

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

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

The Key Information Document is dated 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



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	investors understand that their principal will be at moderately high risk. Risk level of the scheme is evaluated based on the scheme portfolio as on March 31, 2022	Riskometer Noderate Assessment A
L&T Flexicap Fund	Long term capital growth • Investment predominantly in equity and equity- related securities		
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.	Riskometer Moderate Moderate Moderate Moderate	Riskometer Moderate Moderate Moderate
L&T Nifty 50 Index Fund	Long term capital appreciation • Investment in equity securities covered by the NIFTY 50	407 400 400 400 400 400 400 400 400 400	do d
L&T Nifty Next 50 Index Fund	Long term capital appreciation • Investment in equity securities covered by the NIFTY NEXT 50	Investors understand that their principal will be at very high risk	LOW VERY HIGH Investors understand that their principal will be at very high risk
L&T Midcap Fund	Long term capital appreciation • Investment primarily in midcap equity and equity-related securities	Risk level of the scheme is evaluated based on the scheme portfolio as on March 31, 2022	
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.		





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.ltfs.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 → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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	Credit Risk →	Potential Risk Relatively Low (Class A)	ively Moderate Re w (Class B)	
			Relatively Low (Class I) Moderate (Class II)	A-I		(Class C)
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	Relatively High (Class III)	Potential Risk	Class	
		low interest rate risk and moderate credit risk.		1	1	Dalativaly
4.	L&T Liquid Fund	An open-ended liquid scheme. A relatively low interest rate risk and moderate credit risk.	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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.	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)		B-I	
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.				

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		Potential Risk	1	
		across duration. A relatively high interest rate	Credit Risk →	Relatively Low	Moderate (Class B)	Relatively High
		risk and relatively low credit risk.	Interest Rate Risk ↓	(Class A)		(Class C)
9.	L&T Triple Ace Bond Fund	An open-ended debt scheme predominantly	Relatively Low (Class I)			
		investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and relatively low credit risk.	Moderate (Class II)			
10.	L&T Banking and PSU Debt	An open-ended debt scheme primarily investing	Relatively High (Class III)	A-III		
	Fund	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		Potential Risk	Class	
		duration of the portfolio is between 3 years to	Credit Risk →	Relatively	Moderate	Relatively
		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	Interest Rate Risk ↓	Low (Class E (Class A)		High (Class C)
		high interest rate risk and moderate credit risk.	Relatively Low (Class I)			
			Moderate (Class II)			
			Relatively High (Class III)		B-III	
			The placement of the matrix of B-III does n the perpetual bonds he respect to the Macaula the SEBI circular dated for debt schemes, till the	ot reflect the seld by the scher y Duration and r June 07, 2021	cheme holding me as on June maturity thresho on Potential Ri	s pertaining to 07, 2021, with olds specified in sk Class matrix
12.	L&T Credit Risk Fund	An open-ended debt scheme predominantly investing in AA and below rated corporate		Potential Risk	Class	
		bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively	Credit Risk →	Relatively Low	Moderate (Class B)	Relatively High
		high credit risk.	Interest Rate Risk ↓	,		(Class C)
			Relatively Low (Class I)			
			Moderate (Class II)			
			Relatively High (Class III)			C-III

Key Information Memorandum

Asset Allocation Pattern

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.

> Indicative Allocation (% of total assets) Types of Instruments Risk Profile Minimum Maximum Equity and Equity related securities High ow to Medium Debt & Money market instruments Units Issued by REITs & InvITs 10% Medium to High

*Investment in Securitized debt if undertaken, would not exceed 35% of the net assets of the Scheme.

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.

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.

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	Initial Investmen	it	A	dditional Investment	
(Lumpsum Investment per	₹ 5,000		₹ 1,000		
Application)					
Minimum Application Size	Min. Instalment Amount	Min. No. of I	nstalments	Min. Aggregate Investment	
(Systematic Investment per	₹ 500	(a) Monthly: 6 (b)	o) Quarterly: 4	₹ 3,000	
Application)	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

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 adequate, 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. Ven	ugopal 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

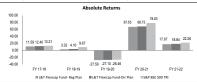
	CAGR Returns (%		(Period)	Date of Inception of the		
	1 year	3 year	5 year	Scheme	CAGR Returns (%)	PTP Returns* (in ₹)
L&T Flexicap Fund - Regular Plan (G)	17.97%	12.66%	10.53%		15.74%	118,041.00
S&P BSE-500 TRI	22.26%	17.06%	14.79%	16/May/2005	14.90%	104,338.41
S&P BSE SENSEX TRI^	19.50%	16.06%	15.94%		15.45%	113,128.43
L&T Flexicap Fund - Direct Plan (G)	18.84%	13.45%	11.33%		13.81%	33,086.55
S&P BSE-500 TRI	22.26%	17.06%	14.79%	01/Jan/2013	14.48%	34,930.23
S&P BSE SENSEX TRI^	19.50%	16.06%	15.94%		14.05%	33,722.47

§Fund is co-managed by Mr. Jalpan Shah.

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

Fxit I oad:

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.

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 Tax Advantage Fund (L&TTAF) An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit Type of scheme To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities. There is no assurance Investment Objective that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns. Types of Instruments Indicative allocations (% of total assets) Normal Allocations Risk Asset Allocation Pattern (% of total assets) Profile Maximum Minimum 95% Equity and equity related securities* 100% 80% 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/IDOF3/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) (Payout) Minimum Application Size Initial Investment Additional Investment (Lumpsum Investment per ₹ 500 and in multiples of ₹ 500 thereafter ₹ 500 and in multiples of ₹ 500 thereafter Application) Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per (a) Monthly: 6 (b) Quarterly: 4 ₹ 500 ₹ 3.000 Application) 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 IDCW Frequency Record Date** Facilities available Record Dates 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) L&T Mutual Fund Trustee Limited Name of Trustee Company Performance of Schemes

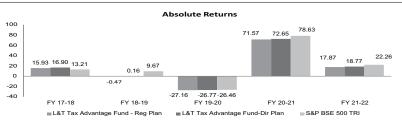
	CAGR	Returns (%) (P	eriod)	Data of Incontion of	Since Inception		
	1 year	3 year	5 year	Date of Inception of the Scheme	CAGR Returns (%)	PTP Returns* (in ₹)	
L&T Tax Advantage Fund - Regular Plan (G)	17.87%	13.74%	11.19%		13.72%	79,268.00	
S&P BSE 500 TRI	22.26%	17.06%	14.79%	27/Feb/2006	12.84%	69,959.40	
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%		14.71%	35,586.37	
S&P BSE 500 TRI	22.26%	17.06%	14.79%	01/Jan/2013	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.

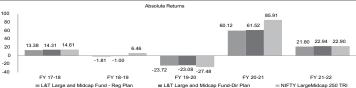
- a. Performance data is as on March 31, 2022.
- b. Different plans shall have a different expense structure.
- c. The performance details have been provided for Regular and Direct Plan separately.

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.



Expenses Load Structure For Ongoing Offer Exit Load: NII

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 Indicative allocations (% of total assets) Risk Profile Types of Instruments Maximum Minimum 100% 80% Hiah Equity and equity related securities* Money market instruments 20% 0% Low to Medium * Includes investments in Offshore securities, ADRs and GDRs not exceeding 10% of the totalassets of the Scheme subject toSEBI 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 · Growth · IDCW* (Re-investment and Payout) * Income Distribution cum Capital Withdrawal Options Minimum Application Size Initial Investment Additional Investment (Lumpsum Investment per ₹ 5,000 ₹ 1.000 Application) Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per (a) Monthly: 6 (b) Quarterly: 4 ₹ 3,000 ₹ 500 Application) 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 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 **IDCW Policy** 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 IDCW Frequency Record Date** Facilities available Dates 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 CAGR Returns (%) (Period) Since Inception Performance of Schemes Date of CAGR Inception of the PTP Returns* Returns 1 vear 3 vear 5 vear Scheme (in ₹) (%) L&T Large and Midcap Fund - Regular Plan (G) 21.80% 14.12% 10.61% 70,230.00 13.07% NIFTY LargeMidcap 250 TRI 22/May/2006 14 02% 80 253 09 22 90% 18 28% 15 11% S&P BSE SENSEX TRI^ 19 50% 16.06% 15 94% 12 98% 69 354 13 L&T Large and Midcap Fund - Direct Plan (G) 22.94% 15.12% 11.56% 14.52% 35.047.13 NIFTY LargeMidcap 250 TRI 22.90% 18.28% 15.11% 01/Jan/2013 16.06% 39,658.32 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. 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. 80 61.52 60 40



Expenses Load Structure For Ongoing Offer

Exit Load:

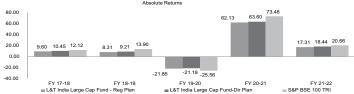
For Redemption	Load (% of Applicable NAV)
If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment.	Nil
If units redeemed or switched out are over and above the limit within 1 year from the date of allotment.	1
If 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) An open ended equity scheme predominantly investing in large cap stocks Type of scheme 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 **Investment Objective** Securities. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarántee any returns. Asset Allocation Pattern Indicative allocations (% of total assets) Risk Profile Maximum Minimum Equity and equity related securities[^] (including Indian and foreign 100% 80% Medium to High equity securities as permitted by SEBI/RBI) 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. Please refer to page 36 for details Investment Strategy · Growth · Income Distribution cum Capital Withdrawal (IDCW) (Re-investment and Payout) Options Initial Investment **Additional Investment** Minimum Application Size (Lumpsum investment per Application) ₹ 5,000 ₹ 1,000 Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per ₹ 500 (a) Monthly: 6 (b) Quarterly: 4 ₹ 3,000 Application) All the above three conditions to be jointly fulfilled ₹ 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 Minimum Redemption Size the provisions pertaining to minimum balance amount/number of Units will not be applicable. Benchmark Index S&P BSE 100 TRI Index 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 **IDCW Policy** 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 decrete to the Unit Holders the Libit is the appart of IDCW possible. 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** Facilities available **IDCW Frequency** Record Date Dates At Trustee's Discretion Would be announced in advance Re-investment and Payout 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 Fund Manager(s) Name of Trustee Company L&T Mutual Fund Trustee Limited Performance of Schemes CAGR Returns (%) (Period) Since Inception Date of Inception CAGR PTP Returns* 1 year 3 year 5 year of the Scheme Returns (%) (in ₹) L&T India Large Cap Fund - Regular Plan (G) 17.31% 14.09% 12.02% 10.11% 40,228.00 S&P BSE-100 TRI 23/Oct/2007 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% 13 89% 33,309.95 S&P BSE-100 TRI 20.66% 14 74% 01/Jan/2013 13 89% 33.298.93 15.88% 19.50% S&P BSE SENSEX TRI' 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. 80.00 73.48 62.13 40.00



Expenses Load Structure For Ongoing Offer

Exit Load:

Load (% of Applicable NAV)
Nil
INII
1
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&TI	VF)						
Type of scheme	An open ended equity scheme following a	value investment s	trategy					
Investment Objective	To generate long-term capital appreciation on undervalued securities. The Scheme co Scheme will be realised and the Scheme of	uld also additionally	invest in Forei	ign Securities	y and equity re in international	elated securities, in the markets. There is no	e Indian mark assurance tha	ets with higher foc at the objective of t
Asset Allocation Pattern	Types of Instruments	iocs not assure or t	guarantee any		Normal Alloc	cation (% of total a	esets)	Risk Profile
	Types of instruments			<u> </u>	Maximu	· · · · · · · · · · · · · · · · · · ·		Misk i folile
	Equity and equity related securities^				muximu		Iuiii	
	Indian equity securities				100%	809	%	Medium to High
	Foreign Securities including overseas ETFs*	(as permitted by SEE	BI/RBI)		10%	0%		Medium to High
	Debt Securities**, Money market instruments,	Cash and domestic	ETFs*		20%	0%	Ď	Low to Medium
	^ Includes investments in equity derivatives. Please refer to the SID for details relating With effect from July 1, 2022, for the deventioned in SEBI Circular no. SEBI/HO/I	to investments in o	ther asset clas et allocation m CIR/2022/39 d	sses. nentioned abor lated March 30	ve, the portfolion, 2022 or any	o of the scheme shall	be rebalance	d within the timeling
nvestment Strategy Options	Growth • IDCW (Re-investment and Pay	out) * Incomo Dietri	Please refer	to page 36 for	details			
Minimum Application Size			bullon cum Ca	ipitai vvitilulav	/dl	Additional Inves		
(Lumpsum Investment per Application)	Initial Inves ₹ 5,00					Additional Inves ₹ 1,000	stment	
Minimum Application Size	Min. Instalment Amount		Min. No. o	f Instalment	ts	M	in. Aggrega	te Investment
(Systematic Investment per Application)	₹ 500	(;	a) Monthly: 6	(b) Quarter	ly: 4		₹ 3	,000
		All the	above three c	conditions to be	e jointly fulfilled	d		
Minimum Redemption Size	₹ 500 or 50 units. In case of Units held in	dematerialised mod	de, the Unit Ho	older can give	a request for	Redemption only in r	number of Uni	ts and the provision
Benchmark Index	pertaining to minimum balance amount/nur	nder of Units will no		e. BSE 500 TRI				
	record date shall be 5 calendar days from in a newspaper published in the language	the issue of notice. of the region where	ate, AMC shall Such notice shall the head office	issue notice thall be given in each of the mutual	to the public con n one English of Il fund is situate	daily newspaper havir ed. The Unit Holders \	sion including ng nationwide will have the o	the record date. T circulation as well ption of receiving
Dates	record date shall be 5 calendar days from in a newspaper published in the language IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion	the issue of notice. of the region where will be reinvested a of 15 days from the r the IDCW amount of	ate, AMC shall Such notice st the head office at the ex-IDCW record date of will be compute Would be a	issue notice thall be given in e of the mutual NAV. In case declaration of sorily reinveste Record Date announced in	to the public con one English of Indian is situated of investors of IDCW. Under the IDCW and in the Schellen advance	daily newspaper havir ed. The Unit Holders v pting for IDCW payou the IDCW payout faci me.	sion including nationwide will have the country that is the country in the amount of the country in	the record date. T circulation as well ption of receiving to MC shall dispatch unt of IDCW payal ailable and Payout
Dates	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities)	the issue of notice. of the region where will be reinvested a of 15 days from the r the IDCW amount of	ate, AMC shall Such notice st the head office at the ex-IDCW record date of will be compute Would be a	issue notice thall be given in e of the mutual NAV. In case declaration of sorily reinveste Record Date announced in	to the public con one English of Indian is situated of investors of IDCW. Under the IDCW and in the Schellen advance	daily newspaper havir ed. The Unit Holders v pting for IDCW payou the IDCW payout faci me.	sion including nationwide will have the country that is the country in the amount of the country in the amount of the country in the amount of the country in the country i	the record date. T circulation as well ption of receiving t MC shall dispatch unt of IDCW payal ailable nd Payout
Oates Name of Fund Manager(s) Name of Trustee Company	record date shall be 5 calendar days from in a newspaper published in the language i IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants withir to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November	the issue of notice. of the region where will be reinvested a of 15 days from the r the IDCW amount of	ate, AMC shall Such notice sl the head office at the ex-IDCW record date of will be compule F Would be a ng Naik (since	issue notice thall be given in e of the mutua of NAV. In case declaration of sorily reinveste Record Date announced in a December 17	to the public con one English I fund is situate of investors of IDCW. Under ed in the Schern advance 7, 2019) and M	daily newspaper havir ed. The Unit Holders v pting for IDCW payou the IDCW payout faci me.	sion including g nationwide gig nationwide will have the facility, the Ality, if the amore accilities availities availiti	ption of receiving t MC shall dispatch unt of IDCW payal ailable nd Payout 11 (for investments
Oates Name of Fund Manager(s) Name of Trustee Company	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities)	the issue of notice. of the region where will be reinvested a of 15 days from the r the IDCW amount of	ate, AMC shall Such notice st the head office at the ex-IDCW record date of will be compute F Would be a ng Naik (since	issue notice thall be given it e of the mutua of NAV. In case declaration of sorily reinveste Record Date announced in December 17	the public con none English in one English in fund is situate of investors of IDCW. Under the interest in the Scheller in advance of 1, 2019) and Merce of 1, 2019 and Merce of 1	dally newspaper havired. The Unit Holders of the Unit Holders of the IDCW payout facione. Fig. 8 Re-in Ir. Sonal Gupta (Since	sion including g nationwide grantionwide will have the country of the amount of the second sec	the record date. To circulation as well pition of receiving it. MC shall dispatch unt of IDCW paya ailable and Payout to five receiving the received in the received the recei
Oates Name of Fund Manager(s) Name of Trustee Company	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited	the issue of notice. of the region where will be reinvested a of 15 days from the r the IDCW amount of	ate, AMC shall Such notice sl the head office at the ex-IDCW record date of will be compule F Would be a ng Naik (since	issue notice thall be given in e of the mutua / NAV. In case declaration of sorily reinvesta Record Date announced in December 17 Returns (%) 3 year	o the public con none English of Infund is situate of investors of IDCW. Under the Infunding Inf	dally newspaper havired. The Unit Holders of the Unit Holders of the IDCW payout facing the IDCW payout facing. Fr. Sonal Gupta (Since III)	sion including g nationwide will have the c t facility, the A lity, if the amo a substantial substanti	the record date. The includation as well pition of receiving MC shall dispatch unt of IDCW paya allable and Payout the for investments of the included including the inclu
Name of Fund Manager(s)	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G)	the issue of notice. of the region where will be reinvested a of 15 days from the r the IDCW amount of	ate, AMC shall Such notice st the head office the the ex-IDCW record date of will be compute F Would be a ng Naik (since CAGR 1 year 26.29%	issue notice thall be given in every final be given in every final be given in the final be given in the final be given in the final be fi	o the public con none English in one English in fund is situate of investors of IDCW. Under red in the Schelling advance 17, 2019) and Market 12.37%	dally newspaper havired. The Unit Holders of the Unit Holders of the IDCW payout facione. FRE-in Re-in Tr. Sonal Gupta (Since Of the Scheme	sion including g nationwide will have the c tf facility, the A lity, if the amo received and the control of the	the record date. To circulation as well pition of receiving MC shall dispatch unt of IDCW paya ailable and Payout 11 (for investments (in ₹) 57,670.00
lates in the lates	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G) S&P BSE 500 TRI	the issue of notice. of the region where will be reinvested a of 15 days from the r the IDCW amount of	ate, AMC shall Such notice st the head office to the ex-IDCW record date of will be compute F Would be a ng Naik (since CAGR 1 year 26.29% 22.26%	issue notice thall be given in every final be given in the control of the control	o the public con none English in none English in fund is situate of investors of IDCW. Under the interest in advance of investors of IDCW. Under the interest in advance of interest in advance of interest in advance of interest interest in advance of interest inter	dally newspaper havired. The Unit Holders of the Unit Holders of the IDCW payout facione. Fig. 8 Re-in Ir. Sonal Gupta (Since	sion including g nationwide will have the cut facility, the Ality, if the amo reactilities avainvestment and July 05, 202	the record date. To circulation as well pition of receiving MC shall dispatch unt of IDCW payar ailable and Payout 11 (for investments) PTP Returns (in ₹) 57,670.00 40,118.41
Name of Fund Manager(s)	record date shall be 5 calendar days from in a newspaper published in the language IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G) S&P BSE 500 TRI S&P BSE SENSEX TRI^	the issue of notice. of the region where will be reinvested a of 15 days from the r the IDCW amount of	ate, AMC shall Such notice st the head office to the head office at the ex-IDCW record date of will be computed by the computed of the head office and the head of	issue notice thall be given in the property of	o the public con the public con the public con the English in If fund is situated of investors of IDCW. Under the IDCW. Under	dally newspaper havired. The Unit Holders of the Unit Holders of the IDCW payout facione. FRE-in Re-in Tr. Sonal Gupta (Since Of the Scheme	sion including g nationwide will have the cut facility, the Ality, if the amount of the cut facility of the amount of the cut facilities available of the cut	the record date. To circulation as well pition of receiving MC shall dispatch unt of IDCW payar shallable and Payout 11 (for investments in FTP Returns (in ₹) 57,670.00 40,118.41 39,408.14
Oates Name of Fund Manager(s) Name of Trustee Company	record date shall be 5 calendar days from in a newspaper published in the language IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G) S&P BSE 500 TRI S&P BSE SENSEX TRI^ L&T India Value Fund - Direct Plan (G)	the issue of notice. of the region where will be reinvested a of 15 days from the r the IDCW amount of	ate, AMC shall Such notice st the head offica at the ex-IDCW record date of will be computed by the extra state of the extra st	issue notice thall be given in the property of	o the public con the public con the public con the English in If fund is situate of investors of IDCW. Under the IDCW. Under t	dally newspaper havired. The Unit Holders of the Unit Holders of the IDCW payout facine. Fig. 8 Re-in Ir. Sonal Gupta (Since Of the Scheme) 08/Jan/2010	sion including g nationwide will have the cut facility, the Ality, if the amount of the cut facility of the amount of the cut facilities available. Since CAGR Returns (% 15.40% 12.03% 11.86% 19.21%	the record date. To circulation as well pition of receiving MC shall dispatch unt of IDCW payar shall be not Payout 11 (for investments in TPT Returns (in ₹) 57,670.00 40,118.41 39,408.14 50,789.97
Dates Name of Fund Manager(s) Name of Trustee Company	record date shall be 5 calendar days from in a newspaper published in the language IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G) S&P BSE 500 TRI S&P BSE SENSEX TRI^ L&T India Value Fund - Direct Plan (G) S&P BSE 500 TRI	the issue of notice. of the region where will be reinvested a of 15 days from the r the IDCW amount of	ate, AMC shall Such notice sithe head office in the ex-IDCW record date of rewill be compuls. Would be a ng Naik (since 1.26.29% 1.26.29% 1.9.50% 1.9	issue notice thall be given in e of the mutual NAV. In case declaration of sorily reinveste Record Date announced in December 17. Returns (%) 3 year 16.81% 17.06% 17.94% 17.06%	o the public come on the public come one English in fund is situate of investors of IDCW. Under in advance of investors of IDCW. Under investors of IDCW. Under investors of IDCW. Under investors of IDCW. Under investors of IDCW. IDCW. Under investors of IDCW. IDCW. Under investors of IDCW.	dally newspaper havired. The Unit Holders of the Unit Holders of the IDCW payout facione. FRE-in Re-in Tr. Sonal Gupta (Since Of the Scheme	sion including gnationwide will have the cut facility, the Ality, if the amo recommendation of the second s	the record date. To include the property of th
Oates Name of Fund Manager(s) Name of Trustee Company	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G) S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE SENSEX TRI^	the issue of notice. of the region where will be reinvested a 15 days from the r the IDCW amount v 24, 2012), Mr. Vihal	ate, AMC shall Such notice sl the head office the the ex-IDCW record date of will be compuls F Would be a ng Naik (since CAGR 1 year 26.29% 22.26% 19.50% 27.52% 22.26% 19.50%	issue notice thall be given in el of the mutual NAV. In case declaration of sorily reinveste Record Date announced in December 17 Returns (%) 3 year 16.81% 17.06% 17.06% 17.06% 16.06% 16.06%	or the public come on the public come one English in one English in the Schell in the Schell in the Schell in advance in	dally newspaper havired. The Unit Holders of t	sion including g nationwide gig nationwide will have the c t facility, the A lity, if the amo result of the control of the con	the record date. The control of the
Oates Name of Fund Manager(s) Name of Trustee Company	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G) S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE SENSEX TRI^\ L&T India Value Fund - Direct Plan (G) S&P BSE SENSEX TRI^\ Past performance may or may not be sus Note: As per the SEBI standards for perform Date of inception is deemed to be date of all a. Performance data is as on March 31, 2C b. Different plans shall have a different exp c. The performance details have been prov Performance of the schemes (wherever prov concerned period is a non - business day (N)	the issue of notice. of the region where will be reinvested a 15 days from the rithe IDCW amount visual and the IDCW amount visu	ate, AMC shall Such notice state head office the head office at the ex-IDCW record date of will be computed by the ex-IDCW record date of will be ang Naik (since) CAGR 1 year 26.29% 22.26% 19.50% 27.52% 22.26% 19.50% * Point to Poin nce inception re	issue notice thall be given in e of the mutual NAV. In case declaration of sorily reinveste Record Date announced in December 17 Becamber 18 Becamber	the public con on one English of the public con in one English of investors of IDCW. Under the interest of IDCW. Under the interes	dally newspaper havired. The Unit Holders of	sion including g nationwide will have the cut facility, the Aity, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facilities available of th	the record date. The control c
Dates Name of Fund Manager(s) Name of Trustee Company	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G) S&P BSE 500 TRI S&P BSE SENSEX TRI^ L&T India Value Fund - Direct Plan (G) S&P BSE SENSEX TRI^ Past performance may or may not be sus Note: As per the SEBI standards for perform Date of inception is deemed to be date of all a. Performance data is as on March 31, 20 b. Different plans shall have a different exp c. The performance details have been proven Performance of the schemes (wherever proconcerned period is a non - business day (N	the issue of notice. of the region where will be reinvested a 15 days from the rithe IDCW amount visual and the IDCW amount visu	ate, AMC shall Such notice state head office the head office at the ex-IDCW record date of will be computed by the ex-IDCW record date of will be ang Naik (since) CAGR 1 year 26.29% 22.26% 19.50% 27.52% 22.26% 19.50% * Point to Poin nce inception re	issue notice thall be given in the property of	on the public con on one English of the public con one English of If fund is situate of investors of IDCW. Under red in the Schell of the IDCW. Under red in the Schell of IDCW. Under red in the IDCW. Under red in the IDCW. IDCW	dally newspaper havired. The Unit Holders of	sion including g nationwide will have the cut facility, the Aity, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facilities available of th	the record date. The control c
IDCW Frequency and Record Dates Name of Fund Manager(s) Name of Trustee Company Performance of Schemes	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G) S&P BSE 500 TRI S&P BSE 500 TRI S&P BSE SENSEX TRI^\ L&T India Value Fund - Direct Plan (G) S&P BSE SENSEX TRI^\ Past performance may or may not be sus Note: As per the SEBI standards for perform Date of inception is deemed to be date of all a. Performance data is as on March 31, 2C b. Different plans shall have a different exp c. The performance details have been prov Performance of the schemes (wherever prov concerned period is a non - business day (N)	the issue of notice. of the region where will be reinvested a 15 days from the rithe IDCW amount visual and the IDCW amount visu	ate, AMC shall Such notice state head office the head office at the ex-IDCW record date of will be computed by the ex-IDCW record date of will be ang Naik (since) CAGR 1 year 26.29% 22.26% 19.50% 27.52% 22.26% 19.50% * Point to Poin nce inception re	issue notice thall be given in the property of	the public con on one English of the public con in one English of investors of IDCW. Under the interest of IDCW. Under the interes	dally newspaper havired. The Unit Holders of the IDCW payout facine. Fr. Sonal Gupta (Since Inc. Sonal Gupta (Since	sion including g nationwide will have the cut facility, the Aity, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facilities available of th	the record date. icirculation as well pition of receiving MC shall dispatcl unt of IDCW pays allable and Payout it (for investment in FTP Returns (in ₹) 57,670.00 40,118.41 39,408.14 50,789.97 34,930.23 33,722.47 and Benchmark.
Dates Name of Fund Manager(s) Name of Trustee Company	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G) S&P BSE 500 TRI S&P BSE SENSEX TRI^\ L&T India Value Fund - Direct Plan (G) S&P BSE 500 TRI S&P BSE SENSEX TRI^\ Past performance may or may not be sus Note: As per the SEBI standards for perform Date of inception is deemed to be date of all a. Performance data is as on March 31, 2C b. Different plans shall have a different exp c. The performance details have been prov Performance of the schemes (wherever prov concerned period is a non - business day (N) 100 80 60 60 60 60 60 60 60 60	tained in the future. and in the	ate, AMC shall Such notice state head office the head office at the ex-IDCW record date of will be computed by the ex-IDCW record date of will be ang Naik (since) CAGR 1 year 26.29% 22.26% 19.50% 27.52% 22.26% 19.50% * Point to Poin nce inception re	issue notice thall be given in the property of	the public con on one English of the public con in one English of investors of IDCW. Under the interest of IDCW. Under the interes	dally newspaper havired. The Unit Holders of	sion including g nationwide will have the cut facility, the Aity, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facilities available of th	the record date. circulation as well prion of receiving MC shall dispate unt of IDCW pays allable and Payout 11 (for investment 12 (for investment 13 (for investment 14 (for investment 15 (in ₹) 57,670.00 40,118.41 39,408.14 50,789.97 34,930.23 33,722.47 and Benchmark. Impounded annualis
Oates Name of Fund Manager(s) Name of Trustee Company	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G) S&P BSE 500 TRI S&P BSE SENSEX TRI^ L&T India Value Fund - Direct Plan (G) S&P BSE SENSEX TRI^ Past performance may or may not be sus Note: As per the SEBI standards for perform Date of inception is deemed to be date of all a. Performance data is as on March 31, b. Different plans shall have a different exp c. The performance details have been prov Performance of the schemes (wherever prov concerned period is a non - business day (N	tained in the future. and in the	ate, AMC shall Such notice at the head office it the ex-IDCW record date of will be compuls. Would be a ng Naik (since 1998) CAGR 1 year 26.29% 22.26% 19.50% * Point to Poin noce inception re basis CAGR for previous date is Abs	issue notice thall be given in the property of	the public con on one English of the public con in one English of investors of IDCW. Under the interest of IDCW. Under the interes	dally newspaper havired. The Unit Holders of the IDCW payout facine. Fr. Sonal Gupta (Since Inc. Sonal Gupta (Since	sion including g nationwide will have the cut facility, the Aity, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facilities available of th	the record date. circulation as we pition of receiving MC shall dispate unt of IDCW pays allable and Payout 11 (for investment 12 (for investment 13,4930.20 13,722.47 and Benchmark. Impounded annualis
Oates Name of Fund Manager(s) Name of Trustee Company	record date shall be 5 calendar days from in a newspaper published in the language. IDCW or reinvesting the same. The IDCW the Unit Holders, the IDCW warrants within to the Unit Holder is less than ₹ 100, then IDCW Frequency At Trustee's Discretion Mr. Venugopal Manghat (since November Foreign Securities) L&T Mutual Fund Trustee Limited L&T India Value Fund - Regular Plan (G) S&P BSE 500 TRI S&P BSE SENSEX TRI^\ L&T India Value Fund - Direct Plan (G) S&P BSE 500 TRI S&P BSE SENSEX TRI^\ Past performance may or may not be sus Note: As per the SEBI standards for perform Date of inception is deemed to be date of all a. Performance data is as on March 31, 2C b. Different plans shall have a different exp c. The performance details have been prov Performance of the schemes (wherever prov concerned period is a non - business day (N) 100 80 60 60 60 60 60 60 60 60	tained in the future. and in the	ate, AMC shall Such notice state head office the head office at the ex-IDCW record date of will be computed by the state of the ex-IDCW record date of will be computed by the state of the ex-IDCW record date of the ex-IDCW record date of the ex-IDCW record date in the ex-IDCW record date of	issue notice thall be given in the property of	on the public con on one English in one English in one English in of investors of IDCW. Under led in the Scheller in advance in adv	dally newspaper havired. The Unit Holders of the IDCW payout facine. Fr. Sonal Gupta (Since Inc. Sonal Gupta (Since	sion including g nationwide will have the cut facility, the Aity, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facility, if the amount of the cut facilities available of th	the record date. The control c

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	Nil
year from the date of allotment.	INII
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

■ L&T India Value Fund- Dir Plan

■ S&P BSE 500 TRI

■ L&T India Value Fund - Reg Plan

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 predom	inantly investing	in mid cap s	stocks				
Investment Objective	To generate capital appreciation by inve	esting primarily in	midcap sto		s no assurance that	the objective of the So	heme will be realised	
Assat Allesation Dattern	and the Scheme does not assure or gu	iarantee any rett	irns.		Indiantia allana	4: (0/ -f t-t-l	4-) Diele Desfile	
Asset Allocation Pattern	Types of Instruments				Maximum	tions (% of total asse	ets) Risk Profile	
	Equity and Equity related instruments				100%	80%	Medium to High	
	Debt Securities, Securitized Debt & Mocall money)	oney Market inst	ruments (inc	luding cash		0%	Low to medium	
	Please refer to the SID for details relat With effect from July 1, 2022, for the deviation in SEBI Circular no. SEBI/HO/IMD/IMD-II DOF	from the asset allo	cation mention	ed above, the	portfolio of the scheme			
Investment Strategy		P	lease refer t	page 37 f	or details			
Options	Growth • IDCW* (Re-investment and	Payout)* Income	Distribution	cum Capita	al Withdrawal			
Minimum Application Size	Initial Invest	tment			Additional Investment			
(Lumpsum Investment per Application)	₹5,000 and in multiples of	of Re. 1 thereaft	er		₹ 1,000 and thereafter in multiples of Re. 1			
Minimum Application Size	Min. Instalment Amount			f Instalme			ate Investment	
(Systematic Investment per Application)	₹ 500		(a) Monthly: 6 (b) Quarterly: 4 ₹ 3,000					
					be jointly fulfilled			
Minimum Redemption Size	₹ 500 or 50 units. In case of Units held the provisions pertaining to minimum bath					for Redemption only in	number of Units and	
Benchmark Index				Midcap 150				
IDCW Policy	The Trustee may decide to distribute b taxes, if any, to Unit Holders in the IDC Trustee. The Trustee's decision with re will be due to only those Unit Holders date which will be fixed by the Trustee statutory levy, if any, at the close of bus rate and record date, AMC shall issue calendar days from the issue of notice, newspaper published in the language of receiving the IDCW or reinvesting the facility, the AMC shall dispatch to the the IDCW payout facility of the Scheme.	W option of the gard to availabit whose names a s and announced siness hours on notice to the pu. Such notice sha of the region who e same. The IDC Unit Holders, th a, if the amount	Scheme if sility and ade ppear in the advance ecord date. blic communities being the bead communities and the sility of the sili	uch surplus quacy, rate, register of Further, th Within one licating the licating the licatin	is is available and actiming and frequer Unit Holders in the le NAV shall be adjuday of the decision decision including the daily newspaper e mutual fund is sitt the ex-IDCW NAV. 15 days from the	dequate for distribution cy of distribution shal IDCW option of the Susted to the extent of I by the Trustees regard the record date. The rehaving nationwide circulated. The Unit Holder In case of investors operecord date of declaration. The Unit Holder In case of investors operecord date of declarations.	in the opinion of the be final. The IDCW cheme on the record DCW distribution and ing IDCW distribution and ing IDCW distribution should be selected as well as in a similar with the option of IDCW payout tion of IDCW. Under DCW amount will be a similar be selected as a similar with the option of IDCW. Under DCW amount will be a similar with the option of IDCW amount will be a similar with the option of IDCW amount will be a similar with the option of IDCW.	
IDCW Frequency and Record	IDCW Frequency		Re	ord Date		Facilities av	vailable	
Dates	At Trustee's Discretion	\	Vould be an	nounced in	advance	Re-investment	and Payout	
Name of Fund Manager(s)	Mr. Vihang Naik (since June 28, 2016)	and Mr. Venugo	pal Manghat	(since Dec	ember 17, 2019)			
Name of Trustee Company	L&T Mutual Fund Trustee Limited							
Performance of Schemes		CAGR	Returns (%)	(Period)	Date of	Since Ir	ception	
		1 year	3 year	5 year	Inception of the Scheme	CAGR Returns (%)	PTP Returns* (in ₹)	
	L&T Midcap Fund - Regular Plan (G)	15.81%	14.38%	11.62%		18.60%	2,02,970.00	
	Nifty Midcap 100 TRI	24.99%	21.68%	15.66%	09/Aug/2004	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%		19.42%	51,639.84	
	Nifty Midcap 100 TRI	24.99%	21.68%	15.66%	01/Jan/2013	17.82%	45,565.77	
	SAD BSE SENSEY TOIN	10 50%	16.06%	15 0/1%	1	14.05%	33 722 47	

S&P BSE SENSEX TRI^ 19.50% 16.06% 15.94% 14.05% 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:

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 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.

Investment Objective Asset Allocation Pattern Investment Strategy Options Minimum Application Size (Lumpsum Investment per Application) Minimum Application Size (Systematic Investment per Application) Minimum Redemption Size Benchmark Index IDCW Policy	₹ 500 or 50 units. In case of Units held in demithe provisions pertaining to minimum balance. The Trustee may decide to distribute by way of taxes, if any, to Unit Holders in the IDCW opt Trustee. The Trustee's decision with regard to will be due to only those Unit Holders whose date which will be fixed by the Trustees and a	predominantly Scheme will uity derivative would not expressive the arrow SEBI/H Please Distribution cur thereafter Min (a) M All the above aterialised moamount/number of IDCW, the son of the Sch oavailability a	in equity an be realised instruments) acceed 20% conther asset allocatic O/IMD/IMD-I erefer to page in Capital Winn. No. of Instruments on the Unit de, the Unit will fre of Units wolf by will will be will b	and the Schen Indicative al Maximu 100% 20% of the total assectasses. on mentioned at DOF3/P/CIR/ ge 38 for detail thickness (IDCV Location on the beautiful to be joint Holder can give interest the properties of the properties of the second	le does not assure locations (% of to m Mir	or guarantee an otal assets) himum 30% 00% 00% 00% 00% 00% 00% 00% 00% 00%	y returns. Risk Profile Medium to High Low to medium shall be rebalance any circulars issue of ₹ 1 gate Investment 3,000
Investment Strategy Options Minimum Application Size (Lumpsum Investment per Application) Minimum Application Size (Systematic Investment per Application) Minimum Redemption Size Benchmark Index	To generate capital appreciation by investing prhere is no assurance that the objective of the Types of Instruments Equity and equity related instruments (including ed Debt and Money Market Instruments* * Investment in Securitized debt, if undertaken Please refer to the SID for details relating to in With effect from July 1, 2022, for the deviation within the timelines mentioned in SEBI Circula by SEBI from time to time in this regard. • Growth • Income Description of the time in the second of the	predominantly Scheme will uity derivative would not expressive the arrow SEBI/H Please Distribution cur thereafter Min (a) M All the above aterialised moamount/number of IDCW, the son of the Sch oavailability a	in equity an be realised instruments) acceed 20% conther asset allocatic O/IMD/IMD-I erefer to page in Capital Winn. No. of Instruments on the Unit de, the Unit will fre of Units wolf by will will be will b	and the Schen Indicative al Maximu 100% 20% of the total assectasses. on mentioned at DOF3/P/CIR/ ge 38 for detail thickness (IDCV Location on the beautiful to be joint Holder can give interest the properties of the properties of the second	le does not assure locations (% of to m Mir	or guarantee an otal assets) himum 30% 00% 00% 00% 00% 00% 00% 00% 00% 00%	y returns. Risk Profile Medium to High Low to medium shall be rebalance any circulars issue of ₹ 1 gate Investment 3,000
Investment Strategy Options Minimum Application Size (Lumpsum Investment per Application) Minimum Application Size (Systematic Investment per Application) Minimum Redemption Size Benchmark Index	Types of Instruments Equity and equity related instruments (including econobia and Money Market Instruments* * Investment in Securitized debt, if undertaken Please refer to the SID for details relating to in With effect from July 1, 2022, for the deviate within the timelines mentioned in SEBI Circular by SEBI from time to time in this regard. • Growth • Income Dinitial Investment ₹ 5,000 and in multiples of ₹ 1 Min. Instalment Amount ₹ 500 ₹ 500 or 50 units. In case of Units held in demonstrate the provisions pertaining to minimum balance. The Trustee may decide to distribute by way of taxes, if any, to Unit Holders in the IDCW opt Trustee. The Trustee's decision with regard to will be due to only those Unit Holders whose date which will be fixed by the Trustees and a	wity derivative would not expressive the service of the service o	instruments) acceed 20% of other asset allocatic set allocatic set allocatic are fer to page in Capital Winner Capital Winner Condition of the Unit are of Units we wifty Infrastrumplus by we wight the condition of the Unit are of Units we wifty Infrastrumplus by we wight the condition of the Unit are of Units we wifty Infrastrumplus by we wight the condition of the Units we wight the condition of the Unit are of Units we wight the condition of the Unit are of Units we wight the Unit are conditions and the Unit are conditions are conditions and the Unit are conditions are conditions and the Unit are conditions are conditions are conditions and the Unit are conditions are conditions are conditions and the Unit are conditions are conditions and the Unit are conditions are conditions are conditions are conditions and the Unit are conditions are conditions are conditions are conditions and the Unit are conditions	Indicative al Maximu 100% 20% If the total assectasses. In DOF3/P/CIR/ ge 38 for detail thdrawal (IDCV stalments Quarterly: 4 ons to be joint! Holder can givrill not be applicuture TRI	locations (% of tom Mir Sets of the scheme. Sets of the sche	of the scheme sorch 30, 2022 or and Payout) and Payout) al Investment after in multiples Min. Aggreg	Risk Profile Medium to High Low to medium shall be rebalance any circulars issue of ₹ 1 gate Investment 3,000
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Application) Minimum Redemption Size Benchmark Index	₹ 500 or 50 units. In case of Units held in dem- the provisions pertaining to minimum balance. The Trustee may decide to distribute by way of taxes, if any, to Unit Holders in the IDCW opt Trustee. The Trustee's decision with regard to will be due to only those Unit Holders whose i	All the above aterialised more amount/number IDCW, the storn of the School availability a	three conditi de, the Unit er of Units w Nifty Infrastru surplus by wa	ons to be jointl Holder can give ill not be appli ucture TRI	a request for Red		-,
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Benchmark Index	the provisions pertaining to minimum balance. The Trustee may decide to distribute by way of taxes, if any, to Unit Holders in the IDCW opt Trustee. The Trustee's decision with regard to will be due to only those Unit Holders whose date which will be fixed by the Trustees and a	amount/number If IDCW, the son of the School availability a	er of Units w Nifty Infrastru aurplus by wa	rill not be appli ucture TRI		demption only in n	number of Units ar
	taxes, if any, to Unit Holders in the IDCW opt Trustee. The Trustee's decision with regard to will be due to only those Unit Holders whose date which will be fixed by the Trustees and a	of IDCW, the solon of the Sch	urplus by wa				
IDCW Policy	taxes, if any, to Unit Holders in the IDCW opt Trustee. The Trustee's decision with regard to will be due to only those Unit Holders whose date which will be fixed by the Trustees and a	on of the Sch availability a	urplus by wa	ay of realised r			
	statutory levy, if any, at the close of business herate and record date, AMC shall issue notice calendar days from the issue of notice. Such in a newspaper published in the language of option of receiving the IDCW or reinvesting the payout facility, the AMC shall dispatch to the Lift the amount of IDCW payable to the Unit Hol	ours on record to the public of notice shall be the region whe same. The II Init Holders, the	d date. Within communication in communic	in one day of the decision one English day of the reinvested at the decision of the reinvested at the decision of the decision	ne decision by the including the recipity newspaper have mutual fund is situle ex-IDCW NAV. from the record d	Trustees regardin ord date. The recing nationwide cinated. The Unit Holland In case of investoate. Under the ID	g IDCW distribution date shall be reulation as well a olders will have the ors opting for IDC CW payout facilit
IDCW Frequency and	IDCW Frequency			Record Da	te	Facilities available	
Record Dates	At Trustee's Discretion		Would	be announced	Re-investment and Payout		
Name of Fund Manager(s)	Mr. Venugopal Manghat (since December 17,	2019) and Ms	. Cheenu Gu	upta (since July	(02. 2021)	-	
Performance of Schemes	31 3 (,		Returns (%)	<u> </u>	Date of	Since	Inception
		1 year	3 year	5 year	Inception of	CAGR Returns	
	L&T Infrastructure Fund - Regular Plan (G)	29.72%	13.67%	10.71%	the Scheme	(%) 6.08%	(in ₹)
	Nifty Infrastructure TRI	24.69%	18.09%	12.08%	27/Sep/2007	2.08%	23,570.00 13,474.38
	S&P BSE SENSEX TRI^	19.50%	16.06%	15.94%	21700p/2007	11.88%	51,045.11
	L&T Infrastructure Fund - Direct Plan (G)	31.15%	14.96%	11.86%		15.65%	38,380.81
	Nifty Infrastructure TRI	24.69%	18.09%	12.08%	01/Jan/2013	9.00%	22,188.74
	S&P BSE SENSEX TRI^	19.50%	16.06%	15.94%		14.05%	33,722.47
	Note: As per the SEBI standards for performance reporting inception is deemed to be date of allotment.	the since incepti	on return is cal	culated on NAV of	₹10/- invested at incept	ion. CAGR is compour	nded annualised. Date

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")	Nil
within 1 year from the date of allotment.	1411
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.

■ L&T Infrastructure Fund - Reg Plan

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.

FY 20-21 ■ L&T Infrastructure Fund-Dir Plan ■ Nifty Infrastructure TRI

L&T Emerging Businesses Fund (L&TEBF) Name of the Scheme An open-ended equity scheme predominantly investing in small cap stocks Type of scheme 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 Investment Objective to generate burgetern capital approaches from a versional point of performance parties and equity related securities, including equity derivatives, in the indian makets with key treme tools before merging 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 Indicative allocations Risk Profile Instruments (% of total assets) Maximum Minimum Equity and equity related securities*(including Indian and foreign equity securities as permitted by SEBI/RBI^) 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. ^ 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/II DDF3/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 • Growth • IDCW* (Re-investment and Payout) * Income Distribution cum Capital Withdrawal Options Minimum Application Size (Lumpsum Initial Investment Additional Investment Investment per Application ₹ 5.000 ₹ 1.000 Minimum Application Size (Systematic Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment 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 Pavout 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) Since Inception Performance of Schemes Date of Inception of the Scheme CAGR Returns (%) PTP Returns* (in ₹) 1 year 3 year 21.62% 5 year 21.05% 16.48% 45,134.00 L&T Emerging Businesses Fund - Regular Plan (G) 49.28% S&P BSE Small Cap TRI 34.29% 20.00% 16.06% 11.98% 12/May/2014 15.77% 31,753.31 S&P BSE SENSEX TRI 19.50% 27.555.13 15.94% 13.71% 22.97% L&T Emerging Businesses Fund - Direct Plan (G) 50.89% 17.68% 22.14% 48.469.00 12/May/2014 S&P BSE SENSEX TRI⁴ 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 *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. 117.51 100.10 ^{102.27} 90 60 27.34 28.41 30 14 13 -6.53 -5.58 _{-10.81} -30 -60 -39.67 -38.98 -40.75 Reg Plan = L&T Emerging Busines ses Fund - Dir Plan - Growth S&P BSE 250 Small Cap TR = L&T E Exit Load: Expenses 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. 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. 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 Indicative allocations (% of total assets) Risk Profile Types of Instruments Maximum Minimum Equity and equity related securities*(including Indian and foreign equity securities as permitted by SEBI/RBI^) 100% 80% High 20% 0% Debt and money market instruments 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 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* (Payout and Reinvestment) * Income Distribution cum Capital Withdrawal Minimum Application Size Initial Investment Additional Investment (Lumpsum Investment per ₹ 5,000 and in multiples of ₹ 1 thereafter ₹ 1.000 and in multiples of Re. 1 thereafter Application) Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per ₹ 500 (a) Monthly: 6 (b) Quarterly: 4 ₹ 3.000 Application) 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. S&P BSE 500 TRI Benchmark Index 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 **IDCW Policy** 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 IDCW Frequency** Record Date Facilities available Dates 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 Date of Inception of the Scheme CAGR Returns (%) PTP Returns* (in ₹) 1 year 3 year 5 year L&T Business Cycles Fund - Regular Plan (G) 19.32% 14.08% 9.44% 11.36% 22,699.00 S&P BSE 200 TRI 22.26% 17.06% 14.79% 20/Aug/2014 13.31% 25.900.50 S&P BSE Sensex TRI^ 19.50% 16.06% 15.94% 12.41% 24,382.21 15.21% 10.39% 24,108.00 L&T Business Cycles Fund - Direct Plan (G) 20.62% 12.25% S&P BSE 200 TRI 22.26% 17.06% 14.79% 20/Aug/2014 13.31% 25,900.50 S&P BSE Sensex TRI^ 15.94% 12.41% 19.50% 16.06% 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 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. 100.00 Absolute Returns 76.84 78.56 80.00 60.00 40.00 20.00 12.54 13.28 12.49 29.55 -28.92 -25.42 0.00 -20.00 -40.00 III L&T Business Cycles Fund - Reg Plan S&P RSE 200 TRI ■ L&T Business Cycles Fund - Dir Plan 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. Nil If units are redeemed or switched out on or after 1 year from the date of allotment. 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	I (LOIFEF)								
Type of scheme	An open ended equity scheme inve	esting in maximu	m 30 stocks	s in large,	mid and sma	allcap companies				
Investment Objective	The investment objective of the sch stocks. There is no assurance that of the scheme will be realized.									
Asset Allocation Pattern	Types of Instruments	nents Indicative Allocation (% of total assets Maximum Minimum			Risk Profile					
	Equity and equity related securitie	s including deriv	atives		100%		65%	High		
	Debt and money market instrumer				35%		0%	Low to Medium		
	Units issued by REITs and InvITs				10%		0%	Medium to High		
	With effect from July 1, 2022, for within the timelines mentioned in S SEBI from time to time in this rega	EBI Circular no.								
Investment Strategy					ge 38 for deta					
Options		· IDCW* (Re-inve	estment and	Payout)	* Income Dist	·				
Minimum Application Size (Lumpsum Investment per Application)	₹ 5,000					nal Investment ₹ 1,000				
Minimum Application Size	Min. Instalment Amount			lo. of Ins			Min. Aggre	gate Investment		
(Systematic Investment per Application)	₹ 500	All th			Quarterly: 4 ons to be joir	ntly fulfilled	₹	3,000		
Minimum Redemption Size	₹ 500 or 50 units. In case of Units the provisions pertaining to minimu						Redemption only in	number of Units an		
Benchmark Index	The Trustee may decide to distribu			Nifty 50	0 TRI					
	Trustee. The Trustee's decision w will be due to only those Unit Hold date which will be fixed by the Tru statutory levy, if any, at the close o rate and record date, AMC shall is calendar days from the issue of no newspaper published in the langua of receiving the IDCW or reinvestir facility, the AMC shall dispatch to the IDCW payout facility of the Sc	ders whose name stees and annou of business hours save notice to thotice. Such notice age of the region of the same. The the Unit Holders theme, if the ancients	es appear in inced in advormercord on record on e public content shall be given be a lDCW will be, the IDCW will be, the IDCW	n the reginance. Fur date. With mmunication ven in one head officible reinver froceed.	ster of Unit F ther, the NAV in one day of ing the decisi e English dail ee of the mutu sted at the ex s within 15 d	Tolders in the IDC shall be adjuste the decision by to the including the synewspaper havial fund is situate al fund is situate ays from the recoays from the recoays	CW option of the So d to the extent of ID he Trustees regardi record date. The re ng nationwide circu d. The Unit Holders ase of investors opt ord date of declara	cheme on the record distribution and IDCW distribution cord date shall be lation as well as in will have the option for IDCW payoution of IDCW. Under the option of IDCW. Under the option of IDCW. Under the option of IDCW.		
IDCW Frequency and Record	compulsorily reinvested in the Sch IDCW Frequency	eme.		Reco	rd Date		Facilities a	vailable		
Dates	At Trustee's Discretion				unced in adva	I	Re-investment	and Payout		
Name of Fund Manager(s) Name of Trustee Company	Mr. Vihang Naik (since November (L&T Mutual Fund Trustee Limited)5, 2018) and Mr	r. Venugopa	l Manghat	t (since Dece	mber 17, 2019)				
Performance of Schemes					%) (Period)	Date of Inception of th		Inception		
			1 year	3 year		Scheme	(%)	(in ₹)		
	L&T Focused Equity Fund - Regu	ular Plan (G)	11.72%	13.09%		05/11 /0040	13.88%	15,562.00		
	Nifty 500 TRI S&P BSE SENSEX TRI^		22.29% 19.50%	16.75% 16.06%		05/Nov/2018	17.67% 17.63%	17,397.09 17,374.86		
	L&T Focused Equity Fund - Direct	ct Plan (G)	13.10%	14.41%			15.20%	16,183.00		
	Nifty 500 TRI)	22.29%	16.75%		05/Nov/2018	17.67%	17,397.09		
	S&P BSE SENSEX TRI^		19.50%	16.06%			17.63%	17,374.86		
	Past performance may or may no Astandard Benchmark. The Scheme has not completed 3 Note: As per the SEBI standards for is compounded annualised. Date or a. Performance data is as on Mar c. The performance details have the Performance of the schemes (when the start/end date of the concerned	years and 5 year r performance rep f inception is dee ch 31, 2022. b. Deen provided for rever provided) ar	rs of perform porting, the emed to be Different pla r Regular ar re calculated	mance. since ince date of al ns shall h nd Direct I d basis CA ay (NBD),	eption return is lotment. ave a differer Plan separate AGR for the p the NAV of the	s calculated on N. at expense structu ely. ast 1 year, 3 year	AV of ₹10/- invested are. rs, 5 years and sinc	at inception. CAGF		
	100.00 80.00 60.00 40.00 20.00 0.00 -20.00 -40.00	7.48 7.94 9.18 FY 18-19* L&T Focused Equity		-26.62 ′ 19-20	56.28 58.0	11.72	22.29 13.10 22.29 FY 21-22 0 TRI			
Expenses	Exit Load:									
cad Structure	LAIL LUQU.	E0- E	adamatica	,			Load (9/ o	f Applicable NAV)		
	If the units redeemed or switched		Redemption		sed or switch	ed in ("the limit")				
or Ongoina Offer			o of me nui							
For Ongoing Offer	1 year from the date of allotment.	·								
or Ongoing Offer		are over and abo	ove the limit	t within 1	year from the			Nil 1 Nil		

No Exit loads will be chargeable in case of Units allotted on account of IDCW re-investment, if any.

	L&T Nifty 50 Index Fund (L&TNIF	7)					
Type of scheme	An open-ended Equity Scheme tracking NIFTY 50	Index					
nvestment Objective	The scheme will adopt a passive investment strateg the objective of achieving returns equivalent to the T and the scheme. The Total Returns Index is an inde There is no assurance that the objective of the Sch	y. The scheme will invest otal Returns Index of Ni x that reflects the return	fty 50 index by r s on the index f	ninimizing the rom index gair	performance differenc n/ loss plus IDCW pay	e between the ments by the	ne benchmark index
Asset Allocation Pattern	Types of Instruments	ionic will be realised an		Allocations	(% of total assets Minimum		isk Profile
	Equity and equity related securities covered	ed by Nifty 50 Index			100%	Me	dium to High
	Debt and money market instruments*		0%	Ď	5%	Lov	v to Medium
	The Scheme shall make investment in derivative as cumulative gross exposure through Equity and equ of the net assets of the scheme. * Money market instruments include commercial pa or notice money, certificate of deposit, usance bills Please refer to the SID for details relating to invest With effect from July 1, 2022, for the deviation from mentioned in SEBI Circular no. SEBI/HO/IMD/IMD-III	pers, commercial bills, to and any other like instruments in other asset clant the asset allocation m	including derivareasury bills, Gouments as speciasses. Jentioned above	tive position, overnment sec sified by Rese , the portfolio	debt, Money Market Ir urities having an unex ve Bank of India from of the scheme shall b	istruments we pired maturit time to time to time to rebalanced	vill not exceed 100 ty upto one year, co e. I within the timeline
nvestment Strategy	Please refer to page 39 for details						
Options	Growth • Income Distribution cum Capital Withdrawal (IDCW) (Re-investment and Payout)						
Minimum Application Size	The above options have common portfolio. Initial Investment		T		Additional Investm	ent	
Lumpsum Investment per Application)	₹ 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	Min. Instalment Amount		of Instalments		Min. Agg	regate Inve	stment
Systematic Investment per Application)	₹ 500		6 (b) Quarterly			₹ 3,000	
,		All the above three c	onditions to be	jointly fulfilled			
Minimum Redemption Size Benchmark Index	₹ 500 or 50 Units or the account balance whicheve		50 Index TRI				
DCW Policy	The Trustee may decide to distribute by way of IDC Unit Holders in the IDCW option of the Scheme if with regard to availability and adequacy, rate, timing appear in the register of Unit Holders in the IDCW Further, the NAV shall be adjusted to the extent of of the decision by the Trustees regarding IDCW dist record date. The record date shall be 5 calendar dicrulation as well as in a newspaper published in thoption of receiving the IDCW or reinvesting the sam AMC shall dispatch to the Unit Holders, the IDCW process.	CW, the surplus by way such surplus is availably and frequency of distri option of the Scheme IDCW distribution and tribution rate and record ays from the issue of n le language of the regio e. The IDCW will be reil	of realised proe and adequate bution shall be on the record of statutory levy, it date, AMC shall office. Such notion where the hear wested at the e	e for distribution final. The IDC date which will any, at the clil issue notice ce shall be giad office of the x-IDCW NAV.	n in the opinion of the N will be due to only to be fixed by the Trust ose of business hours to the public commun yen in one English da mutual fund is situate In case of investors of	e Trustee. The hose Unit Hose Unit Hose und and some condition of the distribution of the Unit I th	ne Trustee's decision olders whose name nounced in advance date. Within one decision including the having nationwich dolders will have the payout facility, the second of the second olders will have the payout facility, the olders will have the second old
	of IDCW payable to the Unit Holder is less than ₹						meme, ii tile amou
DCW Frequency and Record Dates	IDCW Frequency	Reco	ord Date		Facili	ties availa	able
	At Trustee's Discretion	Would be ann	ounced in ac	lvance	Re-invest	ment and	
lame of Fund Manager(s)	Mr. Praveen Ayathan						Payout
lame of Trustee Company	L&T Mutual Fund Trustee Limited						Payout
Performance of Schemes		CAGR Return	s (%) (Parind)				•
			, , , ,		ception of		nception
		1 year 3 y	ear 5 year		chėme C	AGR	•
	L&T Nifty 50 Index Fund - Regular Plan (G)	, ,	, , , ,	the S	chème C Retu		nception PTP Returns*
	L&T Nifty 50 Index Fund - Regular Plan (G) Nifty 50 TRI	19.49% N	ear 5 year	the S	chème C Retu	AGR irns (%)	nception PTP Returns* (in ₹)
	Nifty 50 TRI L&T Nifty 50 Index Fund - Direct Plan (G)	19.49% N 20.26% N 20.03% N	ear 5 year IA NA IA NA IA NA	the S	Chème C Retu Dr/2020 4 4	AGR urns (%) 1.11% 2.41% 1.74%	PTP Returns* (in ₹) 19,633.00 19,987.62 19,803.00
	Nifty 50 TRI L&T Nifty 50 Index Fund - Direct Plan (G) Nifty 50 TRI Past performance may or may not be su	19.49% N 20.26% N 20.03% N 20.26% N	ia NA IA NA IA NA IA NA IA NA IA NA	the S	Cheme C Return 2020 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	AGR urns (%) 1.11% 2.41% 1.74% 2.41%	PTP Returns* (in ₹) 19,633.00 19,987.62 19,803.00 19,987.62
	Nifty 50 TRI L&T Nifty 50 Index Fund - Direct Plan (G) Nifty 50 TRI Past performance may or may not be suinvested 'Standard Benchmark. Note: As per the SEBI standards for performacetion. CAGR is compounded annualised a. Performance data is as on March 31, 20 b. Different plans shall have a different exp. c. The performance details have been prover performance of the schemes (wherever provinces, the start/end date of the concerne computation of returns.	19.49% N 20.26% N 20.03% N 20.26% N 20.	ear 5 year IA NA IIA NA IIA NA IIA NA IIA NA IIIA N	the S the S 15/A Point (PTP ption return be date of a separately, for the pas y (NBD), the	chème CRette Or/2020 4 4 Or/2020 4 0) Returns in INR s is calculated on N allotment. 1 year, 3 years, 5 e NAV of the previ	AGR Irns (%) 1.11% 2.41% 1.74% 2.41% how the value of ₹10 years and	PTP Returns* (in ₹) 19,633.00 19,987.62 19,803.00 19,987.62 alue of ₹10,000/- 000/- invested at
	Nifty 50 TRI L&T Nifty 50 Index Fund - Direct Plan (G) Nifty 50 TRI Past performance may or may not be suinvested 'Standard Benchmark. Note: As per the SEBI standards for performacetion. CAGR is compounded annualised a. Performance data is as on March 31, 20 b. Different plans shall have a different exp. c. The performance details have been prover performance of the schemes (wherever provinces, the start/end date of the concerne computation of returns.	19.49% N 20.26% N 20.03% N 20.26% N 20.	ear 5 year IA NA IA NA IA NA IA NA IA NA ITE. * Point to the since ince is deemed to d Direct Plan basis CAGR business da solute Returns 10	the S the S 15/A 15/A Point (PTP ption return be date of a separately, for the pas y (NBD), the 9.49 20.03	chème CRette Or/2020 4 4 Or/2020 4 0) Returns in INR s is calculated on N allotment. 1 year, 3 years, 5 e NAV of the previ	AGR Irns (%) 1.11% 2.41% 1.74% 2.41% how the value of ₹10 years and	PTP Returns* (in ₹) 19,633.00 19,987.62 19,803.00 19,987.62 alue of ₹10,000/- 000/- invested a
	Nifty 50 TRI L&T Nifty 50 Index Fund - Direct Plan (G) Nifty 50 TRI Past performance may or may not be suinvested "Standard Benchmark. Note: As per the SEBI standards for performance, inception. CAGR is compounded annualised a. Performance data is as on March 31, 20. Different plans shall have a different exp. c. The performance details have been prover proven for the schemes (wherever proven case, the start/end date of the concerned computation of returns.	19.49% N 20.26% N 20.03% N 20.26% N 20.	ear 5 year IA NA IA NA IA NA IA NA IA NA ITE. * Point to the since ince is deemed to d Direct Plan basis CAGR business da solute Returns 10	the S the S 15/A 15/A Point (PTP ption return be date of a separately, for the pas y (NBD), the 9.49 20.03	chème CRette Or/2020 4 4 Or/2020 4 0) Returns in INR s is calculated on N allotment. 1 year, 3 years, 5 e NAV of the previ	AGR Irns (%) 1.11% 2.41% 1.74% 2.41% how the value of ₹10 years and	PTP Returns* (in ₹) 19,633.00 19,987.62 19,987.62 alue of ₹10,000/ 000/- invested a
•	Nifty 50 TRI L&T Nifty 50 Index Fund - Direct Plan (G) Nifty 50 TRI Past performance may or may not be suinvested 'Standard Benchmark. Note: As per the SEBI standards for performance, and the suinvested of the second of th	19.49% N 20.26% N 20.03% N 20.26% N 20.	ear 5 year IA NA IA NA IA NA IA NA IA NA ITE. * Point to the since ince is deemed to d Direct Plan basis CAGR business da solute Returns 10	the S the S 15/A 15/A Point (PTP ption return be date of a separately, for the pas y (NBD), the 9.49 20.03	chème CRetu Pr/2020 4 4 Ar/2020 4 Ar/2020 4 Ar/2020 4 Ar/2020	AGR Irns (%) 1.11% 2.41% 1.74% 2.41% how the value of ₹10 years and ous date in	PTP Returns* (in ₹) 19,633.00 19,987.62 19,803.00 19,987.62 alue of ₹10,000/ 000/- invested a
oad Structure	Nifty 50 TRI L&T Nifty 50 Index Fund - Direct Plan (G) Nifty 50 TRI Past performance may or may not be suinvested ^Standard Benchmark. Note: As per the SEBI standards for performance data is as on March 31, 20 b. Different plans shall have a different exp. c. The performance details have been prover promance of the schemes (wherever prover prover details) and the schemes (wherever details) are schemes (wherever details) and the schemes (wherever details) and the schemes (wherever details) are schemes (wherever details) and the schemes (wherever details) are schemes (wher	19.49% N 20.26% N 20.03% N 20.26% N 20.	ear 5 year IA NA IA NA IA NA IA NA IA NA Ire. * Point to the since ince is deemed to d Direct Plan basis CAGR business da posolute Returns 20 15, 2020 to Mi	the S the S 15/A 15/A Point (PTP ption return be date of a separately, for the pas y (NBD), the 9.49 20.03 FY 21- ex Fund-Dir Pla arch 31, 2022	chème CRetu pr/2020 4 4 pr/2020 4) Returns in INR s is calculated on N allotment. 1 1 year, 3 years, 5 e NAV of the previ	AGR Irns (%) 1.11% 2.41% 1.74% 2.41% how the value of ₹10 years and ous date i	PTP Returns* (in ₹) 19,633.00 19,987.62 19,803.00 19,987.62 alue of ₹10,000/ 000/- invested a
Expenses Load Structure For Ongoing Offer	Nifty 50 TRI L&T Nifty 50 Index Fund - Direct Plan (G) Nifty 50 TRI Past performance may or may not be suinvested 'Standard Benchmark. Note: As per the SEBI standards for performance, and the suinvested of the second of th	19.49% N 20.26% N 20.03% N 20.26% N 20.	ear 5 year IA NA IA N	the S the S 15/A 15/A Point (PTP ption return be date of a separately, for the pas y (NBD), the 9.49 20.03 FY 21- ex Fund-Dir Pla arch 31, 2022	chème CRetu Pr/2020 4 4 4 4 4 7/2020 4 7 7 7 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	AGR Irns (%) 1.11% 2.41% 1.74% 2.41% how the value of ₹10 years and ous date in	PTP Returns* (in ₹) 19,633.00 19,987.62 19,803.00 19,987.62 alue of ₹10,000/ 000/- invested a I since inception s considered fo

If Units redeemed or switched out on or after 1 month from the date of allotment. 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.

Nil

L&T Nifty Next 50 Index Fund (L&TNNIF) Name of the Scheme Type of scheme An open-ended Equity Scheme tracking Nifty Next 50 Index 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 Investment Objective 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 Indicative Allocations (% of total assets) Risk Profile Types of Instruments 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 · Growth · Income Distribution cum Capital Withdrawal (IDCW) (Re-investment and Payout Options The above options have common portfolio Minimum Application Size (Lumpsum Initial Investment Additional Investment Investment per Application) ₹ 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 Min. Aggregate Investment Min. Instalment Amount Min. No. of Instalments 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 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 IDĆW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested in the Scheme. Facilities available **IDCW Frequency and Record Dates IDCW Frequency** Record Date 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 Since Inception the Scheme 1 year 3 year 5 year CAGR Returns (%) PTP Returns* (in ₹) L&T Nifty Next 50 Index Fund - Regular Plan (G) 17.746.00 20.27% 34.02% NA NA Nifty Next 50 TRI 21.58% NA NA 15/Apr/2020 35.54% 18.143.53 Nifty 50 TRI^ 20.26% NA NΑ 42.41% 19,987.62 L&T Nifty Next 50 Index Fund - Direct Plan (G) 20.82% NA NΑ 34.63% 17,904.00 Nifty Next 50 TRI 21.58% NA NA 15/Apr/2020 35 54% 18,143.53 Nifty 50 TRI 20.26% NA NA 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. 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. Absolute Returns 60.00 49.23 47 55 48.19 50.00 40.00 30.00 20.82 21.58 20 27 20.00 10.00 0.00 FY 20-21* FY 21-22 ■ L&T Nifty Next 50 Index Fund- Reg Plan ■ L&T Nifty Next 50 Index Fund-Dir Plan ■ Nifty Next 50 TRI *from inception (April 15, 2020) to March 31, 2022 Exit Load: **Expenses 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 month from

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,

If Units redeemed or switched out on or after 1 month from the date of allotment.

If Units redeemed or switched out are over and above the limit within 1 month from the date of allotment.

the date of allotment

Nil

Nil

Name of the Scheme L&T Balanced Advantage Fund (L&TBAF) Type of scheme An open ended dynamic asset allocation fund 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. **Asset Allocation Pattern** Under normal circumstances, it is anticipated that the asset allocation for the Scheme shall be as follows: Types of Instruments Indicative allocations (% of total assets) Risk Profile Maximum Minimum A. Equity and Equity related instruments 100 65 High 90 20 High A1. Net long equity A2. Equity and equity derivatives (arbitrage opportunities) 70 Λ High B. Debt, Money Market Instruments and Government Securities (including Tri-Party Repo/ reverse 35 20 Low repos and securitized debt) 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. Please refer to page 37 for details • Growth • IDCW* (Re-investment and Payout) * Income Distribution cum Capital Withdrawal Investment Strategy Options Initial Investment Minimum Application Size Additional Investment (Lumpsum Investment per ₹ 5.000 per application ₹ 1.000 per application Application) Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per ₹ 500 (a) Monthly: 6 (b) Quarterly: 4 ₹ 3,000 Application) 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. NIFTY 50 Composite Hybrid Debt 50-50 Index 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 will have the option of receiving the IDCW or reinvesting the same. In case of Unit Holders will have the option of receiving the IDCW or reinvesting the same. In case of Unit Holders will have the option of receiving the IDCW or reinvesting the same. In case of Unit Holders will have the option of receiving the IDCW are removed to the Unit Holders will have the option of receiving the IDCW are removed to the Unit Holders opting for 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 to minimum balance amount/number of Units will not be applicable Benchmark Index IDCW Policy Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvested. in the scheme. **IDCW Frequency Record Date** Facilities available **IDCW Frequency and Record** Dates Would be announced in advance Re-investment and Payout At Trustee's Discretion 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). 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 Balanced Advantage Fund - Regular Plan (G) 6.66% 8.32% 7.45% 30.716.00 10.59% 12.97% 11.84% 07/Feb/2011 10.84% 31,491,66 Benchmark 12.66% S&P BSE SENSEX TRI^ 19.50% 16.06% 15.94% 12.65% 37.752.41 L&T Balanced Advantage Fund - Direct Plan (G) 9.74% 28.308.95 8.15% 8.78% 11 91% Benchmark' 12.66% 12.97% 11.84% 01/Jan/2013 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. 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. 28.81 30.49 20 10 6.23 -6.29 FY 19-20 Е

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oad Structure	

For Ongoing Offer

Exit Load:	Ī	Exit Load:
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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 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 Investment Objective 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** Risk Profile (% of total assets) Maximum Minimum Equity and Equity related securities 75% 70% Medium to High Debt and Money Market Instruments including units of debt/fixed 35% 25% 30% Low to Medium income schemes launched by mutual funds registered with SEBI * *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 • Growth • IDCW Option (Reinvestment and Payout) • Annual IDCW Option (Reinvestment and Payout) Options Initial Investment Additional Investment Minimum Application Size (Lumpsum İnvestment per ₹ 5,000 per application ₹ 1.000 per application Application) Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per ₹ 500 (a) Monthly: 6 (b) Quarterly: 4 ₹ 3,000 Application) 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 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 and shall be admitted 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 and the IDCW and and IDCW an **IDCW Policy** 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** Facilities available Record Date **IDCW Frequency and Record** At Trustee's Discretion **Dates** 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. Shriram 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) Since Inception Date of Inception of the Scheme CAGR Returns (%) 1 year 3 year 5 year 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% 07/Feb/2011 11.82% 34.772.90 S&P BSF SENSEX TRI 19 50% 15 94% 37 752 41 16 06% 12 65% 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% 01/Jan/2013 12.67% 30.142.95 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. Absolute Returns 50 40 30 20 10 -10 -20 -30 10.49 11.67 9.9 2.13 3.20 FY 18-19 FY 19-20 FY 20-21 ■ L&T Hybrid Equity Fund-Dir Plan **Expenses** Exit Load: Load Structure 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 For Ongoing Offer Nil 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 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.

L&T Arbitrage Opportunities Fund (L&TAOF) Name of the Scheme An open ended scheme investing in arbitrage opportunities Type of scheme To seek to generate reasonable returns by predominantly investing in arbitrage opportunities in the cash and derivatives segments of the equity markets and Investment Objective 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. Indicative allocations (% of total assets) Risk Profile Asset Allocation Pattern Types of Instruments Maximum Minimum Equity and equity related securities and equity derivatives^ 90% 65% Medium to High Debt and money market instruments including units of liquid schemes launched by mutual fund 35% 10% Low ^ 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. Please refer to page 38 for details Investment Strategy • Growth • IDCW* 1. Monthly IDCW (Payout and Re-investment) 2. Quarterly IDCW (Payout and Re-investment)*Income Distribution cum Capital Withdrawal Options Minimum Application Size Initial Investment Additional Investment (Lumpsum investment per ₹ 5,000 and in multiples of Re. 1 thereafter ₹ 1,000 and in multiples of Re. 1 thereafter Application) Min. Aggregate Investment Minimum Application Size Min. Instalment Amount Min. No. of Instalments (Systematic Investment per ₹ 500 (a) Monthly: 6 (b) Quarterly: 4 ₹ 3,000 Application) 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 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 **IDCW Policy** 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** Record Date Facilities available **IDCW Frequency and Record** Friday immediately succeeding the expiry date of futures and options contracts Re-investment and Payout Monthly Dates Would be announced in advance Re-investment and Payout Quarterly 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) Since Inception Date of Inception PTP Returns* (in ₹) 1 year 3 year 5 year of the Scheme CAGR Returns (%) L&T Arbitrage Opportunities Fund - Regular Plan (G) 17.87% 13.74% 11.19% 13.72% 79.268.00 Nifty 50 Arbitrage Index 17 06% 14.79% 30/Jun/2014 12 84% 69,959.40 22.26% CRISIL 1 Yr T-Bill Index[^] 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% 14.71% 35,586.37 14 79% Nifty 50 Arbitrage Index 22 26% 17.06% 30/Jun/2014 14 48% 34.930.23 CRISIL 1 Yr T-Bill Index[^] 19.50% 16.06% 15.94% 14.05% 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. Absolute Returns 100 78.63 71.57 72.65 17.87 18.77 22.26 15.93 16.90 13.21 20 0.16 -0.47 -20 -27.16 -26.77 FY 19-20 ■ L&T Tax Advantage Fund - Reg Plan ■ L&T Tax Advantage Fund-Dir Plan S&P BSE 500 TRI Expenses Load (% of Applicable NAV) **Load Structure** On and before1 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 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 Investment Objective 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 Minimun Equity and equity related instruments 90% High Medium to High A1. Equity and equity derivatives (arbitrage opportunities) 20% A2. Net long equity 45% 15% High Debt, Money Market Instruments and Government Securities (including TREP/ reverse repos, Credit default swaps, equity В. 10% 35% Low linked debentures, margin money and securitized debt) 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. Instruments including Securitized debt and Derivatives shall not exceed 100% of total assets or me Scneme. 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 Equity and equity related instruments 90% High 20% Equity and equity derivatives (arbitrage opportunities) Medium to High 45% 20 Net long equity High Debt, Money Market Instruments and Government Securities (including TREP/ reverse repos, Credit default swaps, equity linked debentures, margin money and securitized debt) В 80% 10% 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 Growth • IDCW* 1. Monthly IDCW (Reinvestment and Payout) 2. Quarterly IDCW (Reinvestment and Payout) * Income Distribution cum Capital Withdrawal Options Minimum Application Size Initial Investment Additional Investment (Lumpsum Investment per ₹5,000 and in multiples of Re. 1 thereafter ₹ 1,000 and in multiples of Re. 1 thereafter Application) Min. Instalment Amount Min. No. of Instalments Minimum Application Size Min. Aggregate Investment ₹ 500 (a) Monthly: 6 (b) Quarterly: 4 (Systematic Investment per ₹ 3.000 Application) All the above three conditions to be jointly fulfilled ₹ 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 Minimum Redemption Size Units will not be applicable NIFTY Equity Savings Index Benchmark Index 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 **IDCW Policy** 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** Record Date **IDCW Frequency and Record Dates** Monthly 25th of the month Re-investment and Payout Quarterly Would be announced in advance 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 Name of Fund Manager(s) instruments) and Mr. Jalpan Shah (since May 30, 2016) (for investments in debt and debt related instruments) CAGR Returns (%) (Period) Date of Inception of Since Inception Performance of Schemes 1 year 3 year 5 year the Scheme CAGR Returns (%) PTP Returns* (in ₹) L&T Equity Savings Fund - Regular Plan (G) 12.92% 9.26% 7.84% 8.41% 23,261.00 NIFTY Equity Savings Index 9.95% 9.88% 9.51% 18/Oct/2011 9.91% 26.850.60 CRISIL 10 Yr Gilt Index 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% 9 23% 22 618 99 NIFTY Equity Savings Index 9.64% 23,419.59 9.95% 9.88% 9.51% 01/Jan/2013 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 startlend date of the concerned period is a non - business day (NBD), the NAV of the previous date is considered for computation of returns. 33.62 30 20 12.92 13.94 10 7.34 8.20 7.90 4.09 4.90 -10 -13.49 -12.66 FY 19-20 FY 17-18 FY 18-19 FY 20-21 FY 21-22 ■L&T Equity Savings Fund - Reg Plan Exit Load: Expenses 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 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.

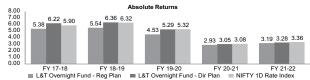
In case of units switched out/systematically transferred to another option/plan within the same plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units

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) An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk. Type of scheme **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 Maximum Minimum Overnight securities having maturity of 1 day* 100% 0% Low *instruments with residual maturity not greater than 1 business day, including money market instruments^, TREP/ reverse repo, debt instruments^^, including floating rate instruments, with overnight maturity Amoney 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 or such other securities as specified by SEBI and RBI 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, 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 Ćircular 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. Please refer to page 40 for details Investment Strategy Options Growth IDCW* (Reinvestment and Payout) - Weekly IDCW Daily IDCW* Reinvestment Plan *Income Distribution cum Capital Withdrawal Minimum Application Size Additional Investment (in multiples of Re. 1 thereafter). Initial Investment (Lumpsum investment per Growth and IDCW: ₹10,000 per application and in multiples of Re. 1 thereafter ₹ 1.000 and thereafter in multiples of ₹ 1 Application) Daily IDCW Reinvestment Plan ₹ 1,00,000 and in multiples of ₹ 1 thereafter Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per ₹ 1.000 (a) Monthly: 6 (b) Quarterly: 4 ₹ 6.000 Application) 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 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. **IDCW Policy** 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** Facilities available Record Date **IDCW Frequency and Record Dates** Daily Every Day* Re-investment only Weekly Every Monday** Re-investment only 25th of each calendar month*** Re-investment and Payout Monthly * All days for which NAV is published on www.amfiindia.com/www.ltfs.com websites ** If a particular Monday of a week happens to be a non-Business Day, 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 CAGR Returns (%) (Period) Date of Since Inception Performance of Schemes Inception of **CAGR Returns** PTP Returns* 1 year 3 year 5 year the Scheme (%) (in ₹) L&T Overnight Fund - Regular Plan (G)¥ 3.19% 3.54% 4.30% 6.50% 26,299.30 3.90% 24,523.90 CRISIL Overnight Index 3.36% 4.78% 27/Nov/2006 6.02% CRISIL 1 Yr T-Bill Index[^] 3.76% 5.28% 5 82% 6.20% 25,196.56 L&T Overnight Fund - Direct Plan (G)¥ 3.28% 3.86% 4.83% 6.36% 17.689.31 CRISIL Overnight Index 3.36% 3.90% 4.78% 01/Jan/2013 6.06% 17.237.02 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. 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.



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.

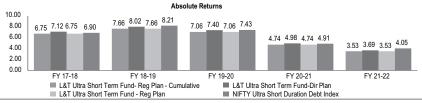
Name of the Scheme L&T Liquid Fund (L&TLF) An open-ended liquid scheme. A relatively low interest rate risk and moderate credit risk. Type of scheme To generate reasonable returns while maintaining safety and providing the investor superior liquidity. To achieve this objective, investments will be predominantly Investment Objective 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) Type of Security Maximum Minimum Risk Profile Debt securities' 100% 0% Low to Medium Money Market instruments (including cash/call money^) 100% 0% Low to Medium *Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporates, warrants, equity linked debentures (with no equity component), compulsorily convertible debenture (with no equity linked returns), capital instruments including Basel III bonds, central government securities, state development loans and UDAY bonds, recapitalization bonds, municipal bonds and G-sec repos and any other instruments as permitted by regulators from time to time. ^^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREP, bill rediscounting, bills of exchange promissory notes, standby letter of credit (SBLC) backed commercial papers and government securities having unexpired maturity of 1 year and such other instruments as eligible from time to time. Please refer to the SID for details relating to investments in 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 Growth IDCW* (Reinvestment and Payout) - Weekly IDCW Daily IDCW* Reinvestment Plan *Income Distribution cum Capital Withdrawal Additional Investment Minimum Application Size Initial Investment (Lumpsum Investment per Weekly IDCW / Growth: ₹ 10,000 per application and in multiples of ₹ 1 thereafter ₹ 1,000 per application and in multiples of Re.1 thereafter Application) Daily IDCW Reinvestment Plan ₹ 1,00,000 per application and in multiples of Re. 1 Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per ₹ 1.000 (a) Monthly: 6 (b) Quarterly: 4 ₹ 6.000 Application) 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** 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. The IDCW will be reinvested at the ex-IDCW NAV. Facilities available **IDCW Frequency and IDCW Frequency** Record Date Every Day* Daily Re-investment **Record Dates** Weekly Monday of the week Re-investment and Payout *All days for which NAV is published on www.amfiindia.com/www.ltfs.com websites Name of Fund Manager(s) Mr. Mahesh Chhabria (since November 25, 2021) and Mr. Shriram Ramanathan (since June 30, 2014). Performance of Schemes CAGR Returns (%) (Period) Since Inception Date of Inception of the Scheme CAGR Returns (%) PTP Returns* (in ₹) 1 year 3 year 5 year 3.35% 4.33% L&T Liquid Fund - Regular Plan (G) 5.44% 7.11% 29,001.72 NIFTY Liquid Index 3.61% 4.45% 5.45% 03/Oct/2006 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% 6.88% 18,500.60 NIFTY Liquid Index 3.61% 4.45% 5.45% 31/Dec/2012 6.78% 18,349.62 CRISIL 1 Yr T-Bill Index[^] 3.76% 5.28% 6.55% 5.82% 17.992.31 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 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. Absolute Return 10.00 8.00 7.50 7.56 7.40 6.73 6.79 6.51 6.19 6.25 6.10 6.00 3.52 3.57 3.35 3.41 3.61 4.00 2.00 0.00 FY 17-18 FY 18-19 FY 19-20 FY 21-22 FY 20-21 ■ L&T Liquid Fund - Dir Plan = NIFTY Liquid Index Exit Load: **Expenses Load Structure** Units redeemed / switched-out within "X" days from the date of allotment Exit Load (as a % of redemption proceeds) For Ongoing Offer Day 1 0.0070% 0.00659 Day 2 Day 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. Type of Security Risk Profile **Asset Allocation Pattern** Indicative allocations (% of total assets) Maximum Minimum Debt Securities* Low to Medium 100% 0% Money Market instruments (including cash/call money) Low to Medium 100% 0% 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/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 • Growth • IDCW* (Reinvestment and Payout) 1. Weekly IDCW 2. Monthly IDCW 3. Semi- annual IDCW Options IDCW Reinvestment Plan • Daily IDCW* Reinvestment Plan * Income Distribution cum Capital Withdrawal Minimum Application Size Initial Investment Additional Investment (Lumpsum Investment per Growth/Weekly IDCW/Monthly IDCW/Semi- annual IDCW: ₹ 10,000 per application and in multiples ₹ 1,000 and in multiples of ₹ 1 thereafter Application) of Re. 1 thereafter; Daily IDCW Reinvestment Plan: ₹ 1,00,000 per application and in multiples of Re. 1 thereafter Minimum Application Size Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment (Systematic Investment per ₹ 1,000 (a) Monthly: 6 (b) Quarterly: 4 ₹ 6,000 Application) 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** 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 Record Date IDCW Frequency and Record** Facilities available Daily Every Day* Re-investment **Dates** Weekly Monday of the week Monthly Re-investment and Payout 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.ltfs.com websites Name of Fund Manager(s) Mr. Jalpan Shah (since June 30, 2014) and Mr. Mahesh Chhabria (since November 25, 2021) L&T Mutual Fund Trustee Limited Name of Trustee Company 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 Ultra Short Term Fund - Regular Plan -3.53% 5.09% 5.93% 7.73% 61,383.06 Cumulative (G) 27/Nov/1997 4.05% 5.44% 6.28% NA NIFTY Ultra Short Duration Debt Index 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% 7 09% 36 740 34 NIFTY Ultra Short Duration Debt Index 4.05% 5.44% 6.28% 10/Apr/2003 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% 7.54% 19,588.06 NIFTY Ultra Short Duration Debt Index 4.05% 5.44% 01/Jan/2013 19,382.75 6.28% 7.42% 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

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: 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** Indicative allocations (% of total assets) Risk Profile Type of Security Maximum Minimum 100% Low to Medium Money Market Instruments' 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. ^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 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 Ontions Growth · Income Distribution cum Capital Withdrawal (IDCW) 1. Daily IDCW (Re-investment) Weekly IDCW (Payout) 3. Monthly IDCW (Re-investment and Payout) Minimum Application Size Initial Investment Additional Investment (Lumpsum Investment per ₹10,000 per application and in multiples of ₹ 1 thereafter ₹ 1,000 per application and in multiples of ₹ 1 thereafter Application) Minimum Application Size Min. No. of Instalments Min. Instalment Amount Min. Aggregate Investment (Systematic Investment per ₹ 1,000 (a) Monthly: 6 (b) Quarterly: 4 ₹ 6,000 Application) 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) 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 **IDCW Policy** 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 IDCW Frequency** Record Date Facilities available Daily Every Day' **Dates** Re-investment only Weekly Monday of the week Re-investment and Payout Monthly 25th of the month * All days for which NAV is published on www.amfiindia.com/www.ltfs.com websites Name of Fund Manager(s) Mr. Shriram Ramanathan (since March 21, 2020) and Mr. Mahesh Chhabria (since November 25, 2021) L&T Mutual Fund Trustee Limited Name of Trustee Company

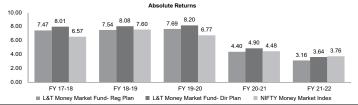
	CAG	R Returns (%) (Pe	eriod)		Since	Inception
	1 year	3 year	5 year	Date of Inception of	CAGR Returns	PTP Returns* (in ₹)
				the Scheme	(%)	
L&T Money Market Fund - Regular Plan (G)	3.16%	5.05%	6.03%		7.26%	32,140.95
NIFTY Money Market Index	3.76%	4.98%	5.82%	10/Aug/2005	7.51%	33,373.35
CRISIL 1 Yr T-Bill Index [^]	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%		7.67%	19,806.60
NIFTY Money Market Index	3.76%	4.98%	5.82%	01/Jan/2013	7.08%	18,824.50
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 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.



Expenses Load Structure For Ongoing Offer

Performance of Schemes

Exit Load: NIL.

Name of the Scheme	L&T Banking and PSU Debt Fun	nd (L&TBPDF)					
Type of scheme	An open-ended debt scheme primarily investing in de high interest rate risk and relatively low credit risk.	ebt instruments of banks, publi	c sector underta	akings, public f	financial institutions a	nd municipal bone	ds. A relatively
Investment Objective	To generate reasonable returns by primarily investin Financial Institutions (PFIs) in India. There is no assurance that the investment objective or the control of the cont	,		•			PSUs) and Public
Asset Allocation Pattern	Types of Instruments			Indicative a	allocations (% of to	tal assets)	Risk Profile
				Maxim	um Min	imum	
	Debt* and money market instruments/securities iss (PSUs) and Public Financial Institutions (PFIs) ar			100%	% 8	30%	Low to Medium
	Debt* and money market instruments^/securities	issued by other entities		20%	0	0% I	ow to Medium
	"Debt instruments would include all debt securities warrants, equity linked debentures (with no equity c bonds, central government securities, state developr permitted by regulators from time to time. "Money market instruments would include certificate onctes, standby letter of credit (SBLC) backed comm from time to time. With effect from July 1, 2022, for the deviation from in SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CI	component), compulsorily conv nent loans and UDAY bonds, of deposits, commercial papers nercial papers and government the asset allocation mentioned	rertible debentur recapitalization s, T-bills, repo, re t securities havi	e (with no equition bonds, municipal everse repos and unexpired strolling of the so	uity linked returns), co pal bonds and G-sec and TREP, bill rediscon maturity of 1 year an cheme shall be rebala	apital instruments repos and any or unting, bills of exc d such other instanced within the t	including Basel I her instruments a hange / promissor ruments as eligibl
Investment Strategy		Please refer to	page 40 for det	ails			
Options	• Growth • Inc	Growth • Income Distribution cum Capital Withdrawal (IDCW) (Re-investment and Payout)					
Minimum Application Size	Initial Investment		Ad	ditional Inve	stment (in multiple	s of Re. 1 there	eafter)
(Lumpsum Investment per Application)	₹ 10,000 per applicatio	on		₹ 1,000 a	and in multiples of F	Re. 1 thereafter	
Minimum Application Size	Min. Instalment Amount	Min.	No. of Instalm	ents	I	Min. Aggregate	Investment
(Systematic Investment per Application)	₹ 1,000	(a) Mon	thly: 6 (b) Qua	rterly: 4		₹ 6,00	0
Minimum Redemption Size	₹ 500 or 50 units. In case of Units held in dematerial to minimum balance amount/number of Units will not	be applicable.		·	ion only in number of	Units and the pr	ovisions pertaining
		NIFTY Banking	& PSU Debt In				
Benchmark Index					not of language avenage		
Benchmark Index IDCW Policy	The Trustee may decide to distribute by way of IDCW in the IDCW option of the Schemes if such surplus is and adequacy, rate, timing and frequency of distribution 15 days from the record date of declaration of IDCW than ₹ 100, then the IDCW amount will be compulsor The IDCW will be due to only those Unit Holders who or the next Business Day as the case may be. These the same. The IDCW will be reinvested at the ex-IDC	available and adequate for dis nall be final. In case of IDO I, In case of the Schemes und rily reinvested in the respective se names appear in the registr days will be considered as the W NAV.	stribution in the EW payout facilit ler the IDCW payout Scheme. er of Unit Holder Record Dates	opinion of the y, the AMC sha ayout facility, it	Trustee. The Trustee all dispatch to the Unif the amount of IDCV option of the Schemeders have the option of	s decision with re t Holders, the IDC V payable to the e on the day(s) as of receiving the ID	gard to availability W warrants withir Unit Holder is less mentioned above
IDCW Policy	in the IDCW option of the Schemes if such surplus is and adequacy, rate, timing and frequency of distribution 15 days from the record date of declaration of IDCW than ₹ 100, then the IDCW amount will be compulsor The IDCW will be due to only those Unit Holders who or the next Business Day as the case may be. These the same. The IDCW will be reinvested at the ex-IDC IDCW Frequency	available and adequate for dist n. case of IDC I. In case of the Schemes unc rily reinvested in the respective se names appear in the regist days will be considered as the W NAV.	stribution in the EW payout facilit der the IDCW payout facilit der the IDCW payor Scheme. Er of Unit Holder Record Dates Date	opinion of the y, the AMC sha ayout facility, it	Trustee. The Trustee' all dispatch to the Unif the amount of IDCV option of the Schemders have the option of Facil	s decision with re t Holders, the IDO V payable to the e on the day(s) as of receiving the ID lities available	gard to availability W warrants within Jnit Holder is less mentioned above
IDCW Policy	in the IDCW option of the Schemes if such surplus is and adequacy, rate, timing and frequency of distribution 15 days from the record date of declaration of IDCW than ₹ 100, then the IDCW amount will be compulsor The IDCW will be due to only those Unit Holders who or the next Business Day as the case may be. These the same. The IDCW will be reinvested at the ex-IDC IDCW Frequency Daily	available and adequate for dist of the Schemes unc ill n case of the Schemes unc rily reinvested in the respective se names appear in the regist days will be considered as the W NAV. Record Every D	stribution in the tw payout facilit der the IDCW programme er of Unit Holder e Record Dates Date Day*	opinion of the y, the AMC sha ayout facility, it	Trustee. The Trustee' all dispatch to the Unif the amount of IDCV option of the Schem ders have the option of Facil Re-in	's decision with ret t Holders, the IDC V payable to the e on the day(s) as of receiving the ID lities available envestment only	gard to availability W warrants within Jnit Holder is less mentioned above CW or reinvesting
IDCW Policy	in the IDCW option of the Schemes if such surplus is and adequacy, rate,timing and frequency of distributio 15 days from the record date of declaration of IDCW than ₹ 100, then the IDCW amount will be compulsor The IDCW will be due to only those Unit Holders who or the next Business Day as the case may be. These the same. The IDCW will be reinvested at the ex-IDC IDCW Frequency Daily Weekly	available and adequate for dit in shall be final. In case of IDC if. In case of the Schemes uncily reinvested in the respective se names appear in the registed days will be considered as the W NAV. Record Every C Every Mot	stribution in the IW payout facilit der the IDCW programme or Scheme. The Record Dates Date Date Day* Indiana in the Record Dates Day* Inday**	opinion of the y, the AMC sha ayout facility, it	Trustee. The Trustee' all dispatch to the Unif the amount of IDCV option of the Schem ders have the option of Facil Re-in Re-invest	s decision with ret Holders, the IDC V payable to the e on the day(s) as of receiving the IDC lities available envestment only stment and Payor	gard to availability W warrants within Unit Holder is less mentioned above CW or reinvesting ut
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	in the IDCW option of the Schemes if such surplus is and adequacy, rate, timing and frequency of distribution 15 days from the record date of declaration of IDCW than ₹ 100, then the IDCW amount will be compulsor The IDCW will be due to only those Unit Holders who or the next Business Day as the case may be. These the same. The IDCW will be reinvested at the ex-IDC IDCW Frequency Daily Weekly * All days for which NAV is published on www.amflin ** If a particular Monday of a week happens to be a ** If 25th of a month happens to be a non-Business Mr. Jalpan Shah (since May 30, 2016) and Mr. Shrira	available and adequate for dit in shall be final. In case of IDC //. In case of the Schemes uncily reinvested in the respective se names appear in the regist days will be considered as the W NAV. Record Every C Every Mor 25th of each cale dia.com/www.ltfs.com websites non-Business Day, the immed bay, the immed bay, the immediately next Bu am Ramanathan (since March	stribution in the W payout facility W payout facility let the IDCW p: 9 Scheme. er of Unit Holdel e Record Dates Date Date Day* nday** ndar month*** 5. S. Isiately next Busiusiness Day wou	opinion of the y, the AMC shay the AMC shay ayout facility, it is in the IDCW. The Unit Hold the Unit Hold the Unit Hold the Experiments Day would be the Rec	Trustee. The Trustee Idl dispatch to the Unit the amount of IDCV option of the Schem ders have the option of Re-inves Re-inves Id be the Record Date ord Date.	s decision with ret Holders, the IDC yayable to the e on the day(s) at of receiving the II ilites available wvestment only strent and Payor e.	gard to availability W warrants within Unit Holder is less mentioned above CW or reinvesting ut
IDCW Policy IDCW Frequency and Record Dates Name of Fund Manager(s) ame of Trustee Company	in the IDCW option of the Schemes if such surplus is and adequacy, rate, timing and frequency of distribution 15 days from the record date of declaration of IDCW than ₹ 100, then the IDCW amount will be compulsor The IDCW will be due to only those Unit Holders who or the next Business Day as the case may be. These the same. The IDCW will be reinvested at the ex-IDC IDCW Frequency Daily Weekly * All days for which NAV is published on www.amflin ** If a particular Monday of a week happens to be a ** If 25th of a month happens to be a non-Business Mr. Jalpan Shah (since May 30, 2016) and Mr. Shrira	available and adequate for dit in shall be final. In case of IDC //. In case of the Schemes uncily reinvested in the respective se names appear in the regist days will be considered as the W NAV. Record Every C Every Mor 25th of each cale dia.com/www.ltfs.com websites non-Business Day, the immed bay, the immed bay, the immediately next Bu am Ramanathan (since March	stribution in the W payout facility W payout facility left the IDCW p. a Scheme. er of Unit Holder e Record Dates Date Day* nday** ndar month*** s. liately next Busisiness Day wot 29, 2017)	opinion of the y, the AMC shay the AMC shay ayout facility, it is in the IDCW. The Unit Hold the Unit Hold the Unit Hold the Experiments Day would be the Rec	Trustee. The Trustee Idl dispatch to the Unit the amount of IDCV option of the Schem ders have the option of Facil Re-inves Re-inves Id be the Record Dat	s decision with ret Holders, the IDC yayable to the e on the day(s) at of receiving the II ilites available wvestment only strent and Payor e.	gard to availability W warrants within Jnit Holder is less ementioned above CW or reinvesting ut
IDCW Policy IDCW Frequency and Record Dates Name of Fund Manager(s) ame of Trustee Company	in the IDCW option of the Schemes if such surplus is and adequacy, rate, timing and frequency of distribution 15 days from the record date of declaration of IDCW than ₹ 100, then the IDCW amount will be compulsor The IDCW will be due to only those Unit Holders who or the next Business Day as the case may be. These the same. The IDCW will be reinvested at the ex-IDC IDCW Frequency Daily Weekly * All days for which NAV is published on www.amflin ** If a particular Monday of a week happens to be a ** If 25th of a month happens to be a non-Business Mr. Jalpan Shah (since May 30, 2016) and Mr. Shrira	available and adequate for dis n shall be final. In case of IDC //. In case of the Schemes uncily reinvested in the respective see names appear in the registed days will be considered as the W NAV. Record Every D Every Mor 25th of each cale dia.com/www.ltfs.com websites non-Business Day, the immed ately next Bush man Ramanathan (since March	stribution in the W payout facility with payout facility with payout facility of the IDCW p. Scheme. Be ref Unit Holder e Record Dates Date Day* nday** ndar month*** 3. Bilately next Busisiness Day wot 29, 2017) seturns (%) (Peri	opinion of the y, the AMC sha yout facility, it is in the IDCW. The Unit Hold the Rec	Trustee. The Trustee all dispatch to the Unit the amount of IDCV option of the Schemders have the option of Facil Re-investee Re-invested between the Record Date.	s decision with ret tholders, the IDC tholders to the e on the day(s) as of receiving the IC littles available envestment only streent and Payotement and Payote. Since CAGR Returns	gard to availability W warrants within Init Holder is les mentioned abov CW or reinvestin ut ut ut nception PTP Returns*
IDCW Policy IDCW Frequency and Record Dates Name of Fund Manager(s) ame of Trustee Company	in the IDCW option of the Schemes if such surplus is and adequacy, rate, timing and frequency of distribution 15 days from the record date of declaration of IDCW than ₹ 100, then the IDCW amount will be compulsor The IDCW will be due to only those Unit Holders who is the next Business Day as the case may be. These the same. The IDCW will be reinvested at the ex-IDC IDCW Frequency Daily Weekly Monthly * All days for which NAV is published on www.amfiin ** If a particular Monday of a week happens to be a *** If 25th of a month happens to be a non-Business Mr. Jalpan Shah (since May 30, 2016) and Mr. Shrira L&T Mutual Fund Trustee Limited	available and adequate for dis n shall be final. In case of IDC //. In case of the Schemes uncily reinvested in the respective see names appear in the registed days will be considered as the W NAV. Record Every D Every Mor 25th of each cale dia.com/www.ltfs.com websites non-Business Day, the immed ately next Bush man Ramanathan (since March	stribution in the W payout facility W payout facility left the IDCW p. Scheme. er of Unit Holdele Record Dates Date Date Day* Inday** Inday** Indar month*** Is. Is. Isiately next Busisiness Day wot 29, 2017) Deturns (%) (Peri 3 year	opinion of the y, the AMC sha yout facility, it is in the IDCW. The Unit Hold the Execution of the Exec	Trustee. The Trustee all dispatch to the Unit the amount of IDCV option of the Schemders have the option of Facil Re-investee Re-invested between the Record Date.	s decision with ret tholders, the IDC V payable to the e on the day(s) as of receiving the IC littles available envestment only stment and Payotement (%)	gard to availabili W warrants with Unit Holder is le: I mentioned abov CW or reinvestir ut ut nception PTP Returns (in ₹)

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% 8.07% 20,499.50 NIFTY Banking & PSU Debt Index 4.93% 7.41% 6.97% 20,191.81 01/Jan/2013 7.89% CRISIL 10 Yr Gilt Index[^] 1.08% 6.27% 5.02% 6.49% 17,894.83

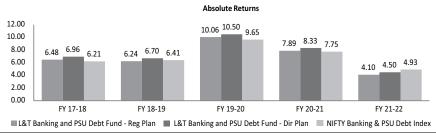
Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark.

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 Load Structure For Ongoing Offer Exit Load: NIL

Name of the Scheme	L&T Short Term Bond Fund	(L&TSTBF)						
Type of scheme	An open ended short term debt s (please refer to page no. 16 under risk and moderate credit risk							
Investment Objective	To generate regular returns and of the objective of the Scheme will I							re is no assurance tha
Asset Allocation Pattern	Types of Instruments			4000	Indica	,	(% of total assets) Minimum	Risk Profile
	Debt* instruments					100%	0%	Low to Medium
	Money Market Instruments [^]					100%	0%	Low to Medium
	Investments will be made in line to time. The Macaulay duration of the Po *Debt instruments would include municipal corporations, body corn no equity linked returns), capital recapitalization bonds, municipal *Money market instruments woul of exchange / promissory notes; of 1 year and such other instrum Due to market conditions, the AM purpose only, and the intention be carried out within 30 days. Please refer to the SID for details With effect from July 1, 2022, for the did	rtfolio of the Schall debt securities orates, warrants includents and G-Schall desired by letter of ents as eligible to may invest be eing at all times as relating to investion from the as	neme will es issued s, equity I uding Bas ec repos a cate of de f credit (S from time eyond the to protec estments i sset allocati	be between by entities s inked deber el III bonds, and any oth posits, comr BBLC) backe to time. range set o tt the interes	1 to 3 yesuch as bantures (with central government), central government, central paped comment in the asts of the let classes, above, the	ars. arks, companies, n no equity comp overnment securi ents as permittec oers, t-bills, repo, rcial papers and o sset allocation. S Jnit Holders. In ti portfolio of the sche	public sector undertakir onent), compulsorily cor ies, state development by regulators from time reverse repos and TRE government securities ha uch deviations shall norn ne event of deviations, r	igs, ivertible debenture (with loans and UDAY bonds to time. P, bill rediscounting, bil aving unexpired maturi mally be for a short tere ebalancing will normal
	SEBI Circular no. SEBI/HO/IMD/IMD-II	DOF3/P/CIR/2022/3					from time to time in this rega	ırd.
Investment Strategy	0 11 1501111 (5 : 1			ase refer to				
Options	Growth • IDCW# (Re-investmen * Investors are requested to note of the Scheme. # Income Distribution	that currently th	ne Board i	of Trustee C				
Minimum Application Size		nvestment				Α	dditional Investment	
(Lumpsum Investment per Application)	₹10,000 per application and	in multiples of					ation and in multiples of	
Minimum Application Size (Systematic Investment per Application)	Min. Instalment Amount ₹ 1,000		(a) N	in. No. of I	o) Quarterl	y: 4		gate Investment 6,000
	7 FOO or FO units In some of Unit					pe jointly fulfilled	at for Dadamatica call	in number of Unite and
Minimum Redemption Size	₹ 500 or 50 units. In case of Unit the provisions pertaining to minim	num balance am	ount/num	ber of Units	will not be	e applicable.	· '	
Benchmark Index IDCW Policy	NIFTY Short Duration Debt Inde The Trustee may decide to distri							
,	taxes, if any, to Unit Holders in the Trustee. The Trustee's decision with payout facility, the AMC shall dispof the Schemes under the IDCW be compulsorily reinvested in the The IDCW will be due to only the taxes.	ne IDCW option with regard to ava- atch to the Unit payout facility, if respective Sche ose Unit Holder	of the So ailability a Holders, t f the amor eme. s whose	chemes if si and adequac the IDCW w unt of IDCW	uch surplu by, rate, tim arrants wit / payable t	s is available and ning and frequence hin 15 days from to the Unit Holder register of Unit	d adequate for distribution by of distribution shall be the record date of decla is less than ₹ 100, then Holders in the IDCW op	on in the opinion of the final. In case of IDCV ration of IDCW. In case of IDCW amount wi
	the record dates as mentioned a or reinvesting the same. The IDC IDCW re-investments.			s Day as th	ne case ma			of receiving the IDCV
IDCW Frequency and	or reinvesting the same. The IDC IDCW re-investments.		ested at th	s Day as the ex-IDCW	ne case ma / NAV. No		charged on account of l	of receiving the IDCV Jnits allotted by way o allable
	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly	W will be reinve	ested at th F 25th	s Day as the ne ex-IDCW Record Date of the More	ne case may NAV. No	Éxit load will be	charged on account of l Facilities av Re-investment a	of receiving the IDCV Jnits allotted by way of allable and Payout
	or reinvesting the same. The IDC IDCW re-investments.	W will be reinve	ested at the Factor of the Estendard	s Day as the ex-IDCW	ne case may NAV. No nth nadvance	Éxit load will be	charged on account of l	of receiving the IDCV Jnits allotted by way of allable and Payout and Payout
	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly Quarterly	W will be reinve	ested at the 25th fould be a fould be a	s Day as the ne ex-IDCW Record Date of the Mornnounced in the Innounced i	ne case may NAV. No onthe advance on advance	Éxit load will be	charged on account of large average Re-investment at Re-i	of receiving the IDCV Jnits allotted by way of allable and Payout and Payout
Record Dates Name of Fund Manager(s)	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly Quarterly Annual * All days for which NAV is publi Mr. Shriram Ramanathan and Mr	W will be reinve	ested at the 25th Sould be a could be a mfiindia.co	s Day as the ex-IDCW Record Date of the More of the More of the mounced in the mounce of the	ne case may NAV. No nth n advance n advance .com webs	Éxit load will be	charged on account of large average Re-investment at Re-i	of receiving the IDCV Jnits allotted by way of allable and Payout and Payout
Record Dates Name of Fund Manager(s) Name of Trustee Company	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly Quarterly Annual * All days for which NAV is publications.	W will be reinve	F 25th ould be a fould be a mfiindia.co	s Day as ith ne ex-IDCW Record Date on of the Morn nnounced in nnounced in om/www.ltfs May 30, 20	ne case may NAV. No nth n advance n advancecom webs 016)	Éxit load will be	charged on account of l Facilities av Re-investment a Re-investment a Re-investment a	of receiving the IDCV Units allotted by way of allable and Payout and Payout and Payout
Record Dates Name of Fund Manager(s) Name of Trustee Company	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly Quarterly Annual * All days for which NAV is publi Mr. Shriram Ramanathan and Mr	W will be reinve	F 25th could be a could be a mfiindia.co	s Day as it ne ex-IDCW Record Date n of the Mor nnounced in nnounced in pm/www.ltfs May 30, 20 Returns (%)	ne case may NAV. No nath nadvance nadvance nadvance (Period)	Éxit load will be	charged on account of larged on account of larged Re-investment and Re-investment an	of receiving the IDCV Jnits allotted by way of allable and Payout and Payout and Payout lnception
Name of Fund Manager(s) Name of Trustee Company	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly Quarterly Annual * All days for which NAV is publi Mr. Shriram Ramanathan and Mr	W will be reinve	F 25th ould be a fould be a mfiindia.co	s Day as ith ne ex-IDCW Record Date on of the Morn nnounced in nnounced in om/www.ltfs May 30, 20	ne case may NAV. No nth n advance n advance .com webs 016)	Éxit load will be	charged on account of larged on account of larged Re-investment and Re-investment an	of receiving the IDCV Units allotted by way of ailable and Payout and Payout and Payout
Name of Fund Manager(s) Name of Trustee Company	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly Quarterly Annual * All days for which NAV is publi Mr. Shriram Ramanathan and Mr. L&T Mutual Fund Trustee Limited	W will be reinve W W shed on www.a Jalpan Shah (b	Pested at the 25th could be a could be a mfiindia.co	s Day as ithe ex-IDCW Record Date of the More of the	ne case may NAV. No onth in advance in advance in advance in com webs onth in (Period) in (Period) in the case may be cased may be cased may be case may be cased may be cased may be cased may be cased may be	Éxit load will be	Facilities av Re-investment a Re-investment a Re-investment a Re-investment a	of receiving the IDCV Units allotted by way of allable and Payout
Record Dates Name of Fund Manager(s) Name of Trustee Company	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly Quarterly Annual * All days for which NAV is publi Mr. Shriram Ramanathan and Mr L&T Mutual Fund Trustee Limited L&T Short Term Bond Fund - Re NIFTY Short Duration Debt Inde CRISIL 10 Yr Gilt Index^	W will be reinve	F 25th ould be a ould be a mfiindia.co ooth since CAGR F 1 year 3.94% 4.92% 1.08%	s Day as it he ex-IDCW Record Date of the Mornnounced in hounced	ne case may NAV. No hath n advance n advance com webs 16) 1 (Period) 5 year 6.71% 7.19% 5.02%	Exit load will be	racilities av Re-investment a	of receiving the IDCV Units allotted by way of allable and Payout
Record Dates Name of Fund Manager(s) Name of Trustee Company	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly Quarterly Annual * All days for which NAV is publi Mr. Shriram Ramanathan and Mr L&T Mutual Fund Trustee Limited L&T Short Term Bond Fund - Re NIFTY Short Duration Debt Inde CRISIL 10 Yr Gilt Index^ L&T Short Term Bond Fund - I	W will be reinve	Page 1 out of the second second since out the second second since out the second secon	s Day as it he ex-IDCW Record Date of the Mornnounced in home of the Mornnounced in home of the May 30, 20 Returns (%) 3 year 6.66% 7.30% 6.27% 7.18%	ne case may NAV. No hath an advance on advance on advance on (Period) 5 year 6.71% 7.19% 7.24%	Exit load will be Bites Date of Inception of the Scheme 27/Dec/2011	racilities av Re-investment a	of receiving the IDCV Units allotted by way of allable and Payout and Payout and Payout Inception PTP Returns* (in ₹) 21,660.50 22,505.75 19,785.53 20,536.79
Name of Fund Manager(s) Name of Trustee Company	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly Quarterly Annual * All days for which NAV is publi Mr. Shriram Ramanathan and Mr. L&T Mutual Fund Trustee Limited L&T Short Term Bond Fund - Re NIFTY Short Duration Debt Inde CRISIL 10 Yr Gilt Index^ L&T Short Term Bond Fund - INIFTY Short Duration Debt Inde	W will be reinve	F 25th ould be a ould be a mfiindia.co oth since CAGR F 1 year 3.94% 4.92% 4.44% 4.92%	s Day as it he ex-IDCW Record Date of the Mornnounced in homounced in	ne case may NAV. No hath n advance n advance com webs 016) (Period) 5 year 6.71% 7.19% 5.02% 7.24% 7.19%	Exit load will be	Re-investment a	of receiving the IDCV Units allotted by way of allable and Payout
Record Dates	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly Quarterly Annual * All days for which NAV is publi Mr. Shriram Ramanathan and Mr L&T Mutual Fund Trustee Limited L&T Short Term Bond Fund - Re NIFTY Short Duration Debt Inde CRISIL 10 Yr Gilt Index^ L&T Short Term Bond Fund - I	W will be reinvent when we will be reinvent when we was a shed on www.a. Jalpan Shah (by the word of the word of the sustain at from April 1, 2 for performance of the performance of t	pested at the state of the stat	s Day as it ne ex-IDCW Record Date of the Mornnounced in nnounced in nnounced in nounced in nounce	re case may NAV. No high an advance and advance com webs 2016) (Period) 5 year 6.71% 7.19% 5.02% 7.24% 7.19% 5.02% Point to Popenchmark advance been park and ave age park and ave	Date of Inception of the Scheme 27/Dec/2011 01/Jan/2013 int (PTP) Return the dagainst NIFT eturn is calculated. Performance deprovided for Regir the past 1 year,	Pacilities av Re-investment a	of receiving the IDCV Jnits allotted by way of allable and Payout
Name of Fund Manager(s) Name of Trustee Company	or reinvesting the same. The IDC IDCW re-investments. IDCW Frequency Monthly Quarterly Annual * All days for which NAV is publi Mr. Shriram Ramanathan and Mr L&T Mutual Fund Trustee Limited L&T Short Term Bond Fund - Real NIFTY Short Duration Debt Inde CRISIL 10 Yr Gilt Index^ L&T Short Term Bond Fund - INIFTY Short Duration Debt Inde CRISIL 10 Yr Gilt Index^ Past performance may or may Astandard Benchmark. With effect Note: As per the SEBI standards is compounded annualised. Date shall have a different expense sty Performance of the schemes (who	W will be reinve W W shed on www.a Jalpan Shah (b Direct Plan (G) X not be sustain t from April 1, 2 for performance of uncure, c. The perever provided	sested at the se	s Day as it he ex-IDCW Record Date of the Mornnounced in homounced in	ne case may NAV. No hith an advance of a dvance of a d	Date of Inception of the Scheme 27/Dec/2011 01/Jan/2013 int (PTP) Return the against NIFT eturn is calculated. Performance directly the past 1 year, W of the previous	Pacilities av Re-investment a	of receiving the IDCV Units allotted by way of allable and Payout

Expenses Load Structure For Ongoing Offer

Exit Load: NIL.

nvestment Objective	An open ended low duration debt scheme investing to page no.17 under the section "Asset Allocation Page 10.17".	in instruments	s such that th	e Macaulay	duration of t	the portfol	io is between (6 months to 12 m	onths (please refe
nivodinoni Objective	To generate reasonable returns primarily through in of the Scheme will be realised and the Scheme do	vestments in f	fixed income	securities a	and money m				
Asset Allocation Pattern		lot assure				of total	nonata)	Di	sk Profile
isset Allocation Pattern	Types of Instruments		Maxin		ations (% c	of total assets) Minimum			SK Profile
	Dobt Instruments*		100			IVI	0%	La	u to Madium
	Debt Instruments*								w to Medium
	Money Market Instruments^		100				0%		w to Medium
	Units issued by REITs and InvITs The Macaulay duration of the portfolio will be main:		109				0%	Me	dium to High
	*Debt instruments would include all debt securities is warrants, equity linked debentures (with no equity Basel III bonds, central government securities, sta other instruments as permitted by regulators from t "Money Market Instruments would include certificat" promissory notes, standby letter of credit (SBLC) instruments as eligible from time to time. Please refer to the SID for details relating to invest With effect from July 1, 2022, for the deviation from mentioned in SEBI Circular no. SEBI/HO/IMD/IMD-I	ssued by entitie component), ate developme time to time. te of deposits,) backed com- tments in othe m the asset a	es such as ba compulsorily ent loans and , commercial amercial pape er asset class allocation me	anks, compared to the convertible of UDAY both papers, Ters and goth ses.	e debenture onds, recapital Bills, repo, revernment seconds.	(with no ealization be everse reporting the folion of the	equity linked re onds, municip oos and TREP eving unexpire e scheme sha	eturns), capital in all bonds and G- bill rediscountin d maturity of 1 y be rebalanced	struments includ Sec repos and a g, bills of exchar ear and such ot within the timelii
vestment Strategy			ease refer to			, 000		J	and in the rege
Options	Growth • IDCW* (Re-investment and Payout) • Ar					Distributi	on cum Canita	al Withdrawal	
Minimum Application Size	` '	12011 (1		and rayo	a., moonie				
Lumpsum investment per	Initial Investment		_		AC	Iditional Inve	iounent		
Application)	₹ 10,000						₹ 1,000		
Minimum Application Size (Systematic Investment per	Min. Instalment Amount		n. No. of In				Min. Agg	regate Investm	ent
Application)	₹ 1,000		lonthly: 6 (b			₹ 6,000			
·· · ·	 				be jointly fulf				
linimum Redemption Size	₹ 500 or 50 units in respect of each plan. In case Units and the provisions pertaining to minimum bal	of Units held lance amount/	in demateria number of U	ilised mode Inits will no	the Unit Ho t be applicab	older can ole.	give a reques	t for Redemption	only in number
enchmark Index	NIFTY Low duration Debt Index (With	th effect from /	April 1, 2022	, benchma	rk of the Sch	eme is N	IFTY Low Dur	ation Debt Index	B-I)
	The IDCW will be due to only those Unit Holders when the dove or the next Business Day as the will be reinvested at the ex-IDCW NAV. No Exit Lurequirements under SEBI circular number CIR/MD/D	case may be conducted cond	e. The Unit H harged on ac ted Septembe	olders have ecount of U er 13, 2012	e the option Inits allotted any IDCW de	of receiving by way o	ng the IDCW of IDCW re-inv	or reinvesting the restments. For Lo on Plan will be co	same. The IDC GTMIP, in line wi mpulsorily paid ou
DCW Frequency and Record Dates	IDCW Frequency Monthly Annual		25th Would be ar	Record Date th of the Month announced in advance			Facilities available Re-investment and Payout		
	* All days for which NAV is published on www.amfiindia.com/www.ltfs.com websites								
lame of Fund Manager(s)	Mr. Shriram Ramanathan (since November 24, 201								
	L&T Mutual Fund Trustee Limited								
Name of Trustee Company	i e		CAGR RE	turns (%)			f Inception e Scheme	CAGR	nception PTP Returns
	L&T Low Duration Fund - Pegular Dian (C)		1 year	3 year	5 year	OI this		Returns (%)	(in ₹)
	L&T Low Duration Fund - Regular Plan (G) NIFTY Low Duration Debt Index		3.59%	4.67%	5.70%		Dec/2010	7.62%	(in ₹) 22,973.00
	L&T Low Duration Fund - Regular Plan (G) NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index ^A		-				Dec/2010		(in ₹)
	NIFTY Low Duration Debt Index		3.59% 4.14%	4.67% 5.90%	5.70% 6.43%		Dec/2010	7.62% 7.80%	(in ₹) 22,973.00 23,413.39
	NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index* L&T Low Duration Fund - Direct Plan (G) NIFTY Low Duration Debt Index		3.59% 4.14% 3.76% 4.26% 4.14%	4.67% 5.90% 5.28% 5.29% 5.90%	5.70% 6.43% 5.82% 6.26% 6.43%	04/1	Dec/2010 Jan/2013	7.62% 7.80% 6.66% 7.75% 7.45%	(in ₹) 22,973.00 23,413.39 20,765.11 19,938.17 19,445.69
	NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index^A L&T Low Duration Fund - Direct Plan (G) NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index^		3.59% 4.14% 3.76% 4.26% 4.14% 3.76%	4.67% 5.90% 5.28% 5.29% 5.90% 5.28%	5.70% 6.43% 5.82% 6.26% 6.43% 5.82%	04/1	Jan/2013	7.62% 7.80% 6.66% 7.75% 7.45% 6.55%	(in ₹) 22,973.00 23,413.39 20,765.11 19,938.17 19,445.69 17,984.55
	NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index ^A L&T Low Duration Fund - Direct Plan (G) NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index ^A Past performance may or may not be sustained in	n the future. *	3.59% 4.14% 3.76% 4.26% 4.14% 3.76% * Point to Poi	4.67% 5.90% 5.28% 5.29% 5.90% 5.28% nt (PTP) Re	5.70% 6.43% 5.82% 6.26% 6.43% 5.82% eturns in INR	04/1	Jan/2013	7.62% 7.80% 6.66% 7.75% 7.45% 6.55%	(in ₹) 22,973.00 23,413.39 20,765.11 19,938.17 19,445.69 17,984.55
	NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index ^A L&T Low Duration Fund - Direct Plan (G) NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index ^A Past performance may or may not be sustained in With effect from April 1, 2022, benchmark of the Sc Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date	n the future. * cheme is NIFT eporting, the s e of allotment.	3.59% 4.14% 3.76% 4.26% 4.14% 3.76% * Point to Poi TY Low Dura since inception	4.67% 5.90% 5.28% 5.29% 5.90% 5.28% nt (PTP) Retition Debt II	5.70% 6.43% 5.82% 6.26% 6.43% 5.82% eturns in INR ndex B-I. calculated or	04/l 01/l show the	Jan/2013 value of ₹10,0	7.62% 7.80% 6.66% 7.75% 7.45% 6.55% 00/- invested ^Sta	(in ₹) 22,973.00 23,413.39 20,765.11 19,938.17 19,445.69 17,984.55 andard Benchma
	NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index^ L&T Low Duration Fund - Direct Plan (G) NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index^ Past performance may or may not be sustained in With effect from April 1, 2022, benchmark of the So Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. I Regular and Direct Plan separately. Performance of inception. In case, the start/end date of the concerne	n the future. * cheme is NIFT eporting, the s e of allotment. Different plans f the schemes ed period is a r	3.59% 4.14% 3.76% 4.26% 4.14% 3.76% * Point to Poi TY Low Dura since inceptic s shall have is (wherever p non - busines	4.67% 5.90% 5.28% 5.29% 5.90% 5.28% nt (PTP) Retion Debt I in return is a different rovided) ar ss day (NBI	5.70% 6.43% 5.82% 6.26% 6.43% 5.82% 5.82% bturns in INR ndex B-I. calculated or expense strr e calculated D), the NAV of	outure. c. basis CAG	Jan/2013 value of ₹10,0 ₹10/- invested The performa GR for the pas	7.62% 7.80% 6.66% 7.75% 7.45% 6.55% 00/- invested ^Sta at inception. CA((in ₹) 22,973.00 23,413.39 20,765.11 19,938.17 19,445.69 17,984.55 andard Benchma GR is compounc been provided 5 years and sir
	NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index^ L&T Low Duration Fund - Direct Plan (G) NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index^ Past performance may or may not be sustained in With effect from April 1, 2022, benchmark of the So Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. I Regular and Direct Plan separately. Performance of inception. In case, the start/end date of the concerne	n the future. * cheme is NIFT eporting, the s e of allotment. Different plans f the schemes ed period is a r	3.59% 4.14% 3.76% 4.26% 4.26% 4.14% 3.76% Point to Poi TY Low Dura since inceptic s shall have (wherever p non - busines Absolu	4.67% 5.90% 5.28% 5.29% 5.29% 5.29% 6.28% tion Debt I in return is a different rovided) ar ss day (NBI te Returns 7.7.78	5.70% 6.43% 5.82% 6.26% 6.43% 5.82% sturns in INR ndex B-I. calculated or expense stra e calculated O), the NAV of	04/I 01// show the n NAV of in the previous case of	Jan/2013 value of ₹10,0 ₹10/- invested The performa GR for the pasious date is co	7.62% 7.80% 6.66% 7.75% 7.45% 6.55% 00/- invested ^Sta at inception. CA((in ₹) 22,973,00 23,413,39 20,765,11 19,938,17 19,445,69 17,984,55 andard Benchma GR is compound been provided 5 years and sin
Performance of Schemes	NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index^ L&T Low Duration Fund - Direct Plan (G) NIFTY Low Duration Debt Index CRISIL 1 Yr T-Bill Index^ Past performance may or may not be sustained in With effect from April 1, 2022, benchmark of the So. Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. I Regular and Direct Plan separately. Performance of inception. In case, the start/end date of the concerne	n the future. * cheme is NIFT eporting, the s e of allotment. Different plans f the schemes ed period is a r	3.59% 4.14% 3.76% 4.26% 4.26% 4.12% 3.76% * Point to Poi TY Low Dura since inceptic s shall have t (wherever p non - busines Absolv 8 7.74 4.4	4.67% 5.90% 5.28% 5.29% 5.90% 5.28% nt (PTP) Retion Debt In return is a different rovided) ars ss day (NB) the Returns	5.70% 6.43% 5.82% 6.26% 6.43% 5.82% eturns in INR ndex B-I. calculated or expense strr e calculated D), the NAV of	04/I 01// show the n NAV of in the previous case of	Jan/2013 value of ₹10,0 ₹10/- invested The performa GR for the pasious date is co	7.62% 7.80% 6.66% 7.75% 7.45% 6.55% 00/- invested ^Sta at inception. CA((in ₹) 22,973.00 23,413.39 20,765.11 19,938.17 19,445.69 17,984.55 andard Benchma GR is compounc been provided 5 years and sir

Name of the Scheme	L&T Credit Risk Fund (L&TCRF)							
Type of scheme	An open-ended debt scheme predominantly investing rate risk and relatively high credit risk.	g in AA and below rated o	orporate bonds	(excluding A	A+ rated corporate	e bonds). A relat	ively high intere	
Investment Objective	To generate regular returns and capital appreciation money market instruments. There is no assurance the							
Asset Allocation Pattern	Types of Instruments		cative allocation				k Profile	
	Types of mediaments	10 (70 01 10	Minimum					
	Debt instruments *		cimum 20%		0%	Low	to Medium	
	Money Market Instruments [^]		00%		0%		to Medium	
	Units issued by REITs and InvITs		0%		0%	_	um to High	
	Under normal circumstances, the Scheme will predominantly a change in future in accordance with SEBI regulations "Debt instruments would include all debt securities issued by linked debentures (with no equity component), compulsority securities, state development loans and UDAY bonds, recapir "Money Market Instruments would include certificate of dept Standby Letter of Credit (SBLC) backed commercial papers a Due to market conditions, the AMC may invest beyond the rat at all times to protect the interests of the Unit Holders. In the Please refer to the SID for details relating to investments in a With effect from July 1, 2022, for the deviation from the asset no. SEBI/HO/MID/MID-II DOT3/PICIR/2022/39 dated March 3	y entities such as banks, con v convertible debenture (with talization bonds, municipal bo soits, commercial papers, and government securities ha ange set out in the asset alloc event of deviations, rebalanc other asset classes.	panies, public sec no equity linked r nds and G-Sec rep bills, repo, reverse ving unexpired mat ation. Such deviati ing will normally be the portfolio of the	tor undertaking turns), capit toos and any of repos and Thurity of 1 year on shall normed carried out to scheme shall	gs, municipal corpora al instruments includi ther instruments as p REP, bill rediscountin r and such other instr nally be for a short te within 30 days.	ations, body corpor ng Basel III bonds ermitted by regulat g, bills of exchang uments as eligible rm purpose only, a	ates, warrants, ecs, central governn ors from time to ti e / promissory no from time to time. nd the intention be	
nvestment Strategy	110. SEBIMOMINID-II DOI 31 /OII V2022/33 dated march 3	Please refer to p			uno regara.			
Options	Growth • IDCW*# • Annual IDCW		J 15. 4544					
	* Investors are requested to note that currently the Scheme. The Board of Trustee Company reserves cum Capital Withdrawal							
Minimum Application Size	Initial Investment				Additional Inves	tment		
(Lumpsum Investment per Application)						n and in multiples of ₹ 1 thereafter		
Minimum Application Size	Min. Instalment Amount	Min. No. of	Instalments		Min. A	Aggregate Inves	stment	
Systematic Investment per	₹ 1,000	(a) Monthly: 6	(b) Quarterly: 4			₹ 6,000		
Application)	,	All the above three cond	itions to be joint	ly fulfilled				
Minimum Redemption Size	IDCW/Growth: ₹ 500 or 50 units							
,	However investors are requested to note that, valid	repurchase/redemption re	quests will be a	ccepted in r	espect of the said	option.		
Benchmark Index	NIFTY Credit Risk Bond Index. With e						ne.	
IDCW Policy	The Trustee may decide to distribute by way of IDC Unit Holders in the IDCW option of the Schemes if s with regard to availability and adequacy, rate,timing Unit Holders, the IDCW warrants within 15 days fror amount of IDCW payable to the Unit Holder is less the IDCW will be due to only those Unit Holders who mentioned above or the next Business Day as the c will be reinvested at the ex-IDCW NAV. No Exit load	such surplus is available a and frequency of distribul m the record date of dec than ₹100, then the IDCW ose names appear in the l ase may be. The Unit Ho	and adequate for ion shall be final laration of IDCW amount will be register of Unit H Iders have the o	distribution I. In case o I. In case o compulsori lolders in th option of rec	in the opinion of t f IDCW payout fac f the Schemes und y reinvested in the e IDCW option of t eiving the IDCW of	the Trustee. The cility, the AMC slider the IDCW pole respective Schaller Scheme on the properties of the scheme on the properties of the scheme on the properties of the scheme of the properties of properties of properties of properties of properties of properties of properties of properties properties of properties p	Trustee's decisinal dispatch to tayout facility, if teme. he record dates	
DCW Frequency and Record Dates	IDCW Frequency		rd Date Facilities available					
	Monthly	25th of	he month		De investment and Deveut			
	Annual	Would be annot	unced in advanc	е	Re-investment and Payout			
Name of Fund Manager(s)	Mr. Shriram Ramanathan (since November 24, 2012) and Mr. Jalpan Shah (s	ince March 21,	2020)				
Name of Trustee Company	L&T Mutual Fund Trustee Limited							
Performance of Schemes		CAGE	R Returns (%) (F	Period)	Date of		Inception	
		1 year	3 year	5 year	Inception of the Scheme	CAGR Returns (%)	PTP Returns (in ₹)	
	L&T Credit Risk Fund - Regular Plan (G)	5.78%	3.82%	4.80%	uic ocheme	7.12%	23,601.00	
	CRISIL Composite Credit Risk Index	8.16%	9.22%	8.53%	08/Oct/2009	9.01%	29,374.91	
	CRISIL Composite Credit Risk Index CRISIL 10 Yr Gilt Index^	1.08%	6.27%	5.02%	- 00/06//2009	6.28%	29,374.91	
	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%	01/Jan/2013	9.22%	22.610.89	
	CRISIL 10 Yr Gilt Index [^]	1.08%	6.27%	5.02%	01/0411/2010	6.49%	17,894.83	
	Past performance may or may not be sustained in the fu With effect from April 1, 2022, NIFTY Credit Risk Bond Index Note: As per the SEBI standards for performance reporting, inception is deemed to be date of allotment. a. Performance been provided for Regular and Direct Plan separately. Performance of the schemes (wherever provided) are calcular period is a non - business day (NBD), the NAV of the previous 12.00 10.	t C-III is benchmark of the Sc the since inception return is of data is as on March 31, 2022 ated basis CAGR for the pas us date is considered for com	heme. calculated on NAV . b. Different plans t 1 year, 3 years, 5	of ₹10/- inves shall have a 5 years and s	ted at inception. CAC different expense stru	GR is compounded acture. c. The perfo	annualised. Date rmance details ha	
	8.00 6.00 4.00 2.00		3.14	4.18	6.63			

 Exit Load :					
<u> </u>	L&T Credit Risk Fur	nd- Reg Plan III L&	T Credit Risk Fund -Dir Plan	■ NIFTY Credit	t Risk Bond Index
0.00	FY 17-18	FY 18-19	FY 19-20	FY 20-21	FY 21-22
0.00					
2.00	_	_			_
4.00		_	2.62 3.34	3.14	_
6.00		5.97		4.18	5.78
8.00	6.57 7.21 7.54	5.97 6.61 6.99			6.63
10.00	a., 7.94		9.31		8.16
1			9.31	10.20	

Expenses **Load Structure**

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 year from the NIL date of allotment 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 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.

For Ongoing Offer

Type of scheme	An open-ended dynamic debt scheme inves	sting across dura	ition. A relative	ly high inter	est rate risk and	d relatively low credit risk	i.		
Investment Objective	To generate reasonable returns through a d	iversified portfoli	io of fixed inco						
	be realised and the Scheme does not assur	e or guarantee a							
Asset Allocation Pattern	Types of Instruments	ents Indicative allocations (% of total asset					sk Profile		
			Maximun	n	Minimum				
	Debt Instruments*		100%		0%		to Medium		
	Money market instruments^		100% 10%		0% 		to Medium		
	Units issued by REITs and InvITs *Debt instruments would include all debt se	ourities issued b		oc bonke			lium to High		
	body corporates, warrants, equity linked de capital instruments including Basel III bonds, bonds and G-Sec repos and any other instru-Money market instruments would include c exchange / promissory notes, standby letter and such other instruments as eligible from Please refer to the SID for details relating to With effect from July 1, 2022, for the deviation for in SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/F	bentures (with n central governm uments as permi ertificate of depo of credit (SBLC) time to time. o investments in m the asset alloca	no equity comp ent securities, itted by regulat osits, commerci backed comme other asset cla tion mentioned a	nonent), comestate develors from time ital papers, iterial papers asses.	pulsorily convergence to timebills, repo, revers and governme	rtible debenture (with no d UDAY bonds, recapital erse repos and TREP, b nt securities having unex me shall be rebalanced with	o equity linked returns ization bonds, municipa ill rediscounting, bills o cpired maturity of 1 year in the timelines mentione		
Investment Strategy			ease refer to pa						
Options	Growth • IDCW* (Re-investment an					ome Distribution cum Ca	pital Withdrawal		
Minimum Application Size	· · · · · · · · · · · · · · · · · · ·	ial Investment	ua2011 (110		ayout,o	Additional I	•		
(Lumpsum Investment per Application)		00 per applicatio	n			₹ 1,000 and in multiple			
Minimum Application Size	Min. Instalment Amount		Min N	o. of Instal	mente	Min Agg	regate Investment		
(Systematic Investment per	₹ 1,000			ıly: 6 (b) Qu		min Aggi	₹ 6,000		
Application)	(1,000	All the abo	ove three condi	• • •			(6,000		
Minimum Redemption Size	₹ 500 or 50 units. In case of Units held in or provisions pertaining to minimum balance ar	dematerialised m	ode, the Unit I	Holder can (give a request f	or Redemption only in n	umber of Units and the		
Benchmark Index	NIFTY Composite Debt Index (NIFTY Composite Debt I	ndex A-III)		
DCW Frequency and Record	The IDCW will be due to only those Unit Ho or the next Business Day as the case may be IDCW or reinvesting the same. The IDCW will be IDCW frequency	olders whose nar be. These days will be reinvested	at the ex- IDC	the register red as the R CW NAV.	of Unit Holders ecord Dates. T	in the IDCW option of the Unit Holders have the			
Dates	Monthly			ery month					
	Annual	W	ould be annou	inced in adv	ance	Re-investment and Payout			
	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, 20	15) and Jalpan S	Shah (since Ma	y 30, 2016)					
Name of Trustee Company	L&T Mutual Fund Trustee Limited								
Performance of Schemes		CAGR Re	eturns (%) (Per	riod)	Date of		Inception		
		1 year	3 year	5 year	Inception of the Scheme		PTP Returns* (in ₹)		
	L&T Flexi Bond Fund - Regular Plan (G)€	2.82%	6.21%	5.96%	the ochemic	7.86%	23,890.50		
	CRISIL Dynamic Debt Index	5.12%	8.47%	7.43%	27/Sep/2010		24,437.98		
	CRISIL 10 Yr Gilt Index^	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%	0444 40040	8.38%	21,046.87		
	CRISIL Dynamic Debt Index CRISIL 10 Yr Gilt Index^	5.12% 1.08%	8.47% 6.27%	7.43% 5.02%	01/Jan/2013	8.18% 6.49%	20,693.53 17,894.83		
	Past performance may or may not be sustain With effect from April 1, 2022, the Scheme ben Note: As per the SEBI standards for performan annualised. Date of inception is deemed to be c a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense c. The performance details have been provided Performance of the schemes (wherever provide of the concerned period is a non - business day 14.00 12.00 10.00	ed in the future. chmark is NIFTY (ce reporting, the s late of allotment. e structure. for Regular and I d) are calculated i / (NBD), the NAV	* Point to Point Composite Debt since inception I Direct Plan sepa basis CAGR for of the previous Absolute	(PTP) Return Index A-III. return is calc rately. the past 1 ydate is consi	ulated on NAV o	e value of ₹10,000/- investe f ₹10/- invested at inception ears and since inception. In tation of returns.	ed ^Standard Benchmark n. CAGR is compounde		
	8.00 6.00 4.00 2.00 0.00 FY 17-	5.07 6.68 7.5 5.07 FY 1. Bond fund - Reg Pla	8-19	FY 19-20 ki Bond Fund -	5.53 6.25 FY 20-21	5.12 2.82 3.57 FY 21-22 FTY Composite Debt Index			
Expenses	Exit Load:								
•	Exit Load:					I nad /% of A	nnlicable NAV\		
Expenses Load Structure For Ongoing Offer	Exit Load: For Redemption Within 1 year from the date of allotment or	r purchase apply	ving First in Firs	st Out Basis			pplicable NAV)		

After 1 year from the date of allotment or Purchase applying First in First Out Basis

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 Load will be chargeable in respect of redemption / switch out of redemption of units allotted on account of IDCW.

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.

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NIL

	L&T Triple Ace Bond Fund (L&TT	ABF)						
Type of scheme	An open-ended debt scheme predominantly investir	ng in AA+ and a	above rated	corporate bonds	s. A relatively hig	h interest rate risk and re	elatively low credit ris	
Investment Objective	To generate regular return by investing predominar of the Scheme will be realised and the Scheme do				ey market instru	ments. There is no assura	ance that the objective	
Asset Allocation Pattern	Types of Instruments				cative Allocations aximum	(% of total assets) Minimum	Risk Profile	
	AA+ and above rated corporate debt instruments in	cluding TREP*			100%	80%	Low to Medium	
	Other debt** and Money Market Instruments^ *Debt instruments would include all debt securitie.	e issued by an	titiae euch	as hanks comm	20%	0%	Low to Medium	
	corporates, warrants, equity linked debentures (with including Basel III bonds, UDAy bonds, recapitaliza**Debt instruments would include all debt securitie corporates, warrants, equity linked debentures (with including Basel III bonds, central government secu and any other instruments as permitted by regulate /*Money market instruments would include certificat/ promissory notes standby letter of credit (SBLC) instruments as eligible from time to time. Please refer to the SID for details relating to invest With effect from July 1, 2022, for the deviation from thin SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR	ation bonds, mules issued by en no equity computities, state devi- ors from time to be of deposits, co- backed comme truents in other e asset allocation	nicipal bono nitities such conent), cor elopment lo time. commercial pricial papers asset class n mentioned	ds and any other as banks, compressive converse and UDAY papers, T-bills, research and governments.	r instruments as panies, public so tible debenture bonds, recapital epo, reverse rep- nt securities have blio of the schem-	permitted by regulators f sctor undertakings, munic with no equity linked retu zation bonds, municipal l as and TREP, bill rediscor- ing unexpired maturity of a shall be rebalanced within	rom time to time. cipal corporations, b rns), capital instrume bonds and G-Sec rep unting, bills of exchar f 1 year and such of	
nvestment Strategy				page 41 for deta				
Options	Growth • IDCW* (Reinvestment and Payout) 1. Qu					ncome Distribution cum	Capital Withdrawal	
Minimum Application Size	Initial Investment				Ado	itional Investment		
(Lumpsum Investment per Application)	₹10,000 per application and in multiples of	Re. 1 thereafte	r	₹ 1,00	00 per applicatio	n and in multiples of Re.	1 thereafter	
Minimum Application Size (Systematic Investment per	Min. Instalment Amount ₹ 1,000			Instalments (b) Quarterly: 4		Min. Aggregate I		
Àpplication)	(1,000	(4)	vioriany. o	(b) Quartony.		(0,000		
				ditions to be join				
Minimum Redemption Size	₹ 500 or 50 units. In case of Units held in demateria pertaining to minimum balance amount/number of t				quest for Redem	otion only in number of U	nits and the provision	
Benchmark Index	NIFTY Corporate Bond Index (With e				the Scheme is N	IIFTY Corporate Bond Inc	dex B-III)	
	The IDCW will be due to only those Unit Holders with which will be fixed by the Trustees and announced will be reinvested at the ex-IDCW NAV announced IDCW re-investment.	d in advance. Th	he Unit Hol after the re	lders have the o cord date. No E	ption of receiving	g the IDCW or reinvestin charged on account of l	g the same. The IDO Jnits allotted by way	
IDCW Frequency and Record Dates	IDCW Frequency Record Date				te Facilities available			
	Quarterly Semi-annual: At Trustee's Discretion Would be announced						ilianie	
		Would	be annou	nced in advance		Re-investment ar		
Name of Fund Manager(s)	Annual					Re-investment ar		
<u> </u>		alpan Shah (sind		2017)	Date of Incep	ion Since	nd Payout	
<u> </u>	Annual Shriram Ramanathan (since June 30, 2014) and Ja	alpan Shah (sind CAGR F 1 year	ce April 3, 2 Returns (% 3 year	2017)) (Period) 5 year		ion Since ne CAGR Returns (%	Inception	
<u> </u>	Annual Shriram Ramanathan (since June 30, 2014) and Ja L&T Triple Ace Bond Fund - Regular Plan (G)	alpan Shah (sind CAGR F 1 year 5.04%	ce April 3, 2 Returns (% 3 year 8.71%	2017)) (Period) 5 year 7.64%	Date of Incep	ion Since ne CAGR Returns (%) 7.40%	Inception PTP Returns* (in 59,666.20	
	Annual Shriram Ramanathan (since June 30, 2014) and Ja L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index	alpan Shah (sind CAGR F 1 year	ce April 3, 2 Returns (%) 3 year 8.71% 8.29%	2017)) (Period) 5 year	Date of Incep	ion Since ne CAGR Returns (%) 7.40%	Inception	
<u> </u>	Annual Shriram Ramanathan (since June 30, 2014) and Ja L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G)	CAGR F 1 year 5.04% 5.54% 1.08% 5.40%	ce April 3, 2 Returns (% 3 year 8.71% 8.29% 6.27% 9.08%	2017)) (Period) 5 year 7.64% 7.67% 5.02% 8.00%	Date of Incep of the Scher 31/Mar/199	ion Since ne CAGR Returns (% 7.40% 7 NA NA 8.07%	Inception PTP Returns* (in 59,666.20 NA NA 20,493.30	
<u> </u>	Annual Shriram Ramanathan (since June 30, 2014) and Ja L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index	alpan Shah (sind CAGR F 1 year 5.04% 5.54% 1.08% 5.40% 5.54%	ce April 3, 2 Returns (% 3 year 8.71% 8.29% 6.27% 9.08% 8.29%	2017)) (Period)	Date of Incep	ion Since ne CAGR Returns (% 7.40% NA NA 8.07% 3.44%	Inception PTP Returns* (in 59,666.20 NA NA 20,493.30 21,151.69	
<u> </u>	Annual Shriram Ramanathan (since June 30, 2014) and Ja L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained in	alpan Shah (sind CAGR F 1 year 5.04% 5.54% 1.08% 5.40% 1.08% nthe future. * Pc	Returns (% 3 year 8.71% 8.29% 6.27% 9.08% 8.29% 6.27% bint to Point	2017)) (Period) 5 year 7.64% 7.67% 5.02% 8.00% 7.67% 5.02% t (PTP) Returns in	Date of Incep of the Scher 31/Mar/199 01/Jan/201	ion Since ne CAGR Returns (% 7.40% NA NA 8.07% 3.444% 6.49%	Inception PTP Returns* (in 59,666.20 NA NA 20,493.30 21,151.69 17,894.83	
	Annual Shriram Ramanathan (since June 30, 2014) and Jack L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained in With effect from April 1, 2021, the benchmark of th Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense structure of the schemes (wherever provided) are performance of the schemes (wherever provided) are performance of the schemes (wherever provided) are provided for Performance of the schemes	alpan Shah (sind CAGR F 1 year 5.04% 5.54% 1.08% 5.54% 1.08%	see April 3, 3 year 8,71% 8.29% 6.27% 9.08% 8.29% 6.27% coint to Point FTY Corpose inception sasis CAGR	2017)) (Period) 5 year 7.64% 7.67% 5.02% 8.00% 7.67% 5.02% (PTP) Returns in rate Bond Index return is calcula	Date of Incep of the Scher 31/Mar/199 01/Jan/201 1INR show the v B-III. ted on NAV of ₹	ion Since ne CAGR Returns (% 7.40% 7 NA NA 8.07% 3 8.44% 6.49% alue of ₹10,000/- invested at inception.	Inception) PTP Returns* (in 59,666.20 NA NA 20,493.30 21,151.69 17,894.83 ^Standard Benchmar	
<u> </u>	Annual Shriram Ramanathan (since June 30, 2014) and Ja L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained in With effect from April 1, 2021, the benchmark of th Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense str. The performance details have been provided for	alpan Shah (sind CAGR F 1 year 5.04% 5.54% 1.08% 5.54% 1.08%	Returns (% 3 year 8.71% 8.29% 6.27% 9.08% 6.27% beint to Point FTY Corporation of the control of	2017)) (Period) 5 year 7.64% 7.67% 5.02% 8.00% 7.67% 5.02% 1.07P) Returns in rate Bond Index return is calcular separately.	Date of Incep of the Scher 31/Mar/199 01/Jan/201 1INR show the v B-III. ted on NAV of ₹	ion Since ne CAGR Returns (% 7.40% 7 NA NA 8.07% 3 8.44% 6.49% alue of ₹10,000/- invested at inception.	Inception) PTP Returns* (in 59,666.20 NA NA 20,493.30 21,151.69 17,894.83 ^Standard Benchmar	
<u> </u>	Annual Shriram Ramanathan (since June 30, 2014) and Ja L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained in With effect from April 1, 2021, the benchmark of th Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense str. The performance details have been provided for Performance of the schemes (wherever provided) adate of the concerned period is a non - business d	alpan Shah (sind CAGR F 1 year 5.04% 5.54% 1.08% 5.54% 1.08%	Returns (% 3 year 8.71% 8.29% 6.27% 9.08% 6.27% beint to Point FTY Corporation of the control of	2017)) (Period) 5 year 7.64% 7.67% 5.02% 8.00% 7.67% 5.02% (PTP) Returns in rate Bond Index return is calcular to the past 1 y previous date is	Date of Incep of the Scher 31/Mar/199 01/Jan/201 n INR show the v B-III. ted on NAV of ₹	ion Since ne CAGR Returns (% 7.40% 7 NA NA 8.07% 3 8.44% 6.49% alue of ₹10,000/- invested at inception.	Inception) PTP Returns* (in 59,666.20 NA NA 20,493.30 21,151.69 17,894.83 ^Standard Benchmark CAGR is compounded	
<u> </u>	Annual Shriram Ramanathan (since June 30, 2014) and Jack L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained in With effect from April 1, 2021, the benchmark of th Note: As per the SEBI standards for performance reannualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense str. The performance details have been provided for Performance of the schemes (wherever provided) a date of the concerned period is a non - business of	alpan Shah (sind CAGR F 1 year 5.04% 5.54% 1.08% 5.54% 1.08%	Returns (% 3 year 8.71% 8.29% 6.27% 9.08% 6.27% beint to Point FTY Corporation of the control of	2017)) (Period) 5 year 7.64% 7.67% 5.02% 8.00% 7.67% 5.02% 8.00% returns in the past 1 y previous date is Returns 14.118	Date of Incep of the Scher 31/Mar/199 01/Jan/201 n INR show the v B-III. ted on NAV of ₹ considered for the	ion e CAGR Returns (% 7.40% 7 NA NA 8.07% 6.49% alue of ₹10,000/- invested 10/- invested at inception.	Inception) PTP Returns* (in 59,666.20 NA NA 20,493.30 21,151.69 17,894.83 ^Standard Benchmark CAGR is compounded	
<u> </u>	Annual Shriram Ramanathan (since June 30, 2014) and Jack L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained in With effect from April 1, 2021, the benchmark of th Note: As per the SEBI standards for performance reannualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense str. The performance details have been provided for Performance of the schemes (wherever provided) a date of the concerned period is a non - business of	alpan Shah (sind CAGR F 1 year 5.04% 5.54% 1.08% 5.40% 5.54% 1.08%	Returns (% 3 year 8.71% 6.27% 9.08% 8.29% 6.27% birt to Point FTY Corpo e inception irrect Plan s asis CAGR VAV of the Absolute 13:	2017)) (Period) 5 year 7.64% 7.67% 5.02% 8.00% 7.67% 5.02% 8.00% returns in the past 1 y previous date is Returns 14.118	Date of Incep of the Scher 31/Mar/199 01/Jan/201 n INR show the v B-III. ted on NAV of ₹ considered for the	ion Since ne CAGR Returns (% 7.40% 7 NA NA 8.07% 3 8.44% 6.49% alue of ₹10,000/- invested at inception.	Inception) PTP Returns* (in 59,666.20 NA NA 20,493.30 21,151.69 17,894.83 ^Standard Benchmar	
	Annual Shriram Ramanathan (since June 30, 2014) and Jack L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained in With effect from April 1, 2021, the benchmark of th Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense str. c. The performance details have been provided for Performance of the schemes (wherever provided) a date of the concerned period is a non - business described by the schemes (wherever provided) and the concerned period is a non - business described by the schemes (wherever provided) and the concerned period is a non - business described by the schemes (wherever provided) and the concerned period is a non - business described by the schemes (wherever provided) and the concerned period is a non - business described by the schemes (wherever provided) and the concerned period is a non - business described by the schemes (wherever provided) and the concerned period is a non - business described by the schemes (wherever provided) and the concerned period is a non - business described by the schemes (wherever provided) and the schemes (wherever provi	alpan Shah (sind CAGR F 1 year 5.04% 5.54% 1.08% 5.40% 5.554% 1.08	Returns (% 3 year 8.71% 8.29% 6.27% 9.08% 8.29% 6.27% obint to Point FTY Corpose inception eriect Plan s asis CAGR NAV of the Absolute 13.3	2017)) (Period) 5 year 7.64% 7.67% 5.02% 8.00% 7.67% 5.02% (PTP) Returns in rate Bond Index return is calcular to the past 1 y previous date is Returns 729 14-18	Date of Incep of the Scher 31/Mar/199 01/Jan/201 NINR show the v B-III. ted on NAV of ₹ ear, 3 years, 5 considered for of	ion Since ne CAGR Returns (% 7.40% 7 NA NA 8.07% 3 8.44% 6.49% alue of ₹10,000/- invested at inception. rears and since inception computation of returns.	Inception) PTP Returns* (in 59,666.20 NA NA 20,493.30 21,151.69 17,894.83 ^Standard Benchmark CAGR is compounded	
Performance of Schemes	Annual Shriram Ramanathan (since June 30, 2014) and Ja L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained ir With effect from April 1, 2021, the benchmark of th Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense st c. The performance details have been provided for Performance of the schemes (wherever provided) adate of the concerned period is a non - business d	alpan Shah (sind CAGR F 1 year 5.04% 5.54% 1.08% 5.40% 5.54% 1.08%	Returns (% 3 year 8.71% 8.29% 6.27% 9.08% 8.29% 6.27% obint to Point FTY Corpose inception irrect Plan s asis CAGR NAV of the Absolute 13:	2017)) (Period) 5 year 7.64% 7.67% 5.02% 8.00% 7.67% 5.02% 8.00% returns in the past 1 y previous date is Returns 14.118	Date of Incep of the Scher 31/Mar/199 01/Jan/201 n INR show the v B-III. ted on NAV of ₹ ear, 3 years, 5 considered for of	ion Since CAGR Returns (% 7.40% 7.40% 7.40% 8.07% 3 8.44% 6.49% 6.49% alue of ₹10,000/- invested at inception.	Inception) PTP Returns* (in 59,666.20 NA NA 20,493.30 21,151.69 17,894.83 ^Standard Benchmar	
Name of Fund Manager(s) Performance of Schemes Expenses	Annual Shriram Ramanathan (since June 30, 2014) and Jack L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained in With effect from April 1, 2021, the benchmark of th Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense structure. The performance of the schemes (wherever provided) adate of the concerned period is a non - business of the concerned period is a non - busin	CAGR F	Returns (% 3 year 8.71% 8.29% 6.27% 9.08% 8.29% 6.27% obint to Point FTY Corpose inception irrect Plan s asis CAGR NAV of the Absolute 13:	2017)) (Period) 5 year 7.64% 7.64% 5.02% 8.00% 7.67% 5.02% 5.02% 1.02%	Date of Incep of the Scher 31/Mar/199 01/Jan/201 n INR show the v B-III. ted on NAV of ₹ ear, 3 years, 5 considered for of	ion Since CAGR Returns (% 7.40% 7.40% 7.40% 8.07% 3 8.44% 6.49% 6.49% alue of ₹10,000/- invested at inception.	Inception PTP Returns* (in 59,666.20 NA NA 20,493.30 21,151.69 17,894.83 ^Standard Benchmar CAGR is compounded.	
Performance of Schemes Expenses Load Structure	Annual Shriram Ramanathan (since June 30, 2014) and Ja L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained ir With effect from April 1, 2021, the benchmark of th Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense st c. The performance details have been provided for Performance of the schemes (wherever provided) adate of the concerned period is a non - business d	CAGR F	Returns (% 3 year 8.71% 8.29% 6.27% 9.08% 8.29% 6.27% obint to Point FTY Corpose inception irrect Plan s asis CAGR NAV of the Absolute 13:	2017)) (Period) 5 year 7.64% 7.64% 5.02% 8.00% 7.67% 5.02% 5.02% 1.02%	Date of Incep of the Scher 31/Mar/199 01/Jan/201 n INR show the v B-III. ted on NAV of ₹ ear, 3 years, 5 considered for of	ion Since CAGR Returns (% 7.40% 7 NA NA 8.07% 3 8.44% 6.49% Since of ₹10,000/- invested at inception. Post and since inception Post and since i	Inception) PTP Returns* (in S9,666.20 NA NA 20,493.30 21,151.69 17,894.83 ^Standard Benchmar CAGR is compounded. In case, the start/er	
Performance of Schemes Expenses Load Structure	Annual Shriram Ramanathan (since June 30, 2014) and Jack L&T Triple Ace Bond Fund - Regular Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ L&T Triple Ace Bond Fund - Direct Plan (G) CRISIL Corporate Bond Composite Index CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained in With effect from April 1, 2021, the benchmark of th Note: As per the SEBI standards for performance re annualised. Date of inception is deemed to be date a. Performance data is as on March 31, 2022. b. Different plans shall have a different expense structure. The performance of the schemes (wherever provided) adate of the concerned period is a non - business of the concerned period is a non - busin	alpan Shah (sind CAGR F 1 year 5.04% 5.54% 1.08% 5.40% 5.54% 1.08%	Returns (% 3 year 8.71% 8.29% 6.27% 9.08% 8.29% 6.27% object to Point to Point FTY Corpose inception assis CAGR NAV of the Absolute 13.3	2017)) (Period) 5 year 7.64% 7.67% 5.02% 8.00% 7.67% 5.02% (PTP) Returns in rate Bond Index return is calcular separately. If or the past 1 y previous date is Returns 7/2 14-18 9.55 7. FY 19-20 le Ace Bond Fund-Dir P	Date of Incep of the Scher 31/Mar/199 01/Jan/201 INR show the v B-III. ted on NAV of ₹ ear, 3 years, 5 considered for of the Schere of th	ion Since CAGR Returns (% 7.40% 7 NA NA 8.07% 3 8.44% 6.49% Since of ₹10,000/- invested at inception. Post and since inception Post and since i	Inception PTP Returns* (in 59,666.20 NA NA 20,493.30 21,151.69 17,894.83 ^Standard Benchmar CAGR is compounded.	
Performance of Schemes	Annual Shriram Ramanathan (since June 30, 2014) and Jack Shriram Ramanathan (since June 10, 201	alpan Shah (sind CAGR R 1 year 5.04% 5.54% 1.08% 5.54% 1.08% 5.54% 1.08%	Returns (% 3 year 8.71% 8.29% 6.27% 9.08% 8.29% 6.27% int to Point FTY Corpo be inception assis CAGR VAV of the Absolute Absolute 13.3	2017)) (Period) 5 year 7.64% 7.67% 5.02% 8.00% 7.67% 5.02% 5.02% (PTP) Returns in rate Bond Index return is calcular return is calcular return is calcular to the past 1 years are seen and the previous date is Returns return is calcular to the past 1 years are seen and the previous date is Returns return is calcular to the past 1 years are seen and the previous date is Returns return is calcular to the past 1 years are seen and the previous date is Returns return to the past 1 years are seen and the previous date is Returns return to the past 1 years are seen and the past 2 years are seen and the past 3 years are seen and 3 years are seen a	Date of Incep of the Scher 31/Mar/199 01/Jan/201 n INR show the v B-III. ted on NAV of ₹ ear, 3 years, 5 toonsidered for it	ion Since ne CAGR Returns (% 7.40% 7 NA NA 8.07% 3 8.44% 6.49% alue of ₹10,000/- invested 10/- invested at inception. Pears and since inception or returns.	Inception PTP Returns* (in \$59,666.20 NA NA 20,493.30 21,151.69 17,894.83 ^Standard Benchmar CAGR is compounde Load of Applicable NAV)	

Name of the Scheme	L&T Gilt Fund (L&TGF)								
Name of the Scheme	Lat Gill Fulla (LatGF)								
Type of scheme	An open-ended debt scheme investing in go low credit risk.	overnme	ent securiti	es across ma	turity. A re	latively high interes	t rate risk a	nd relatively	
Investment Objective	To generate returns from a portfolio from i						ce 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					(% of total Assets) Risk	Profile	
				Maximu		Minimum 80%	.		
	Government Securities including Treasury bills and TREP** 100%						_	.ow	
	Money Market Instruments^			20%		0%		Medium	
**Securities issued (including debt issuances) by domestic government agencies and ste Government. This may include instruments like central government securities, state develt 'Money market instruments would include certificate of deposits, commercial papers, T-I / promissory notes, standby letter of credit (SBLC) backed commercial papers and governments as eligible from time to time.						UDAY bonds, recapitalize repos and TREP, bill re	zation bonds, a ediscounting, bi	nd G-Sec repos lls of exchang	
	Please refer to the SID for details relating to investm With effect from July 1, 2022, for the deviation from the a				folio of the so	heme shall he rehalance	d within the time	elines mentione	
	in SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/20								
Investment Strategy		Pleas	se refer to	page 41 for	details				
Options	IDCW* (Reinvestment and Payout) Quarterly IDCW * Income Distribution cum Capital Withdom	rawal							
Minimum Application Size	Initial Investment				Ac	Iditional Investment	i		
(Lumpsum Investment per Application)	₹10,000 per application and in multiples of	f ₹ 1 the	reafter	₹ 1,000 per application and in multiples of ₹ 1 thereafter					
Minimum Application Size	Min. Instalment Amount	ľ	Min. No. c	of Instalment	s	Min. Aggregate Investment			
(Systematic Investment per	₹ 1,000	(a)	Monthly: 6	6 (b) Quarterly	y: 4	₹ 6,000			
Application)	All th	ne above	three cor	e conditions to be jointly fulfilled					
Minimum Redemption Size	₹ 500 or 50 units. In case of Units held in number of Units and the provisions pertain								
Benchmark Index		NII	FTY All Dur	ration G-Sec In	dex				
IDCW Policy	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losse expenses and taxes, if any, to Unit Holders in the IDCW option of the Schemes if such surplus is available and adequated for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing a frequency of distribution shall be final. In case of IDCW payout facility, the AMC shall dispatch to the Unit Holders, the IDC warrants within 15 days from the record date of declaration of IDCW. In case of the Schemes under the IDCW payout facility the amount of IDCW payable to the Unit Holder is less than ₹ 100, then the IDCW amount will be compulsorily reinvest 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 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 af						d adequate timing and the IDCW yout facility, reinvested option of the ethe option		
IDCW Frequency and	the record date. No Exit Load will be charged in the record date. No Exit Load will be charged in the record date. No Exit Load will be charged in the record date. No Exit Load will be charged in the record date.	ged on a		Units allotted	l by way c		ent. es available	· •	
Record Dates	Quarterly	Woul		ounced in adv	ance		nent and Pa		
Name of Fund Manager(s)							1 4	, - 41	
Performance of Schemes	mi. Saipan Ghan (Sinos Way 55, 2010) and	4 IVII. OIII		Returns (%)		Date of	Since li	nception	
omanos or concines		}	1 year	3 year	5 year	Inception of	CAGR	PTP	
			. your	5 ,00.	2 ,001	the Scheme	Returns (%)	Returns* (in ₹)	
	L&T Gilt Fund - Regular Plan (G)		1.97%	6.23%	5.28%		8.00%	54,481.80	
	ODIO!! D O'!! .		4.000/	7 770/	0.000/	00/14 /0000	NIA	1,121.30	

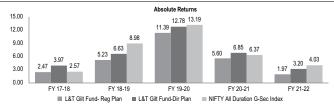
	CAGR Returns (%) (Period)			Date of	Since Inception	
	1 year	3 year	5 year	Inception of the Scheme	CAGR Returns (%)	PTP Returns* (in ₹)
L&T Gilt Fund - Regular Plan (G)	1.97%	6.23%	5.28%		8.00%	54,481.80
CRISIL Dynamic Gilt Index	4.03%	7.77%	6.96%	29/Mar/2000	NA	NA
CRISIL 10 Yr Gilt Index [^]	1.08%	6.27%	5.02%		NA	NA
L&T Gilt Fund - Direct Plan (G)	3.20%	7.52%	6.63%		9.20%	22,567.28
CRISIL Dynamic Gilt Index	4.03%	7.77%	6.96%	01/Jan/2013	7.49%	19,506.68
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 Load Structure For Ongoing Offer Exit Load: Nil

	L&T Conservative Hybrid Fund ((L&TCHF)							
Type of scheme	An open ended hybrid scheme investing predomi	nantly in debt instru	ıments						
Investment Objective	To generate regular income through investments by the Scheme and there can be no assurance the realised and the Scheme does not assure or guarantee.	in a range of Debt, nat the objective of	Equity and	d Money Mark ne will be real	et Instruments ized. There is	. Income will no assurance	be distribute that the obj	d only if th ective of th	e same is earne e Scheme will b
Asset Allocation Pattern	Type of Security	,			ive allocations	s (% of total a		Ri	sk Profile
	Debt, Money Markets & Government Securities (i Equity & Equity related instruments	ncluding cash/call m	noney)*		%	75% 10%			to Medium lium to High
	*includes investments in securitized debt up to 50 Debt instruments would include all debt securities warrants, equity linked debentures (with no equit Basel III bonds, central government securities, stainstruments as permitted by regulators from time Money Market Instruments would include Certifica / promissory notes, standby letter of credit (SBLC all eligible instruments as specified by SEBI and Please refer to the SID for details relating to inve With effect from July 1, 2022, for the deviation filmentioned in SEBI Circular no. SEBI/HO/IMD/IMI	issued by entities sury componently, com the development Loa to time. the of deposits, Com consults of the consults of the RBI from time to tin setments in other as som the asset alloca	pulsorily of ans and Ul mercial pa al papers ne. set classe ation ment	convertible de DAY Bonds, re apers, T-Bills, and governm es. tioned above,	benture (with recapitalization Repo, Reverse ent securities here.)	no equity linke bonds, munici Repos and T naving unexpires f the scheme	ed returns), pal bonds are REP, bill record red maturity shall be reb	capital instraction of Gsec replications of Gsec replications of 1 year. It is calculated with the capital control of the capital control of the capital control of the capital control of the capital	ruments including the sand any oth bills of exchang the will also include the timeling the timeling the sand th
nvestment Strategy		Please	e refer to	page 41 for d	etails				
Options Minimum Application Size	Growth • IDCW* (Reinvestment and Payout) 1		Quarterly	IDCW * Inco	me Distribution				
(Lumpsum Investment per Application)	Initial Investment ₹ 10,000 per application and in multip		•		₹ 1,000 per a		in multiples		reafter
Minimum Application Size	Min. Instalment Amount	ı	Min. No. o	of Instalment	s		Min.	Aggregate	Investment
(Systematic Investment per Application)	₹ 1,000			6 (b) Quarterl				₹ 6,00	00
Minimum Redemption Size	₹ 500 or 50 units. In soon of Units hold in decent	All the above				odomntica a-	ly in number	r of Units -	nd the previolation
·	₹ 500 or 50 units. In case of Units held in demat pertaining to minimum balance amount/number of			ei can give a	request for R	euemption on	y III numbel	oi units a	nu trie provision
Benchmark Index IDCW Policy	The Trustee may decide to distribute by way of I	CRISIL H	ybrid 85+1	15 - Conservati					
	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.								
DCW Frequency and Record	IDCW Frequency Re			cord Date				ilities avai	
Dates	Monthly Quarterly Wo			h of the month announced in advance			Re-inve	Re-investment and Payout	
Name of Fund Manager(s)	Ms Cheenu Gupta (since July 02, 2021), Mr. Ven Mr. Jalpan Shah (since May 30, 2016) (for investi	ugopal Manghat (sir	nce Nover	mber 24, 2012	2), (for investme	ents in equity	and equity	related instr	ruments) and ar
Name of Trustee Company Performance of Schemes	L&T Mutual Fund Trustee Limited		CACD	Returns (%) (Doriod\	Date of		Cinco I	nception
renormance of Schemes			1 year	3 year	5 year	Inception of Scheme		R Returns (%)	PTP Returns (in ₹)
	L&T Conservative Hybrid Fund - Regular Plan		8.77%	8.05%	6.76%	0.4.1.1/0.00		3.22%	43,746.10
	CRISIL Hybrid 85+15 - Conservative Index CRISIL 10 Yr Gilt Index^		6.94% 1.08%	9.87% 6.27%	8.70% 5.02%	31/Jul/200		3.73% 5.74%	47,716.44 28,381.56
	L&T Conservative Hybrid Fund - Direct Plan (G	i)	9.45%	8.67%	7.44%			3.21%	20,742.96
	CRISIL Hybrid 85+15 - Conservative Index		6.94%	9.87%	8.70%	01/Jan/201		0.39%	22,929.31
	CRISIL 10 Yr Gilt Index^ Past performance may or may not be sustained		1.08%	6.27%	5.02%	the value of ₹		5.49% petod AStan	17,894.83
	Note: As per the SEBI standards for performance annualised. Date of inception is deemed to be de a. Performance data is as on March 31, 2022. It Regular and Direct Plan separately. Performance of the schemes (wherever provided) of the concerned period is a non - business day	reporting, the since ate of allotment. b. Different plans sh are calculated basis	e inception nall have a s CAGR fo the previo	n return is calo a different exp or the past 1 y	culated on NAV pense structure year, 3 years, 5 nsidered for co	of ₹10/- inver c. c. The perfo o years and sin mputation of n	sted at incer ormance det nce inception	otion. CAGI ails have b	R is compounde been provided fo
	18.00 15.00		AD301		15.13 15.76 16.5	57			
	12.00 9.00	7	.68	6.49		8.77 9.45	5 ■ 6.94		
	6.00 3.86 4.62 3.00	6.21 5.81 6.59			_		0.94		
	0.00 Fy 17-11			FY 19-20 Hybrid Fund-Dir	FY 20-21 Plan = CRISIL Hyb	FY 21- orid 85+15 - Cons			
xpenses	Exit Load:								
_oad Structure	For Redemption If the units redeemed or switched-out are upto 10	% of the units (the	limit) purc	chased or swit	tched within 1	year from the			Applicable NAV
or Ongoing Offer	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								
or Ongoing Offer		If units redeemed or switched out over and above the limit within 1 year from the date of allotment							1
For Ongoing Offer					otment				1 NIL

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. Risk Profile Types of Instruments Indicative allocations (% of total assets) Asset Allocation Pattern Maximum 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 quidelines 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/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 · Growth · IDCW* (Reinvestment and Payout) · Annual IDCW* (Reinvestment and Payout) * Income Distribution cum Capital Withdrawal Options Initial Investment Additional Investment (in multiples of ₹ 1 thereafter) Minimum Application Size (Lumpsum Investment per ₹ 5,000 per application and in multiples of ₹ 1 thereafter ₹ 1,000 per application and in multiples of ₹ 1 thereafter Application) Min. Instalment Amount Min. No. of Instalments Min. Aggregate Investment Minimum Application Size (Systematic Investment per ₹ 1,000 (a) Monthly: 6 (b) Quarterly: 4 ₹ 6,000 Application) All the above three conditions to be jointly fulfilled. ₹ 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 Minimum Redemption Size 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) 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 Policy** 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 IDCW Frequency and Record Dates** 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) Since Inception Date of Inception of the Scheme CAGR PTP Returns* 1 year 3 year 5 year Returns (%) (in ₹) L&T Resurgent India Bond Fund - Regular Plan (G) 4 70% 6 72% 6 18% 16,536.80 7 28% CRISIL Medium Term Debt Index 8.49% 7.63% 02/Feb/2015 8.05% 17,413.43 5.68% CRISIL 10 Yr Gilt Index[^] 1.08% 6.27% 5.02% 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 CRISIL Medium Term Debt Index 5.68% 8.49% 7.63% 02/Feb/2015 8.05% 17,413.43 CRISIL 10 Yr Gilt Index[^] 1.08% 6.27% 5.02% 6.35% 15.536.00 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 is benchmarked against NIFTY Medium Duration Debt Index B-III 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. Absolute Returns 10.58 12.00 9.22 10.00 8.29 8.00 7 01 7 27 6.07 4.70 5.64 5.68 5.58 4.66

4.00 2.00 0.00

FY 17-18

■ L&T Resurgent India Corporate Bond Fund - Reg Plan
■ NIFTY Medium Duration Debt Index

FY 18-19

FY 19-20

FY 20-21

L&T Resurgent India Corporate Bond Fund -Dir Plan- Growth

FY 21-22

Expenses Exit Load : Nil (i) 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

The Cut-off time and the Applicable NAV will be as under:

For Purchases:

- . Where the application is received upto 3.00 p.m. on a Business Day and funds are available for utilization before the cut-off time the closing NAV of the Business Day shall be applicable.
- ii. Where the application is received after 3.00 p.m. on a Business Day and funds are available for utilization on the same day or before the cut-off time of the next Business Day the closing NAV of the next Business Day shall be applicable.
- iii. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time the closing NAV of next Business day on which the funds are available for utilization shall be applicable.
- iv. In respect of valid applications, the time of receipt of applications or the funds for the entire amount are available for utilization, whichever is later, will be used to determine the applicability of NAV.

In case of other facilities for systematic transactions like Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), etc., the NAV of the day on which the funds are available for utilization by the Target Scheme shall be considered irrespective of the installment date.

The aforesaid will be applicable only for cheques/demand drafts/payment instruments payable locally in the city in which the ISC is located. No outstation cheques will be accepted.

For Redemption: In respect of valid Redemption applications accepted at an Investor service Centre upto 3 p.m. on a Business Day, the NAV of such day will be applicable.

In respect of valid Redemption applications accepted at an Investor service Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable. 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.

Applicable NAV for L&T Overnight Fund and L&T Liquid Fund

The Cut-off time and the Applicable NAV will be as under:

For Purchase:

- 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
- 3. 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.

The aforesaid will be applicable only for cheques/demand drafts/payment instruments payable locally in the city in which the ISC is located. No outstation cheques will be accepted.

For Redemption:

- In respect of valid Redemption applications accepted at 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.
- 2. 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. 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.

Transaction Charge(s)

₹ 150 if the application is received from a First Time Mutual Fund Investor.

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

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

- However, Transaction Charge(s) will not be deducted for the following:-
- Purchase/Subscription submitted by investor at the designated collection centres or through AMC's website viz. www.ltfs.com and which are not routed through any distributor.
- Purchase/Subscription through a distributor for an amount less than ₹ 10,000.
- Transactions such as Switches, STP i.e. all such transactions wherein there is no additional cash flow at a Mutual Fund level similar to Purchase/Subscription.
- · Purchase/Subscriptions through any stock exchange.

The details of the same are mentioned below:-

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

	i dionascioabscriptions tili	ough any stock exchange.					
	L&T Flexica	ap Fund	L&T Tax Advant	age Fund	L&T Large and	MidCap Fund	
r	Direct 1.34%	Regular 2.07%	Direct 1.21%	Regular 1.97%	Direct 1.32%	Regular 2.25%	
	L&T India Large	e Cap Fund	L&T India Valu	ie 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 Adv	vantage 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 Infrastruc	ture Fund	L&T Arbitrage Oppo	rtunities Fund	L&T Overn	ight 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 Bor	nd 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 F	PSU Debt Fund	L&T Gilt F	und	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 Ris	sk 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	L&T Liquid Fund		Bond Fund	L&T Resurgent I	ndia Bond Fund	
	Direct 0.15%	Regular 0.20%	Direct 0.27%	Regular 0.75%	Direct 0.57%	Regular 1.47%	
	L&T Money Ma	arket Fund	L&T Emerging Busi	nesses 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 Ed	quity Fund	L&T Nifty 50 In	dex 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 are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax adviser. Investors (Unit holders) Daily Net Asset Value (NAV) 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 Publication 2000 400 or 1800 4190 200 (toll-free). The NAVs of the Scheme will also be updated by 11.00 p.m. on all Business Days on the website of the Mutual Fund i.e. www.ltfs.com and on the AMFI website i.e. www.amfiindia.com. The AMC shall extend the facility of sending the latest available NAVs to unitholders through SMS, upon receiving a special request in this regard. Send SMS as LNTMF NAV <Scheme Code*> to 56767 *Scheme Code: List of Scheme codes is available on our website i.e. www.ltfs.com Mr. Ankur Banthiya For Investor Computer Age Management Services Limited Grievances please contact New No. 10, Old No. 178, M. G. R. Salai, 6th floor, KGN Towers, No.62 Ethiraj Salai, Nungambakkam, Chennai - 600 034. (Commander-In-Chief Road), For any grievances with respect to transactions through BSE and/or NSE and/or Egmore, Chennai - 600 105. ICEX, the investors/Unit Holders should approach either the stock broker or the Tel: 1800 419 0200 or 1800 2000 400, Fax: 044-4902 2818 E-mail: investor.line@Intmf.co.in investor grievance cell of the respective stock exchange.

Unit Holders' Information

Applicable to investors who opt to hold units in non-demat form

Account statements to be issued in lieu of Unit Certificates under the Scheme shall be non-transferable. The account statement shall not be construed as a proof of title.

All Units of the Scheme will rank pari passu, among Units within the same option in the Scheme, as to assets and earnings.

For normal transactions during ongoing sales and repurchase:

- A consolidated account statement for each calendar month to the Unit Holder(s) in whose folio(s) transaction(s) has/ have taken place during the month on or before 15th of the succeeding month shall be sent physically or by e-mail.
- · In the event the account has more than one registered holder, the first named Unit Holder shall receive the CAS/ account statement.
- The transactions viz. purchase, redemption, switch, IDCW payout, etc., carried out by the Unit Holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).
- The CAS shall not be received by the Unit Holders for the folio(s) not updated with PAN details. The Unit Holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- For folios not included in the CAS (due to non-availability of PAN), the AMC/ Mutual Fund shall issue monthly account statement to such Unit Holder(s), for any financial transaction undertaken during the month on or before 10th of succeeding month by physical mode.
- In case of a specific request received from the Unit Holders, the AMC/ Mutual Fund will provide the account statement in physical to the investors within 5 Business Days from the receipt of such request.
- The Unit Holder may request for a physical account statement by calling the investor line of the AMC at 1800 2000 400 or 1800 4190 200.

Half Yearly Consolidated Account Statement:

- The AMC/Mutual Fund will provide to unit Holders a CAS detailing holding across all schemes of the Mutual Funds at the end of every six months (i.e. September/March), on or before 21st day of succeeding month, in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit Holders whose e-mail address is available, unless a specific request is made to receive in physical. CAS will not be sent to a Unit Holder in respect of folios whose PAN details are not updated.
- · Further, CAS issued for the half-year (September/ March) shall provide the following, in the prescribed format provided by SEBI:
 - a) Total purchase value / cost of investment in each scheme invested by the investor.
 - b) The amount of actual commission paid by the AMC/Mutual Fund (MF) to distributors (in absolute terms) during the half-year period against the investor's total investments in each 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

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

Applicable to investors who have a demat account and opt to hold units in non-demat form

Monthly SCAS:

- A single Securities Consolidated Account Statement ("SCAS")ⁿ 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.ltfs.com and will also be available for inspection at the registered office of the AMC and a copy thereof will be provided without charging any cost on request to the Unit Holder.

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

Half yearly disclosures: Portfolio

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

Financial Results

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

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

Monthly Portfolio Disclosures:

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

Maximum Recurring Expenses:

Fund, L&T Focused Equity Fund, L- Value Fund, L&T Infrastructure Fund Midcap Fund, L&T Tax Advantage	rging Businesses Fund, L&T Flexicap &T India Large Cap Fund, L&T India d, L&T Large and Midcap Fund, L&T Fund, L&T Arbitrage Opportunities d, L&T Equity Savings Fund and L&T	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%				

l	Next 1,250 Crores	1.75%	Next 1,250 Crores	1.50%		
l	Next 3,000 Crores 1.60% Next 5,000 Crores 1.50%		Next 3,000 Crores	1.35%		
l			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 exassets or part thereof on the next Rs.40,000	very increase of Rs. 5,000 crores of daily net crores of the daily net assets.		
l	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.
- 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):

- 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
- b) GST, if any, on any other fees/expenses (including brokerage and transaction costs on asset purchases) shall be charged to the Scheme within the total recurring expenses limit specified under Regulation 52.
 - The Mutual Fund would update the current expense ratios on the website (www.ltfs.com). However, any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996) in comparison to previous base TER charged to the Scheme shall be updated at least three working days prior to the effective date of the change and on the link https://www.ltfs.com/companies/Int-investment-management/ statutory-disclosures.

Identity Number ("EUIN")

Note on Employee Unique | 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

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 InvITs.

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-
 - A. 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
 - B. 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.
 - C. 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.
 - D. Credit Risk: REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.
 - E. 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

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.

Plan

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. 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 MF Central - Official Point of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Private Limited and Acceptance 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.

Swing Pricing

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.

Investors are requested to note that SEBI has vide circular no. SEBI/HO/IMD/IMD/IDDF3/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).

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

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:

- 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.

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

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

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

- a) When swing pricing framework is triggered and swing factor is made applicable, both the incoming and outgoing investors shall get Net Asset Value (NAV) adjusted for swing factor.
- b) Swing pricing shall be made applicable to all unitholders at PAN level with an exemption for redemptions upto Rs. 2 lacs for each Eligible Scheme. Intrascheme switches in the Eligible Scheme i.e. switches within an Eligible Scheme viz. from Regular Plan to Direct Plan and vice-versa or from Growth option to Income Distribution cum Capital Withdrawal option and vice versa, will be excluded from applicability of swing pricing.
- c) The swing pricing framework will be made applicable only for scenarios related to net outflows from the Eligible Schemes.

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

Illustration:

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

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

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

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

Name of the Scheme **Investment Strategies of the Schemes** L&T Flexicap Fund 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: 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. 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. 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. For portfolio turnover policy, please refer paragraph "Portfolio Turnover". L&T Tax Advantage Fund 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: 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. 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). No cap bias: It will seek to identify the best stocks at a point in time, regardless of any market cap bias L&T Large and Midcap Fund 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. 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. 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. The types of companies that may fall within the scope of such Special Situations could include but are not limited to: - companies with recovery potential. - companies whose growth potential, may not be fully recognised by the market. companies with hidden/undervalued assets whose value, may not be fully recognised by the market. companies with interesting product pipelines which could offer good earnings potential. companies undertaking corporate restructuring. companies which could be potential candidates for mergers and acquisitions related activities. 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. 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. L&T India Large Cap Fund 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. 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. The key features of the Scheme's investment strategy include: 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. 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.

L&T India Value Fund

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.

Investments in derivatives

Investment in derivatives will be made in accordance with the investment objective and the strategy of the Scheme and in accordance with the applicable Regulations, 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.

Investments in ETFs

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. Investments in debt and money market instruments

Investments in debt and money market instruments shall be made for managing liquidity.

Investment Strategies of the Schemes

L&T Hybrid Equity Fund

Investments in equity and equity related instruments:

The Fund Manager(s) will focus primarily on bottom-up stock picking as opposed to a top-down approach. The Fund Manager(s) will generally aim to identify stocks which as per the Fund Manager's belief are sound, but which are mispriced. The Fund Manager(s) does this by analyzing a company's business model and financial parameters, valuations and business expectations.

Investments in debt and money market instruments:

The portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. Capital appreciation opportunities could be explored by extending credit and duration exposure.

The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:

- 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
- Liquidity of the security
- 6. 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 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.

Investments in derivatives

Investment in derivatives will be made in accordance with the investment objective and the strategy of the Scheme and in accordance with the applicable Regulations, for efficient portfolio management including for the purpose of hedging and portfolio balancing and optimizing returns to the extent permitted under and in accordance with the applicable Regulations. However, investments in interest rate swaps shall be done only for the purposes of hedging and shall be in terms of requirements specified by SEBI and/or RBI from time to time. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment. The manner in which derivative investments may be utilised and the benefits thereof have been explained in the Scheme Information Document.

Investments in foreign securities:

The Scheme may also invest in foreign securities for diversification as permitted under the applicable laws, including the SEBI Regulations. The investments of the Scheme in foreign securities will be restricted to 25% of the net assets of the Scheme. Any investments in foreign securities will only be undertaken after considering the risks as set out at paragraph "Risks associated with investing in foreign securities/overseas investments/ofshore 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.

L&T Balanced Advantage Fund

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.

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.

Investment strategy equity portion (hedged and unhedged) of the portfolio:

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 proposes to take long term call on stocks which, in the opinion of the Fund Manager, could offer better return over a long period.

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.

Investment strategy for debt and money market portion of the portfolio

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:

- 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.

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.

L&T Midcap Fund

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.

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.

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:

Name of the Scheme Investment Strategies of the Schemes 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 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. 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. The overall portfolio structuring would aim at controlling risk at moderate level. Security specific risk will be minimised by investing only on those companies that have been thoroughly researched in-house. Risk will also be managed through broad diversification of the portfolios within the framework of the Scheme' investment objective and policies. The AMC will follow a structured investment process in order to identify the best securities for investment and has developed an internal research framework for consistently examining all securities which will focus on the follow key factors: Enduring business model Management quality Change in business fundamentals Valuation L&T Arbitrage Opportunities Fund 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. L&T Business Cycles Fund allocation between cyclical and defensive sectors and stocks at different stages of business cycles in the economy. Business cycles in an economy are typically characterized by the fluctuations in economic activity measured by real GDP growth and other macroeconomic variables.

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

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.

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.

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 o n capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time.

L&T Focused Equity Fund

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.

The key features of the Scheme's investment strategy include:

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.

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.

Investment Strategies of the Schemes

L&T Nifty 50 Index Fund

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.

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.

L&T Nifty Next 50 Index Fund

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.

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.

L&T Equity Savings Fund

Investment strategy for hedged equity portion of the portfolio

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.

Investment strategy for unhedged equity portion of the portfolio

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.

Investment strategy for debt and money market portion of the portfolio

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:

- 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

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.

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.

The key features of the Scheme's investment strategy include:

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.

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.

L&T Flexi Bond Fund

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:

- 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.

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 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.

Investment Strategies of the Schemes

L&T Overnight Fund

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.

L&T Banking and PSU Debt Fund

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

The 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.

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

The Scheme may invest upto 100% of the net assets of the Scheme in derivatives for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.

Further, the portfolio of the Scheme will be constructed in accordance with the investment restrictions specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

Investments in securitised debt:

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

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

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

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

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

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

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

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

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

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

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

Investment Strategies of the Schemes

L&T Low Duration Fund

The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds, movement

The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:

- 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.

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 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.

The Scheme may also invest in permitted offshore instruments for diversification.

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.

L&T Triple Ace Bond Fund

The scheme would invest predominantly in AA+ and above rated corporate bond instruments with an aim to generate returns matching the investment objective.

The fund's portfolio would carry relatively low credit risk by virtue of its focus on investing predominantly in AA+ and above rated instruments.

The 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.

L&T Gilt Fund

The Fund Management team endeavors' to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Scheme shall be actively managed and the Fund Management team shall formulate active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions interalia may be taken on the basis of the following parameters:

- 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
- Liquidity of the security
- 3. Any other factors considered relevant in the opinion of the Fund

L&T Conservative Hybrid Fund

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.

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:

- · 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.

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.

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.

Name of the Scheme Investment Strategies of the Schemes 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. 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 share's 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. 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. L&T Liquid Fund 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 interalia may be taken on the basis of the following parameters: Liquidity of the security Quality of the security/instrument (including the financial health of the issuer) Maturity profile of the instrument 3. 4 Returns offered relative to alternative investment opportunities. Prevailing interest rate scenario Any other factors considered relevant in the opinion of the Fund Management team. 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.) L&T Credit Risk Fund 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. L&T Ultra Short Term Fund 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 L&T Money Market Fund 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. L&T Short Term Bond Fund 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 SEBÍ 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-L&T Resurgent India Bond Fund 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: 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 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.

Macaulay Duration

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.

certain risks relating to investments in securities market.

Further, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating

Other Disclosures

L&T Flexicap Fund

(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	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%

b. Sector Classification as on March 31, 2022

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%

Investors are advised to refer to the website of Mutual Fund (https://www.ltfs.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: ₹ 96,000.00

• Fund Manager(s): ₹ 2,64,828.78

• Key personnel: ₹ 66,94,159.15

(ii) The portfolio turnover ratio as on March 31, 2022 was 0.3190

L&T Tax Advantage Fund

- (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%

o. 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.ltfs.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

L&T Large and MidCap Fund

(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.ltfs.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

L&T India Large Cap Fund (i)

- (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	8.48%
Reliance Industries Limited	Petroleum Products	8.38%
Infosys Limited	Software	8.05%
HDFC Bank Limited	Banks	7.24%
State Bank of India	Banks	5.26%
Sun Pharmaceutical Industries Limited	Pharmaceuticals	4.18%
Larsen & Toubro Limited	Construction Project	3.34%
Bharti Airtel Limited	Telecom - Services	3.05%
Tata Consultancy Services Limited	Software	2.98%
HCL Technologies Limited	Software	2.70%
Total of Top 10 Holdings		53.66%
Total Investments		99.73%
Cash, Cash Equivalents and Net Current Assets		0.27%
Grand Total		100.00%

o. Sector Classification as on March 31, 2022

Sector	% OF NAV
FINANCIAL SERVICES	31.31%
IT	17.41%
OIL & GAS	8.38%
CONSUMER GOODS	6.37%
PHARMA	6.05%
CONSTRUCTION	4.31%
CEMENT & CEMENT PRODUCTS	3.62%
AUTOMOBILE	3.31%
TELECOM	3.13%
CONSUMER SERVICES	2.79%
HOUSING FINANCE COMPANY	2.50%
CHEMICALS	2.49%
INDUSTRIAL MANUFACTURING	2.45%
METALS	2.14%
MEDIA, ENTERTAINMENT & PUBLICATION	1.35%
SERVICES	1.21%
HEALTHCARE SERVICES	0.91%

Investors are advised to refer to the website of Mutual Fund (https://www.ltfs.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): ₹ 4,18,293.50
 - Key personnel: 9,32,877.68
- (ii) The portfolio turnover ratio as on March 31, 2022 was 0.3364

L&T India Value Fund

(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.ltfs.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

L&T Hybrid Equity Fund

(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.ltfs.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

L&T Balanced Advantage (i) Portfolio details Fund

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%

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.ltfs.com/companies/Int-investment-management/ statutory-disclosures.html) for the latest monthly portfolio of the Scheme.

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
- The portfolio turnover ratio as on March 31, 2022 was 5.2358.

L&T Midcap Fund

(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%

o. 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.ltfs.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

L&T Infrastructure Fund

(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.ltfs.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

L&T Arbitrage Opportunities Fund

(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.ltfs.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

L&T Business Cycles Fund

(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.ltfs.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

L&T Equity Savings Fund

(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.ltfs.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%
ІТ	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.ltfs.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.

L&T Focused Equity Fund (i)

(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		
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%

b. Sector Classification as on March 31, 2022

Sector	% OF NAV
IT	20.35%
PHARMA	11.77%
CONSUMER GOODS	10.00%
OIL & GAS	8.83%
INDUSTRIAL MANUFACTURING	7.96%
CONSTRUCTION	6.27%
AUTOMOBILE	5.43%
SERVICES	4.87%
CONSUMER SERVICES	4.07%
POWER	3.66%
CEMENT & CEMENT PRODUCTS	3.40%
TELECOM	2.81%
FINANCIAL SERVICES	2.51%
METALS	1.96%
CHEMICALS	1.57%

Investors are advised to refer to the website of Mutual Fund (https://www.ltfs.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): ₹ 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

- (i) Portfolio details
- a. Top 10 holdings as of March 31, 2022

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%

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.ltfs.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): ₹ 5,49,997.23 Key personnel: 4,078.88

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

L&T Overnight Fund (Formerly known as L&T Cash 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	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%

b. Fund allocation as on March 31, 2022

Sector#	% to Net Assets
Nil	

Investors are advised to refer to the website of Mutual Fund (https://www.ltfs.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: ₹ 5,77,303.53

(ii) Portfolio turnover ratio: N.A.

L&T Banking and PSU Debt 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	28.96%
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.ltfs.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	ICRA AAA (CE)	4.83%
Corporation Limited)		
Tata Steel Limited	BWR AA+	4.43%
Power Finance Corporation Limited	CRISIL AAA	4.34%
First Business Receivables Trust(Backed by receivables from Reliance	CRISIL AAA(SO)	3.75%
Industries, Reliance Retail, Reliance Jio)		
Rec Limited	CRISIL AAA	3.74%
Aditya Birla Fashion and Retail Limited	CRISILAA	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.ltfs.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.ltfs.com/companies/Int-investment-management/ statutory-disclosures.html) for the latest monthly portfolio of the Scheme.

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

Investors are advised to refer to the website of Mutual Fund (https://www.ltfs.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.ltfs.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: NilFund Manager(s): 2,991.84Key personnel: 6,281.90

The portfolio turnover ratio: N.A.

L&T Liquid Fund

(i) Portfolio details

(ii)

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

% OF NAV
13.62%
7.78%
5.86%
5.49%
3.12%
1.95%
1.94%

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

c. Aggregate investments as on of 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.

L&T Credit Risk 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	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.ltfs.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.

L&T Short Term 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	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.ltfs.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.

L&T Resurgent India 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	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.ltfs.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.

L&T Nifty 50 Index 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			
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.ltfs.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

L&T Nifty Next 50 Index 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			
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.ltfs.com/companies/Int-investment-management/statutory-disclosures.html) for the latest monthly portfolio of the Scheme.

$c. \quad \text{Aggregate investments as on March 31, 2022} \\$

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

Applicable to all Schemes

(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 (postallapplicableexpenses)(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:

- i. There is no conflict of interest with the activities of the Fund;
- ii. There exists a system to prohibit access to insider information as envisaged under the Regulations; and
- iii. Interest of the Unit holder(s) of the Scheme(s) of the Fund are protected at all times.

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

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

If the Option, 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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Common Application Form

Drawn on Bank



1

App. No.				Time Stamp
Please refer to the general instruction	s for assistance and complete a	ıll sections in English. For legibilit	v. please use BLOCK LETTE	RS in black or dark ink.
Distributor/RIA Code	Sub-Distributor ARN	Sub-Distributor Code	EUIN	Branch Code
	e transaction charges deductible are R action charges would be levied if you a	ls. 150/- if you are investing in Mutual Fu	nds for the first time. If you are mak	or if your distributor has opted to receive transact king a SIP Investment, the transaction charges wo an Rs.10,000/
nvestor's Declaration where EUIN is not fur	rnished: I/We confirm that the EUIN bo	x has been intentionally left blank by me	e/us as this is an "execution only"	transaction without any interaction or advice by yee/relationship manager/sales person of distribu
and the distributor has not charged any advi	isory fees on this transaction.	inistaliding the advice of mappropriaten	ess, ii aliy, provided by the employ	yee/relationship manager/sales person of distribu
≾ Sole/1st Applicant	∠ 2nd App	aliaant	∡ 3rd Applica	ant.
			,	
. EXISTING UNIT HOLDER'S II	NFORMATION (If you hold a Foll	io with L&T Mutual Fund, please furnis	n the below information and move	e to Investment & Payment Information section.
lame of Sole/1st Unit Holder ☐ Mr. ☐	☐ Ms. ☐ M/s First Name	e Middle Name	Last Name	Folio No.
AN/PEKRN#	KIN [^]		Date of Bir	rth^
lobile No. +91-	E-mail Id			
pplicable for Non-Indivuduals			Local Entity Identifier (I	El) Exprine Data D D D D D D D D D
egal Entity Identifier (LEI) Number ^ _ Legal Entity Identifier (LEI) is applicab	ble for both Inward (Subscriptions)) & Outward (Redemptions /IDCWs)		EI) Expiry Date DOMMMYYYYY
. NEW APPLICANT(S) PERSO	, , ,	, , , , , , , , , , , , , , , , , , , ,		
ame of 1st/Sole Applicant □ Mr. □		Name	Middle Name	Last Name
AN/PEKRN#	KIN^		Date of Birth	
lobile No.* +91-	KiiV		Date of Billin	(Mandatory if first applicant is a minor)
	C-Dependent Children DS- De	pendent Siblings DP- Dependen	t Parents 🗌 GD-Guardian 🗌	PM- PMS CD-Custodian PO-POA
-mail Id*				
SE-SELF SP-Spouse DC	:-Dependent Children DS- De	pendent Siblings DP- Dependen	t Parents 🗌 GD-Guardian 🗌	PM- PMS CD-Custodian PO-POA
Mobile No and Email ID registration	is are subject to further validati	ons.		
Applicable for Non-Indivuduals egal Entity Identifier (LEI) Number ^			Logal Entity Identifier (EI) Expiry Date D D M M Y Y Y
Legal Entity Identifier (LEI) is applicab	ole for both Inward (Subscriptions)) & Outward (Redemptions /IDCWs)		
uardian (For Minor Investments	s) / Contact Person (For Non-	Individuals)		
ame Mr. Ms. M/s	First Name	Middle N	lame	Last Name
AN/PEKRN#	KIN [^]		Date of Birth	
lobile No.* +91-	C. Danandant Children . D.C. De	anandant Ciblings D. D. Dananda	et Derente C CD Cuardies C	(Mandatory if first applicant is a minor)
-mail Id*	J-Dependent Children 🔲 DS- De	ependent Sibilings 🔲 DP- Depende	nt Parents 🗀 GD-Guardian 🗀	PM- PMS CD-Custodian PO-POA
	C -Dependent Children DS- De	ependent Siblings DP- Depende	nt Parents \square GD-Guardian \square	PM- PMS \square CD-Custodian \square PO-POA
Mobile No and Email ID registration	ıs are subject to further validati	ons.		
elationship with Minor Applicant	Proof of Date of Birth		Proof of the Relationship with	
Natural Guardian Court Appointment Guardian	Others Opposition Oppo	O Passport Copy ease specify)	Birth Certificate CopyOthers	Passport Copy Court Appointment Ord (please specify)
. DETAILS OF OTHER APPLIC		nere the sole/1st applicant is a r		allowed)
ame of 2nd Applicant Mr. Ms.	□ M/s First Naı		Middle Name	Last Name
AN/DE/CDN#				^ - - - - - - - - -
AN/PEKRN#	KIN [^]		Date of Birth	(Mandatory if first applicant is a minor)
lobile No. +91-	E-mail Id		Mistalla Mana	Land Name
ame of 3rd Applicant ☐ Mr. ☐ Ms.	. □ M/s First Nai	me	Middle Name	Last Name
AN/PEKRN#			Date of Birth	(Mandatory if first applicant is a minor)
ostal address, please tick here YC is mandatory. Please enclose cop 14 digit KYC Identification Number (F	ies of KYC acknowledgement lette	ers for all applicants. #PEKRN requi ry for Individual(s) who has register	red for Micro investments upto red under Central KYC Records	s Registry (CKYCR).
ACKNOWLEDGEMENT SLIP (To be	milea in by the Applicant)			L&T Financial Service Mutual Fu
eceived from			an application for	
vestment in Scheme L&T		Option	○ M W O :	
vestment Type (✓)			O Multi-Scheme Lumpsum	For Office Use Only
estment Cheque Details : Instrumen	t number	Rs Dated		Acknowledgement
rawn on Bank	Branch	City	/	Stamp & Date

City ___

Branch ___

		te this address if yo	u ale KIC Co	mpliant)	
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Overseas Address (Mandatory for NRI	s/PIOs)				Pin
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City/Town				F	,
Tel (R) (ISD) (STD)		Tel (O) (ISD) (STD)		Fax (ISD) (S	(ID)
5. Tax status of Sole/First Applicant (Please ✓)	0.1.0		0.1: 7: 11: 122 5	15) 0 0 1 7 5 1
Resident Indian Individual Non Resident Indian Individual (NRI) — Non Resident Indian Individual (NRI) — Minor (Resident Indian) Minor (NRI - Repatriable) Minor (NRI - Non Repatriable) Hindu Undivided Family (HUF) — Indian Hindu Undivided Family (HUF) — NRI — Repatriable Person of Indian Origin (PIO)	Non Repatriable Repatriable Non-	Sole Proprietorshi Partnership Firm Public Ltd. Co. Private Ltd. Co. Body Corporate Unlisted Company Government Body NPS Trust Provident Fund / 8 Mutual Fund Trust	y / EPF / PF Trust	•	Overseas Corporate Body Non Govt. Organization (NGO) Association of Persons(AOP)/Bod of Individuals(BOI) Bank Pension and Retirement Fund Global Development Network Others Are you a Non Profit Organization (NPO)
Account Number				Account Type: ○ Saving Please ✓any one ○ FCNR	S Current ONRE ONRO
4000unt Number				Flease + ally offe O FCINK	Others
Bank Name			Bra	anch	
Cit.		IFSC		MICR	
City f you are not making the investment fro of the first holder printed. Mandatory to		entioned bank accou	unt, please atta	nch an original cancelled cheque	leaf of the above account with the nam
7. MODE OF HOLDING					
Please ✓ ○ Sole/1st Holder only	O Any on	e or Survivor*	O Joint		
in the mode of operation is not specified, i	or folios opened	with more than one a	pplicant, the mo	ode of operation would be taken as	"Any one or Survivor")
•	·			·	"Any one or Survivor")
B. NOMINATION DETAILS (Please note Nomination Section to be signed by all A)	e that where the the Unitholder i amed below to re ee(s), and signati	sole/1st applicant is irrespective of the me eceive the units allotte ure(s) of the Nominee(s a minor, no node of holding ed to my/our cre (s) acknowledgi	omination is allowed) edit in my/our folio in the event of ng receipt thereof, will be noted as t	"Any one or Survivor") my/our death. I/We also understand that a he valid discharge by the AMC/Mutual Fun
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B. NOMINATION DETAILS (Please note Nomination Section to be signed by all A)	e that where the the Unitholder i amed below to re ee(s), and signate evious nomination	respective of the me eceive the units allotte ure(s) of the Nominee(ins made by me/us in	s a minor, no no de of holding ed to my/our cr. (s) acknowledgi respect of the fo	edit in my/our folio in the event of ing receipt thereof, will be noted as to lio indicated above. 2nd Nominee	my/our death. I/We also understand that a he valid discharge by the AMC/Mutual Fun 3rd Nominee
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B. NOMINATION DETAILS (Please note Nomination Section to be signed by all A)	e that where the the Unitholder is amed below to receive and signate evious nomination 1:	e sole/1st applicant is irrespective of the meceive the units allotte ure(s) of the Nominee(ins made by me/us in st Nominee	onfirm that I / W of nominee(s) a	edit in my/our folio in the event of ing receipt thereof, will be noted as tolio indicated above. 2nd Nominee MM M Y Y Y Y Y Te do not wish to appoint any nomit and further are aware that in case of	my/our death. I/We also understand that a he valid discharge by the AMC/Mutual Fun 3rd Nominee
B. NOMINATION DETAILS (Please note Nomination Section to be signed by all A)	e that where the the Unitholder is amed below to receive and signate evious nomination 1:	e sole/1st applicant is irrespective of the meceive the units allotte ure(s) of the Nominee(ins made by me/us in st Nominee	onfirm that I / W of nominee(s) a	edit in my/our folio in the event of ing receipt thereof, will be noted as tolio indicated above. 2nd Nominee MM M Y Y Y Y Y Te do not wish to appoint any nomit and further are aware that in case of	my/our death. I/We also understand that a he valid discharge by the AMC/Mutual Fun 3rd Nominee D M M Y Y Y Y mee(s) for my mutual fund units held in my of death of all the account holder(s), my / o

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.ltfs.com

9. INVESTMENT 8	& PAYMENT INFORMATION	N (Please ensure the	nat the cheque cor	mplies to	the CTS 2010 standa	rds)	
1. Investment Type	t Type (<) C 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) The SIP Investment (Please issue cheque favouring scheme name)						
For Lumpsum & SI	P Investment (Please issue	cheque favouring so	cheme name)				
Investment Amount	t (₹)	DD Charges	(if applicable ₹) _			Net Amount (₹)	
Scheme Name L&T				Option (✓) ○ Growth* ○ IDCW@ Payout ○ IDCW® Reinvestment ○ Bonus^			
IDCW [®] Frequency	(✓wherever applicable)	Daily Wee	kly O Month	ıly*	O Quarterly	Annual^ Semi-A	nnual^
	P/Multi-Scheme Lumpsum (Ple	•	•	-	SIP and L&T MF Multi	Scheme Lumpsum respecti	vely)
	 nount (₹)	•	_				
	(1)		,ee (appeas.e \			(-)	
Scheme 1 : L&T				Option (✓) ○ Growth* ○ IDC	CW [@] Payout ○ IDCW [@] Rein	vestment O Bonus^
Amount (₹)				IDCW@	Frequency		
					•	CW [@] Payout ○ IDCW [@] Rein	
Amount (₹)				IDCW@	Frequency		
Scheme 3 : L&T				Option ((✓) ○ Growth* ○ IDC	CW [@] Payout ○ IDCW [@] Rein	vestment O 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).							
	: For Lumpsum and SIP/Mul	ti-Scheme SIP/Multi	-Scheme Lumnsu	m			
O Cheque / DD / Pa	•		•		Lumpsum and SIP Ir	nvestment)	
If cheque / DD / Pay	Order, please fill Instrument	No.	Instr	ument Dat	e D D M M Y	Y Y Y Y	
Instrument Amount _		DD Charges (if a	pplicable ₹)		Ne	et Amount (₹)	
Drawn on	Bank Name					Bank City	
			O NRO	O FCN	IR Others _		
If electronic transfe	r, please fill UTR No.						
Amount	Debit Bar	nk Name			Account No		
If One Time Mandat	te, Please fill, Unique Mandate	Reference Number					
Amount	Debit Bar	nk Name			Account No		
Note: Effective Febru amount. Net Asset Va	to avoid Third Party Payment i lary 1, 2021, units will be allotte alue (NAV) will be applied base	rejection, wherever aped only upon receipt o	pplicable: Bank f subscription amounds for all purchase	ker's Certifi unt by the	cate for DD	ion irrespective of any schen	n ne category/investment
10. KYC DETAILS	(Mandatory. If left blank the First Applicant/			cond Apr	plicant	Third App	licant
JAI LOUNIEU	Below 1 lac	○ 1-5 Lacs	O Below 1 lac	Jona App	○ 1-5 Lacs	O Below 1 lac	1-5 Lacs
Gross Annual	○ 5-10 Lacs	○ 10-25 Lacs	O 5-10 Lacs		○ 10-25 Lacs	○ 5-10 Lacs	○ 10-25 Lacs
Income (For Individuals	O 25 Lacs - 1 crore	○ > 1 Crore	O 25 Lacs - 1 cro	ore	○ > 1 Crore	O 25 Lacs - 1 crore	○ > 1 Crore
and Non	Net-worth in (Mandatory for I	,	Net-worth			Net-worth	
Individuals)	(₹)	as on	(₹)	الحالحاليا	as on	(₹)	as on
	_	Not older than 1 year)		Y Y Y Y Y	(Not older than 1 year)		(Not older than 1 year)
Occupation	Private Sector ServicePublic Sector Service	RetiredStudent	Private SectorPublic Sector		○ Retired○ Student	Private Sector ServicePublic Sector Service	RetiredStudent
Details	O Government Service	O Forex Dealer	O Government S	ervice	O Forex Dealer	O Government Service	O Forex Dealer
(For Individuals only)	Business Professional	AgriculturistHousewife	BusinessProfessional		AgriculturistHousewife	BusinessProfessional	AgriculturistHousewife
<i>-,</i>	O Others Pleas		Others			O Others Plea	
Others	O I am politically Exposed F	Person	O I am politically	Exposed	Person	I am politically Exposed	l Person
(For Individuals only)	I am Related to Politically	Exposed Person			y Exposed Person	O I am Related to Politica	lly Exposed Person
<u> </u>	Not Applicable tails for Non-Individuals		O Not Applicable	;		Not Applicable	
Others	Is the company a Listed Com				ed by a Listed Compar	ny OYES	O NO
(For Non-	(If No, please attach Ultimate	<u> </u>	•		S (Places of from help	ow) O NO	
Individuals only)	If the Entity involved/providing any of the following services: ☐ YES (Please ✓ from below) ☐ Gaming/Gambling/Lottery/Casino Services ☐ Foreign Exchange/ Money Changer Services ☐ Money Lending/Pawning						

11. INFORMATION REQUIRED FO	OR TAX REPORTING (Mandatory. If lef	t blank the application is liable to be re	jected)
Category	Sole/First Applicant/Guardian	Second Applicant	Third Applicant
Gender			
Father's Name			
Type of address given at the KRA	Residential or Business	Residential or Business	Residential or Business
Type of address given at the NOV	Residential	Residential	Residential Residential
	O Business	O Business	O Business
	Registered Office	Registered Office	O Registered Office
Permissible documents are O Passpo	ort		
Country/Place/City of Birth			
Country of citizenship/nationality	○ Indian ○ U.S. ○ Others	○ Indian ○ U.S. ○ Others	○ Indian ○ U.S. ○ Others
	(Please, specify)	(Please, specify)	(Please, specify)
If No, please mandatorily enclose the	resident of any other country O Yes O FATCA & CRS Declaration for Individual I Indatorily enclose the FATCA, CRS & UBO	nvestors.	ne sections filled.
12. POWER OF ATTORNEY (PoA) HOLDER DETAILS		
If your investment is being made by a registering the same:	Constituted Attorney on your behalf, please fu	ırnish the below details and enclose a origina	al <u>notarised copy</u> of the Power of Attorney for
POA Holder's Name Mr. Ms.	First Name	Middle Name	Last Name
POA for O Sole / First Applicant O	Second Applicant O Third Applicant	E-mail ld	
PAN of POA Holder (POA Holder needs to comply with a has registered under Central KYC R			ate of Birth [^] DDDMMMYYYYYY of Birth is mandatory for Individual(s) who
13. DEMAT ACCOUNT INFORMAT	TION (Mandatory for crediting units in den	nat account)	
	·	v details and enclose a copy of the Client	Master that you may have received from your
Depository Participant. O NSDL	O CDSL		
NSDL/CDSL: Depository Participant Na	ame		
Depository Participant ID	Beneficiary	/ A/c No	
Enclosed: Cli	ent Master O Transac	ction / Statement Copy / DIS Copy	
14. DECLARATION, CONSENT & S	SIGNATURES		
including the sections on "Who cannot invest", Know-Your-Customer and Investor Protection" I/We am/are authorised to make this investmer or evasion of any Act, Rules, Regulations, No to disclose details of my investment to my ba commissions (in the form of trail commission or us. I/We have neither received nor been induc truly stated. I/We accept and agree to abide by Manager through various channels. In case the to LTIM/Fund within 30 days of the change. I/N Transfer Agent "RTA") from other SEBI Regist submission /updation. I / We authorize LTIM/F my/our account(s) under intimation me/us. I/We hereby accord my/our consent to disclose	"Foreign Account Tax Compliance Act (FATCA) / Cor. I/We hereby apply for allotment/purchase of Units in tt and that the amount invested in the Scheme(s) is th tifications or Directions issued by any authority in In Ink(s) / Fund's bank(s) and/or Distributor/Broker/Inver any other mode), payable to him for the different coned by any rebate or gifts, directly or indirectly, in make the terms and conditions and privacy policy (as menter is any change in the information (especially pertawally each of the records (including pertawally endinger). I/We authorize LTIML/Fund/RT/Fund/RTA to provide relevant information to upstream, share, remit in any form, mode or manner, all/any of	nmon Reporting Standard (CRS)" ("Reporting Guide the Scheme(s) and agree to abide by the terms and rough legitimate sources only and does not involve a dia. I/We hereby authorise L&T Mutual Fund ("the I stment Adviser/any governmental or regulatory authorise sources of various Mutual Funds from amoring this investment. I/We declare that the informatio tioned on HYPERLINK "www.lffs.com/) with respectining to Reporting Guidelines) laready provided to Luining to the Reporting Guidelines) basis the information to share the information provided by me / us with a payors to enable withholding to occur and pay out the information provided by me/us, including all char	andum of the aforesaid Scheme(s) of L&T Mutual Funcilines" and "Important Note on Anti Money Laundering I conditions applicable thereto. I/We hereby declare tha and is not designed for the purpose of any contravention Fund"), its Investment Manager ("LTIM") and its agents thority. The ARN holder has disclosed to me/us all the 19st which the Scheme(s) is being recommended to me in given in this application form is correct, complete and to my/our dealings with L&T Mutual Fund/its Investmen LTIM / Fund, I/We agree that I/We shall inform the same attoin / documents received by LTIM/Fund/Registrar and other SEBI Registered Intermediaries to facilitate single any sums from the my/our account or close or suspendinges, updates to such information as and when provided ory or judicial authorities, without any prior intimation to
dated 22 August 2011. This investment is being	g made notwithstanding the advice of the appropriate	ness/inappropriateness of the same. On such transa	s explained vide SEBI Circular No. CIR/IMD/DF/13/201: action(s), I am not being charged any kind of transaction ompany concerned in lines with the commission rate(s
	from funds in my/our NRE/FCNR Account. I/We unde	. ,	ationality/Origin and that I/We have remitted funds fron olio will also be from funds received from abroad through
	H SEBI REGISTERED INVESTMENT ADVISER / PO r investments under Direct Plan to the above mention		our consent to share/provide the transactions data feed Manager.
			Date:

Second Applicant

Third Applicant

Sole/First Applicant/Guardian

GENERAL INSTRUCTIONS FOR COMMON APPLICATION FORM

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

 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.

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:

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

- 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
 - 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.
 - nomination on behalf of an applicant signed by an attorney would not be registered.
 - 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.
 - In case of investments held jointly, the first holder must not possess a PAN.
 - c. Eligible investors may invest through SIP or lumpsum purchase without providing PAN subject to the threshold amount as mentioned above.
 - d. Eligible investors should attach a copy of KYC acknowledgment letter quoting PAN exempt KYC Reference No. (PEKRN) along with the application form.

6. KYC (Know Your Customer):

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

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

- 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:

- Please furnish your full address with postal code in the Application Form. PO Box Number is not sufficient
- Please note that your address on our records would be automatically updated with your address appearing in the records of the KRA. If your address in the application form is different from what appears in the records of the KRA, please ensure that your latest address is updated in the records of the KRA.
- c. Please provide the Mobile Number and E-Mail Address of the Sole / First Applicant in case of of Individual Applicant and Key Contact Person in case of Non-Individual Applicants in the form. This would help us seamlessly communicate with you on your investments.
- d. Please tick the appropriate boxes of the family code (mentioned below the Mobile Number and E-Mail Address) to ascertain the Actual / End user of the given Mobile Number and E-Mail Address.
- 8. Permanent Account Number (PAN): Furnishing of PAN is mandatory for all applicants except where specific dispensation is provided under law.
- 9. Demat Account: If you wish to hold your investments in the Dematerialised mode, please provide the name and DP ID of your Depository Participant and your Beneficiary Account Number. Please also attach a copy of the Client Master that you may have received from your Depository Participant.

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

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

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

10. Bank Account:

- a. Please furnish your complete Bank Account details to be registered against your folio for redemption / IDCW payments.
- b. If your investment cheque is not being issued from the Bank Account indicated in the Section tiltled "Bank Account Information" please attach an original cancelled cheque leaf of this account for verification. If the cheque leaf does not have your name pre-printed, please additionally provide an extract of your bank statement or passbook duly attested evidencing the correctness of your bank details or a letter from your bank confirming your bank details.
- c. Electronic Payments: We offer electronic payment of redemptions and IDCWs. To avail this facility please furnish:
 - IFSC This is a 11 character code. If you don't see this printed on your cheque leaf, please ask your Bank for the same;
 - MICR Code This is a 9 digit number appearing next to your cheque number;
 - CBS Bank Account Number Most banks have now implemented core-banking solutions leading to a change in Account Number of customers. Please provide your latest core banking Account Number.
- d. We offer the facility to register multiple bank accounts against your investments. If you wish to avail this facility, please ask for a Multiple Bank Details Registration Form.
- e. If your units are held in the Dematerialised Form, please note that your Bank Account Details appearing in the Depository's records would be considered for redemption / IDCW payments.
- 11. Nomination: You can appoint upto a maximum of 3 nominees for your investments. Please note the following with respect to nomination.
 - a. The nomination can be made only by individuals 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
- Nomination in respect of the units stands rescinded upon the transfer of units.
- 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.
- 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 (EUIN): If you are making this investment based on an investment advise received from your distributor, please quote the Employees Unique Identification Number (EUIN) of your relationship manager in the Application Form.

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

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

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

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

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

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.

Systematic Investment Plan (SIP) / Micro SIP Form



lease refer to th	e general instructions for as	for assistance and complete all sections in English. For legibility, please use BLOCK LETTERS in black or dark			ack or dark ink.		Time Stamp	
Distri	butor/RIA Code	Sub-Distributor AF	RN Sub-	-Distributor Co	de	EUIN		Branch Code
Transaction Cha	arges: SEBI (Mutual Fund) R	Regulations allow deduction of tra	nsaction charges of Rs. 100)/- from your inves	stment for payme	ent to your distributor if vou	r distributor h	as opted to receive transaction charges for
No transaction of Investor's Declar	urced by him. The transaction charges would be levied if yo ration where EUIN is not furnisl	n charges deductible are Rs. 150/- i ou are not investing through a Disti hed: I/We confirm that the EUIN box I	f you are investing in Mutual I ributor or your investment ar nas been intentionally left blan	Funds for the first to mount is less than k by me/us as this is	ime. If you are ma Rs.10,000/ If this an "execution on	aking a SIP Investment, the tr s is the first time, you are inve ily" transaction without any int	ansaction chai sting in any mu eraction or advi	rges would be deducted over 3-4 instalments.
∡ Sole/1st A	Applicant	,	⊻ 2nd Applicant				ant	
-	-	RM FOR NACH/ECS	AUTO DEBIT					
L&T Financial .	Services UMR	N	Office use o	nly			Date	D D M M Y Y Y
Itility Code						○ Create	Modify	Cancel
ponsor Ban	nk Code		I/We hereby a	authorize		L&T	Mutual Fu	ınd
o debit (✓)	○ SB ○ CA ○ CC	C O SB-NRE O SB-NRO	O Other Ba	ank A/c No.				
Vith Bank		Bar	ık Name			IFSC/ MICR		
n amount of F	Rupees		Amount in wo	ords			₹	
ebit Type	⊠ Fixed Amount	✓ Maximum Amount	Frequency X	Monthly	Ourant	X Half Yearly		✓ As & when presented
July 1996	△ Fixed Amount		1 requestion	Monthly	Quarterly	□ Hair Yeariy		As & when presented
eference 1				Reference 2				
as been care	fully read, understood &	made by me/us. I am author	ising the user entity / Co	rporate to debit	my account, b	pased on the instructions	as agreed a	This is to confirm that thae declaration and signed by me. 3. I have understo
at I am autho Period	orized to cancel / amend	this mandate by appropriately	communicating the can	cellation / amen	dment request	to the user entity / corpo	rate or the b	ank where I have authorized the debi
rom	D M M Y Y	YY						0
3 	1 1 2 2 0		ure of First Account Hold	2.		Second Account Holde in Bank Records	3.	Signature of Third Account Holde Name as in Bank Records
or 🔼	Until Cancelled	I. Name	as III Dalik Records	Z.	ivallie as	III Dalik Recolds	 	Name as in Dank Records
APPLICA	NT INFORMATIO	N						
Name of So	ole/1st Unit Holder	First Name	Mic	Idle Name		Last Name	F	olio No.
PAN/PEKR	N**	First Unit Holder		Second Ur	it Holder			hird Unit Holder
KIN*		nit Holder		Second Uni	t Holder			Third Unit Holder
Date of Birth	n* (1st Unit Holder)		Date of Birth* (2nd Unit	Holder)	MIMIYIY	Date of Birth	n* (3rd Unit F	Holder) D D M M Y Y Y
Mobile No.	+91-		E-	mail ID				
OTM Debit Bank N Scheme Na Option (✓) @Note: IDCW represents re	oit Mandate is already Name ame L&T Growth*	registered in the folio. Plant in the folio. P	ease fill, Unique Mandate	Reference Num	Account No.	vestors' capital (Equaliz y of distributable surplus	ation Reserv	o. (If selected, Section 4 to be filled in mandatorily
Drawn On		Bank Name	Samon Bato		Bank Bra	` '	J. J. June	Bank City
SIP Amoun	ıt₹			SIP Freque	ency O Mont	thly* O Quarterly		
Note: Minimum Equity schemes	n gap of 30 days required be s & 1000 for Non Equity sch		nt instalment. In case of disc	repancy in the SIP	Period,the one r	mentioned in the Debit Mand		OR Outil Cancelle onsidered.) (For SIP amount Minimum 500 for Available in select schemes on
SIP Top U	Jp (Optional) - Available	e only for investments effecte	d through Auto Debit.			Top Up Amount		ount in multiples of ₹ 500 only
Note: Effects	ive February 1, 2021, u t Asset Value (NAV) wi	ntioned amount is reached. units will be allotted only u Il be applied based on rea	oon receipt of subscriptization of funds for all	nich SIP Top-Up otion amount k I purchases inc	amount will copy the Fund H	ease. *Default option louse for utilisation irrematic transactions reg	if not selective of the	vany one) Half Yearly Yearly ted If any scheme category/investme ior or post February 1, 2021. In existing Micro SIPs which together with the cur holder has disclosed to melus all the commission er are correct and express mylour willingness to melus the terms and conditions mentioned overleaf. Yus to the group companies of L&T Financial Serv
SIGNATURE	E/S AS PER L&T MUTU	JAL FUND (To be signed a	s per Mode of Holdin	g)	,			
	st Applicant/Guardian		≤ Second Applicant				plicant	

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.

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.

- 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.
- Payments made by Cash/Money Order/Postal Order, Non- MICR cheque, outstation cheques are not accepted.
- For detailed terms and conditions on SIP, SIP Top-up, OTM facility, please visit our website www.ltfs.com and also refer to scheme related documents.
- k. Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

3. Declarations & Signatures:

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

4. Debit Mandate:

- 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	0
Name of the Sole/First Holder furnished in the Form	0
SIP details listed below are furnished SIP installment amount No. of SIP installments SIP date SIP frequency SIP period SIP Scheme	0
Complete Bank details are furnished in the form Name of the Sole/1st Holder of the Bank Account Bank A/c No MICR IFSC	0
All holders have signed in accordance with the Mode of Holding as provided to us at the relevant place	0
All Bank Account Holders have signed in the same manner and sequence as their Bank Account in the relevant place	0

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

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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.

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	2				
A) I / We wish to Nominate					
We do hereby nominate the person(s) named below to receive payments and settlements made to Nominee(s), and signature(s) or trustee. This instruction supercedes all previous nominations made	of the Nominee(s) acknowledging rece de by me/us in respect of the folio indi	ipt thereof, will be noted as be cated above.	a valid discharge by the AMC/Mutual Fund		
(1) Nominee Name	Guardian deta	ii to be furnished in case Nomi	nee is a minor (Strike out if not applicable)		
Relationship with Sole / First Unit Holder	Name				
Allocation %	Relationship v	vith Sole / First Unit Holder			
PAN	PAN				
,	Nominee is a minor) Complete Add	ress			
Complete Address			Pin Code		
Pin Code					
Signature of Nominee	Signature of C	Guardian (Mandatory) 🗷			
(2) Nominee Name	Guardian deta	il to be furnished in case Nomi	nee is a minor (Strike out if not applicable)		
Relationship with Sole / First Unit Holder	Name				
Allocation %		vith Sole / First Unit Holder			
PAN	PAN				
Date of Birth D D M M Y Y Y Y (in case	Nominee is a minor)	Complete Address			
Complete Address		1000			
Pin Code		Pin Code			
Signature of Nominee	Signature of 0	Guardian (Mandatory) 🗷			
			nee is a minor (Strike out if not applicable)		
(3) Nominee Name	Name				
Relationship with Sole / First Unit Holder	Ivalie				
Allocation %	Relationship v	vith Sole / First Unit Holder			
PAN					
Date of Birth D D M M Y Y Y Y Y (in case	Nominee is a minor) Complete Add	ress			
Complete Address			Pin Code		
Pin Code			T III Gode		
Signature of Nominee	Signature of C	Guardian (Mandatory) 🗷			
NOMINATION OPT-OUT B) I / We do not wish to Nominate (Nomination OPT-OUT): I / mutual fund folio and understand the issues involved in non apheirs would need to submit all the requisite documents issued	ppointment of nominee(s) and further	are aware that in case of deat	h of all the account holder(s), my / our leg		
CANCELLATION OF EXISTING NOMINATION i) I/We do hereby cancel the nomination made by me/us in fa	avour of the under mentioned in respe	ct of Units held by me/us in th	ne above Folio:		
Nominee 1Nominee	2	Nominee 3			
YOUR SIGNATURES (To be signed by all Unitholders ev	ven if the Mode of Holding is Any	one or Survivor)			
★ (Sole/First Unit Holder)					
ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)			L&T Financial Servic		
Received from	Folio no/ Application	no:	For Office Use Onl		
Mobile No:	PAN:				
Request submitted			Acknowledgement Stamp & Date		

GENERAL INSTRUCTIONS

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

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

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

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

Date: | D | D | / | M | M | / | Y | Y | Y | Y |



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 Name of 2nd Applicant Name of 3rd Applicant PAN/PEKRN** First Unit Holder Second Unit Holder | | | | First Uhit Holder | Date of Birth^ (3rd Unit Holder) Date of Birth^ (1st Unit Holder) Date of Birth^ (2nd Unit Holder) **PEKRN required for Micro investments upto Rs. 50,000 in a year. ^ 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR). Mobile No. +91-E-mail ID **FATCA & CRS DETAILS** Sole/First Applicant/Guardian **Second Applicant Third Applicant** Category Gender Father's Name Type of address given at the KRA O Residential or Business Residential or Business O Residential or Business Residential Residential Residential Business O Business O Business Registered Office Registered Office Registered Office Permissible documents are O Passport O Election ID Card O PAN Card ○ Govt. ID Card ○ Driving License ○ NRE/GA Card ○ Others Country/Place/City of Birth Country of citizenship/nationality ○ Indian ○ U.S. ○ Others ○ Indian ○ U.S. ○ Others ○ Indian ○ U.S. ○ Others (Please, specify (Please, specify (Please, specify I am a tax resident of India and not a resident of any other country O Yes O 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 Reason A \bigcirc , B \bigcirc or C \bigcirc Reason A \bigcirc , B \bigcirc or C \bigcirc Reason A \bigcirc , B \bigcirc or C \bigcirc tick (\checkmark) the reason A \bigcirc , B \bigcirc or C \bigcirc Reason A ○, B ○ or C ○ Reason A \bigcirc , B \bigcirc or C \bigcirc Reason A \bigcirc , B \bigcirc or C \bigcirc [As defined below] 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**

Place:

FATCA & CRS TERMS & CONDITIONS

(Note: The quidance 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	 Self-certification that the account holder is neither a citizen of United States of America nor its resident for tax purposes:
	 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	 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	If no Indian telephone number is provided
India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
	2. Documentary evidence (refer list below)
	If Indian telephone number is provided along with a foreign country telephone number
	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.**Itfs.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: O Residential or Business O Residential O Business O 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" Country of Incorporation City of Incorporation Date of Incorporation | D | D | / M | M | / | Y | Y | Y | Y PAN Entity Constitution O Partnership Firm O Private Limited Company O Public Limited Company O AOP/BOI Society Type Limited Liability Partnership O Artificial Juridical Person Trust Liquidator Others Please (√) Please tick the applicable tax resident declaration -1. Is "Entity" a tax resident of any country other than India: O Yes (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.) Country Tax Identification Number% Identification Type (TIN or Other, please specify) %In case Tax Identification Number is not available, kindly provide its functional equivalent\$. In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc. In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here Please refer to para 3(vii) exemption code for U.S. persons under part D of FATCA Instructions & Definitions **FATCA & CRS Declaration** PART A (to be Filled by Financial Institutions or Direct Reporting NFEs) We are a. GIIN Financial institution3 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 Direct reporting NFE4 Name of sponsoring entity (please tick as appropriate) GIIN not available (please tick as applicable) Applied for If the entity is a Financial institution, O Not required to apply for - please specify 2 digits sub-category¹⁰ O Not obtained - Non-participating FI PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs") Is the Entity a publicly traded company (that is, a Yes ○ (If yes, please specify any one stock exchange on which the stock is regularly traded) No ○ company whose shares are regularly traded on an Name of stock exchange established securities market) 2 Is the Entity a related entity of a publicly traded Yes O (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly company (a company whose shares are regularly traded) No O traded on an established securities market) Name of listed company ○ Subsidiary of the Listed Company or ○ Controlled by a Listed Company Nature of relation: Name of stock exchange 3 Is the Entity an active1 Non Financial Entity (NFE) Yes O (If yes, please fill UBO declaration in the next section.) No O Nature of Business Please specify the sub-category of Active NFE (Mention code – Refer 2C of Part D)

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 \mid 2 Refer 3(ii) of Part D \mid 3 Refer 1(i) of Part D \mid 4 Refer 3(vi) of Part D \mid 10 Refer 1A of Part D

UBO Declaration						
Category (Please tick applicable category): O Unliste O Unincorporated association / body of individuals	d Company	○ Partnership Firr ○ Public Charitab		Liability Partnership Company s Trust		
Others (please specify Please list below the details of controlling person(s), co EACH controlling person(s).	onfirming ALL co	ountries of tax residency / pe	rmanent residency / citizens	ship and ALL Tax Identification Numbers for		
Owner-documented FFI's ⁵ should provide FFI Owner R	Reporting Stateme	nent and Auditor's Letter with	required details as mention	ed in Form W8 BEN E		
Name - Beneficial owner / Controlling person Country - Tax Residency* Tax ID No Or functional equivalent for each country%	Tax ID Type - T Beneficial Intere	IN or Other, please specify est - in percentage f Controlling person Address Type -		Country, PIN / ZIP Code & Contact Details		
1. Name	Tax ID Type	1.00	Address			
Country Tax ID No.%	Beneficial Intere	'est (%)	ZIP			
Tax ID No.	Type Code		State:	Country:		
				ce O Business O Registered office		
2. Name	Tax ID Type		Address			
Country	Beneficial Intere	rest (%)	-			
Tax ID No. [%]	Type Code		ZIP			
			State: Address Type Residen	Country: ce O Business O Registered office		
3. Name	Tax ID Type		Address	<u> </u>		
Country	Beneficial Intere	est (%)				
Tax ID No. [%]	Type Code		ZIP			
			State: Address Type Residen	Country: ce O Business O Registered office		
# If passive NFE, please provide below additional details	s for each of cont	trolling persons. (Please atta	ch additional sheets if nece	ssary)		
Name & PAN / Any other Identification Number		Occupation Type -		DOB - Date of Birth		
(PAN, Passport, Election ID, Govt. ID, Driving Licence	ce, NREGA Job			Gender - Male, Female, Other		
Card, Others) City of Birth - Country of Birth		Nationality Father's Name - Mandatory if PAN is not av	ailable			
1. Name & PAN		Occupation Type		[D]D]/[M]M]/[Y]Y]Y]		
City of Birth		Nationality		Gender Male Female		
Country of Birth		Father's Name		Other		
2. Name & PAN		Occupation Type		DOB [D D / M M / Y Y Y Y		
City of Birth		Nationality		Gender Male Female		
Country of Birth		Father's Name		Other		
3. Name & PAN		Occupation Type		DOB D D / M M / Y Y Y Y		
City of Birth		Nationality		Gender Male Female		
Country of Birth		Father's Name		Other		
# Additional details to be filled by controlling persons with controlling person is a US citizen or green card holder. % In case Tax Identification Number is not available, kin-		·	ship / Green Card in any coւ	untry other than India: * To include US, where		
FATCA - CRS Terms and Conditions	ary provide railor					
The Central Board of Direct Taxes has notified Rules 1 to seek additional personal, tax and beneficial owner in have to be reported to Tax authorities/appointed agents for the purpose of ensuring appropriate withhold	formation and ce cies. Towards co	ertain certifications & docume ompliance, we may also be re	ntation from all our accounts equested to provide informa	s holders. In relevant cases, information will		
Should there be any change any information provided	by you, please ir	nsure your advice us prompt	ly, i.e. within 30 days.			
If any controlling person of any utility is US citizen o Identification number.	r Green card ho	older, please include United	States in the foreign countr	ry information field along with the US Tax		
It is mandatory to supply a TIN or functional equivaler issued, please provide an explanation and attach this	=	in which you are tax residen	t issued such identification.	If no, TIN is yet available or has not been		
Part C: Certification I/We have understood the information requirements of th Form is true, correct & complete. I/We also confirm that		=	· · · · ·	•		
Name						
Designation						
A 11 1 1 2 1 1 1		A. A. H. C. L.		A. II. 101		
Authorized Signatory	Æ	Authorized Signatory	A	Authorized Signatory		
Place:	Date:					

PART D FATCA Instructions & Definitions

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

- 1 (i) Financial Institution (FI) The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
 - (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - (iii) Custodial institution: is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period, during which the entity has been in existence, whichever is less.

(iv) Investment entity is any entity:

- (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
- (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
- (ii) Individual and collective portfolio management; or
- (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

OI

- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in fi nancial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a 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 primar-ily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:
- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.
 - The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 refer point 2c.)
- (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

. ,	(vi) FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "Non- Reporting Financial Institution and Guidance issued by CBDT in this regard				
A. Reasons	why FI not required to apply for GIIN:				
Code	Sub-category				
01	Governmental Entity, International Organization or Central Bank				
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank				
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund				
04	Entity is an Indian FI solely because it is an investment entity				
05	Qualified credit card issuer				
06	Investment Advisors, Investment Managers & Executing Brokers				
07	Exempt collective investment vehicle				
08	Trust				
09	Non-registering local banks				
10	FFI with only Low-Value Accounts				
11	Sponsored investment entity and controlled foreign corporation				
12	Sponsored, Closely Held Investment Vehicle				

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

3. Other definitions

(i) Related entity

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

(ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity; or
- (ii) an investment entity described in sub-clause (B) of clause (c) of the Explanation to clause (3), which is not located in any of the jurisdictions specified by the Central Board of Direct Taxes in this behalf
- (iii) not a withholding foreign partnership or a withholding foreign trust
- (iii) Passive income

The term passive income includes income by way of:

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

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

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

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

- (i) DBOD.AML.BC. NO.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- (ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013by the Securities and Exchange Board of India; or
- (iii) IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

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

(A) Controlli	ng 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
80	CP of legal arrangementtrust-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.

Exempt	ion code for U.S. persons (Refer 114(9) of Income Tax Rules, 1962 for details
Code	Sub-category Sub-category
Α	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
В	The United States or any of its agencies or instrumentalities
С	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
Н	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Ac 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)
М	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@Intmf.co.in

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





to debit (*) SB CA CC SB-NRE SB-NRO Other Bank A/c No. IFSC/ MICR	Please refer to the general instructions	for assistance and complete all secti	ons in English For legibility pleas	e use BLOCK LETTERS in blac	ck or dark ink	Time Stamp
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Name as in Bank Records 2. Name as in Bank Records 3. Name as in Bank Records	From DDMMY	YYY				
2. APPLICANT INFORMATION Name of Sole/1st Unit Holder First Unit Holder First Name	To 3 1 1 2 2		ture of First Account Holder			
Name of Sole/1st Unit Holder First Name Middle Name Last Name Folio No. PAN/PEKRN** First Unit Holder Second Urit Holder Imbret Unit Holder Imbret Unit Holder Date of Birth* (Inst Unit Holder Second Urit Holder Imbret Unit Holder Date of Birth* (Inst Unit Holder D M M Y Y Y Y D Date of Birth* (2nd Unit Holder) D M M Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M M Y Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M M Y Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M M Y Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M M Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M M Y Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M M Y Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M M Y Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M M M Y Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M M M Y Y Y Y Y D Date of Birth* (3nd Unit Holder) D M M M M Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y	or	1. Name	e as in Bank Records	2. Name as i	n Bank Records	Name as in Bank Records
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Mobile No. +91- 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® IDCW® Amount L&T Hybrid Equity Fund (?) Minimum Rs. 1000 L&T Balanced Advantage Fund (?) Minimum Rs. 1000 L&T Growth* IDCW® IDCW® IDCW® Amount L&T Hiddap Fund (?) Minimum Rs. 1000 EXCLUSIVE SIP COMBO MARKET CAP SIP COMBO MARKET CAP SIP COMBO MARKET CAP SIP COMBO L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 SIP Debit Data (Y any one) 1st Sth 7th 10th* 15th 20th 25th 28th SIP Period From M	KIN* First	st Uhit Holder	Se	cond Unit Holder		Third Unit Holder
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	Date of Birth* (1st Unit Holder)	D D M M Y Y Y Y	Date of Birth* (2nd Unit Holder)	Y Y Date of Birth* (3rd	Unit Holder)
3. SMART SIP COMBOS (Please ✓ any one) BALANCED SIP COMBO Growth* DCW@ DCW@ Payout# Reinvestment# Amount L&T Hybrid Equity Fund (?) Minimum Rs. 1000 L&T Business Cycles Fund (?) Minimum Rs. 1000 L&T Business Cycles Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T India Large Cap Fund (?) Minimum Rs. 1000 L&T Emerging Businesses Fund (?) Minimum Rs. 1000 L&T Emerging Businesses Fund (?) Minimum Rs. 1000 Scheme 1 L&T (?) Minimum Rs. 1000 (?) Minimum Rs. 1000 Conwith* DCW@ DCW@ Amount L&T Emerging Businesses Fund (?) Minimum Rs. 1000 Conwith* DCW@ DCW@ Amount L&T Emerging Businesses Fund (?) Minimum Rs. 1000 Conwith* DCW@ DCW@ Amount L&T Emerging Businesses Fund (?) Minimum Rs. 1000 Conwith* DCW@ DCW@ Amount L&T Emerging Businesses Fund (?) Minimum Rs. 1000 Conwith* DCW@ DCW@ Amount L&T Emerging Businesses Fund (?) Minimum Rs. 1000 Conwith* DCW@	KYC is mandatory. Please enclose		t letters for all applicants. **PE	KRN required for Micro inv		
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	Scheme 3 L&T		_	(₹) <u>Minimum</u>	Rs. 1000 To ^^ M	M Y Y Y Y

^{*} 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).

4. INVESTMENT & PAYMENT DETAILS					
First Instalment Details: (Please issue cheque favouring "L&T I	MF Multi Scheme SIP")				
Instrument No. Instru	ment Amount		Instrument Date	D D M M Y	YYY
Drawn On Bank Name Ban	nk Branch B	ank Ciry	Account Type (✓) ○ S	avings O Current O NRE	○ NRO ○ Others
Initial cheque amount should be equal to Total SIP Amount. In case of	of discrepancy in the SIP Period,	the period mentioned	5. , ,	•	
If electronic transfer, please fill UTR No.					
Amount Debit Bank Name			Account No		
If One Time Mandate, Please fill, Unique Mandate Referen	nce Number (UMRN)				
Amount Debit Bank Name			Account No		
Payment made by (✓)	O Others	lease Specify			
Note: Effective February 1, 2021, units will be allotted only u amount. Net Asset Value (NAV) will be applied based on rea	pon receipt of subscription a lization of funds for all purch	amount by the Fundhases including sy	d House for utilisation irres stematic transactions regis	pective of any scheme ca stered prior or post Febru	ategory/investment uary 1, 2021.
5. DECLARATION, CONSENT & SIGNATURES	(Mandatory. If left blan	ık, the applicati	on is liable to be reject	cted)	
I/We have read and understood the respective Scheme Information Document, Statement of application will result in aggregate investments exceeding Rs. 50,000 in a year. I/We have (in trail commission or any other), payable to him for the different competing schemes of M make payments referred above through direct debit/participation in ECS. If the transaction is Limited, or any of their appointed service providers or representatives responsible. I/We will I/We hereby accord my/our consent to disclose, share, remit in any form, mode or manner, a for any valid business purposes including marketing or sales promotion or with any statutor.	neither received nor been induced by any utual Funds from amongst which the Schet s delayed or not effected at all for reasons on all also inform L&T Investment Management all/any of the information provided by me/us	rebate or gifts directly or income is being recommended to fincomplete or incorrect in t Limited about any changes, including all changes, upd	directly in making this Systematic Invest o me/us. I/We hereby declare that the p formation, I/We would not hold L&T Mutt is in my/our bank account. I/We have rea ates to such information as and when pro	ment. The ARN holder has disclosed articulars given here are correct and ual Fund, their Investment Manager - d and agreed to the terms and condit	to me/us all the commission: express my/our willingness to L&T Investment Management tions mentioned overleaf.
SIGNATURE/S AS PER L&T MUTUAL FUND (To I	be signed as per Mode Second Applicant	of Holding)		alicant	
GENERAL INSTRUCTIONS	occoria Applicant		- π.	Modrit	
Please read the below instructions carefully before filling the for English in BLOCK LETTERS with black ink. All information sou except where it is specifically indicated as optional. All instruct SEBI & AMFI guidelines as amended from time to time. 1. Applicant Information: Please furnish the Folio Number First Applicant in Section 1 of the Form. Your investment specified folio. Your personal information and bank account details would well. Contact Details: Please provide the Mobile Number and / First Applicant in the form in case of Individuals and K Individuals. This would help us seamlessly communicate wi KYC is mandatory. Please enclose copies of KYC acknapplicants. **PEKRN required for Micro investments upto F * Please mention 14 digit KYC Identification Number (KIN) registered under Central KYC Records Registry (CKYCR). Permanent Account Number (PAN): Furnishing of PAN is except where specific dispensation is provided under law.	ght in the form is mandatory ions & notes are subject to a note and panda	divided ethe amol the sup The SIP The defe refer KIN If you ar scheme Third Pa : Payment through Custodia Payment incentive subscrip Payment incentive	rty Payments for investment by employer on behalf of eincay Roll deductions or deduning on behalf of an FPI or Clistiby an AMC to its emparated. In the form of Mutual I tion. The composition of the company of the co	however investor will have nemes utilit Scheme SIP Investme e considered for applicabies of the schemes. iistributor, please suffix "Ets are not accepted excep imployees under SIP or lunctions out of expense reient made by Custodian. nelled distributor on accomplement of the sufficient of the suffin	we a choice to decide ent is only Monthly. ole schemes, please Direct Plan" after the ot in the below cases mp sum subscriptior imbursements. ount of commission r lump sum/one time
Investor has an option to choose from pack of schemes of I a single cheque or ECS mandate. Following Smart SIP Co Balanced SIP Combo — This combo is suitable for in a disciplinact agent allocation. This combo investo in I	mbos available: vestors wanting to maintain	In the above confirming th	um/one time subscription. cases, necessary declarati e source of funds for the inv Mandate Form for NACH/E	estment. Please refer the	seeds to be provided SAI for more details

- a disopinited asset allocation. This combo invests in L&T hybrid Equity Fund, L&B Balanced Advantage Fund (Formerly known as L&T Dynamic Equity Fund) and L&T Equity Savings Fund and is ideal for investors who are new to equity investing.
- **Essential SIP Combo** This combo is suitable for investors looking to build the core of their portfolio. This combo invests in L&T Flexicap Fund, L&T India Value Fund and L&T Midcap Fund and is ideal for investors who are looking to build wealth in the long term
- Exclusive SIP Combo This combo is suitable for investors looking to add the much needed zing to their portfolio. This combo offers blend of L&T Business Cycles Fund, L&T India Special Situations Fund, L&T Infrastructure Fund that uncovers those companies that have the potential to show maximum growth in the
- Market Cap SIP Combo This combo is suitable for investors looking to strike a balance between large, mid and small cap allocation. This combo offers mix of large, mid and small cap companies for growth across equities through L&T India Large Cap Fund, L&T India Midcap Fund and L&T Emerging Businesses Fund. This combo is ideal for investor's seeking better growth with slightly higher risk appetite.
- DIY (Do It Yourself) Pack This combo offers freedom to choose from our wide range of equity and debt schemes and create combination that best suits your needs. This combo is ideal for investors seeking maximum returns through a customized portfolio.
- The Minimum SIP amount is Rs.1000/- for each scheme with minimum total SIP

- Please fill all the required details in the Debit Mandate Form for NACH/ECS/Auto Debit. The sole/first holder must be one of the holders in the bank account...
- The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
- The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

4. Investment & Payment Details:

- Your investment cheque should be crossed "Account Payee only" and drawn favoring "L&T Multi Scheme SIP".
- b. Initial cheque amount should be equal to Total SIP amount
- Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
 - Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.
- Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

5. Declarations & Signatures:

Unit holders need to sign here in accordance to the Mode of Holding provided to us.

CHECK LIST FOR MULTI SCHEME SIP INVESTMENT	FORM			
Application No./Folio No. quoted on the Form				0
Name of the Sole/First Holder furnished in the Form				0
SIP details listed below are furnished				0
○ SIP installment amounts ○ Total SIP amount	○ SIP date	O SIP period	○ SIP Scheme	O
Complete Bank details are furnished in the form				0
○ Name of the Sole/1st Holder of the Bank Account	O Bank A/c No	O MICR O	IFSC	
All holders have signed in accordance with the Mode of Holding as pro	ovided to us at the relevan	t place		0
All Bank Account Holders have signed in the same manner and seque	nce as their Bank Accoun	t in the relevant place		0
call 1800 4190 200 or 1800 2000 40	00 email inves	stor line@Intmf 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.

Transaction Form for Financial Transactions



21

investments sourced by him. The transaction on No transaction charges would be levied if you Investor's Declaration where EUIN is not furnished	gulations allow deduction of harges deductible are Rs. 150 are not investing through a D d: I/We confirm that the EUIN b nding the advice of inappropria	transaction charges of Rs. 100/- f /- if you are investing in Mutual Fun istributor or your investment amou ox has been intentionally left blank by	om your investment for payme ds for the first time. If you are ma int is less than Rs.10,000/ If this me/us as this is an "execution on	nt to your distributor if your d	Distributor
Transaction Charges: SEBI (Mutual Fund) Re investments sourced by him. The transaction to transaction charges would be levied if you investor's Declaration where EUIN is not furnishe person of the above distributor and/or notwithstated Sole/1st Applicant 1. APPLICANT INFORMATION	gulations allow deduction of harges deductible are Rs. 150 are not investing through a D d: I/We confirm that the EUIN b nding the advice of inappropria	transaction charges of Rs. 100/- f /- if you are investing in Mutual Fun istributor or your investment amou ox has been intentionally left blank by	om your investment for payme ds for the first time. If you are ma int is less than Rs.10,000/ If this me/us as this is an "execution on	nt to your distributor if your d	Dietributor
1. APPLICANT INFORMATION			/ee/relationship manager/sales pe	ly" transaction without any interaction	istributor has opted to receive transaction charges for action charges would be deducted over 3-4 instalments g in any mutual fund, please tick here tion or advice by the employee/relationship manager/sale utor has not charged any advisory fees on this transaction
-		∠ 2nd Applicant		∡ 3rd Applican	t
Name of Sole/1st Unit Holder	ON			1 2 2	
	First Name	Middle	Name	Last Name	Folio No.
PAN/PEKRN** Fin	st Unit Holder		Second Unlit Holder		
KIN*	Holder		Second Unit Holder		
	Holdel			Data of Birth*	
Date of Birth* (1st Unit Holder)	MMYYYYY	Date of Birth* (2nd Unit Hold		Y Y Date of Birtin	(3rd Unit Holder)
Mobile No. +91 Applicable for Non-Indivuduals		E-ma	il ID		
Legal Entity Identifier (LEI) Number ^ ^Legal Entity Identifier (LEI) is applic KYC is mandatory. Please enclose copie ^ 14 digit KYC Identification Number (KI	s of KYC acknowledgeme	ent letters for all applicants. **	demptions /IDCWs) remitt	ance of Rs 50 Crores and	in a year.
2. ADDITIONAL PURCHASE		(D)			
○ Lumpsum ○ Scheme 1 : L&T	Multi-Scheme Lumps	um (Please issue cheque	avouring L&I MF Muiti-	. ,	4 /71
Option (✓)	O IDCW@		W [®] Frequency (✓)	Amount	○ Weekly
O IDCW@ Reinvest	ment O Bonus'			,	○ Annual^ ○ Semi-Annual^
Scheme 2 : L&T Option (✓)	O IDCW@	Payout IDC	W [®] Frequency (✓)	O Daily	t (₹) ○ Weekly
O IDCW [®] Reinvest		•		,	○ Annual^ ○ Semi-Annual^
Scheme 3 : L&T Option (✓)	O IDCW@	Payout IDC	W [®] Frequency (✓)	O Daily	t (₹) ○ Weekly
Option (✓)			vv = Frequency (*)	,	O Annual^ Semi-Annual^
Payment Details: O Cheque / D	D / Pay Order	○ Electronic Transfer	One Time Mandate	(OTM)	a Land
f cheque / DD / Pay Order, please	e fill Instrument No.		Instrument Date	D M M Y Y Y	Y
nstrument Amount		Charges (if applicable ₹)		Net Amoun	
Orawn onBank Account Type (✓) ○ Savin		O NRE O NR	ank Branch O ○ FCNR	Others	Bank City
f electronic transfer , please fill U ⁻ Amount	Debit Bank Nam	e		Account No	
If One Time Mandate, Please fill, U		1			
Amount	Debit Bank Nam	,		Account No.	
Payment made by (√) ○ Fir	st Unit Holder	 Guardian in case of 	f minor Others	S Please Sp	pecify
Note: Effective February 1, 2021, un amount. Net Asset Value (NAV) will I. Demat Account Details Depository Participant. NSDL NSDL/CDSL: Depository Participar Depository Participant ID Please enclose copy of the Client Ma	oe applied based on rea	lization of funds for all purd Beneficia	on amount by the Fund H hases including systema ary A/c No. pption if not selected.	louse for utilisation irres tic transactions register 'Available in select s	
3. SWITCH	,	, , = :::#!			·
	F 11 \ 0 P 7 0	Weekly O Monthly*		Growth ○ IDCW [@] Pay i-Annual^ ○ Annual^	out O IDCW [®] Reinvestment O Bonus [^]
	plicable) U Dally U				Payout O IDCW [®] Reinvestment
DCW [®] Frequency (✓ wherever ap	pplicable) O Dally O			i AnnualA AnnualA	
DCW [®] Frequency (✓wherever ap Fo Scheme L&T DCW [®] Frequency (✓wherever ap	pplicable) O Daily	Weekly O Monthly*	O Quarterly O Sem		
DCW [®] Frequency (✓wherever ap To Scheme L&T DCW [®] Frequency (✓wherever ap Please tick any one (✓) ○ Amou Default option if not selected	pplicable) ○ Daily ○ unt (₹) ^Available in select :	schemes only	OR ONO. of unit	ts	OR ○ All Units
DCW [®] Frequency (✓wherever ap To Scheme L&T DCW [®] Frequency (✓wherever ap Please tick any one (✓) ○ Amou Default option if not selected Note: Switch transactions are als	pplicable) ○ Daily ○ unt (₹) ^Available in select o o subject to realizatio	schemes only on of funds in the respect	OR No. of unitive schemes account w	tsith effect from January	1 2021.
From Scheme L&T DCW® Frequency (✓wherever ap To Scheme L&T DCW® Frequency (✓wherever ap Please tick any one (✓) ○ Amou *Default option if not selected Note: Switch transactions are als ® Note: IDCW stands for 'Income Distractions are als and the presents realized gains, as may be default on the standard of the series of the seri	pplicable) O Daily Ount (₹) ^Available in select so subject to realization bution cum Capital Withe eclared by the Trustees a	schemes only on of funds in the respect drawal option'. The amounts o t its discretion from time to tim	OR No. of unitive schemes account w	tsith effect from January	on Reserve), which is part of the sale price the calculated in accordance with the Regulations).
DCW® Frequency (✓wherever approved to Scheme L&T DCW® Frequency (✓wherever apprehense tick any one (✓) Amoust Default option if not selected Note: Switch transactions are als ® Note: IDCW stands for 'Income District presents realized gains, as may be decomposed.	pplicable) ○ Daily ○ unt (₹) ^Available in select so subject to realization bution cum Capital With eclared by the Trustees a	schemes only on of funds in the respect drawal option'. The amounts o t its discretion from time to tim	OR No. of unitive schemes account we san be distributed out of interest (subject to the availability)	ith effect from January restors' capital (Equalizatio of distributable surplus as	on Reserve), which is part of the sale price the calculated in accordance with the Regulations). L&T Financial Service Mutual Fu.
DCW® Frequency (✓wherever approximately provided by the provid	pplicable) ○ Daily ○ unt (₹) ^Available in select so subject to realization bution cum Capital With eclared by the Trustees a	schemes only on of funds in the respect drawal option'. The amounts of t its discretion from time to tim y the Applicant)	OR No. of unitive schemes account we san be distributed out of interest (subject to the availability)	ith effect from January restors' capital (Equalizatio of distributable surplus as	on Reserve), which is part of the sale price the calculated in accordance with the Regulations). L&T Financial Servic Mutual Fu
DCW® Frequency (✓wherever approaches L&T DCW® Frequency (✓wherever apprehense tick any one (✓) ○ Amote: Switch transactions are alse Note: IDCW stands for 'Income District represents realized gains, as may be described by the stands of the	pplicable) O Daily Ount (₹) ^Available in select so subject to realization bution cum Capital With eclared by the Trustees a Capital Victor of the Capita	schemes only on of funds in the respect. drawal option'. The amounts of tits discretion from time to time y the Applicant) Name	OR No. of unitive schemes account we can be distributed out of interest (subject to the availability).	ith effect from January vestors' capital (Equalizatio of distributable surplus as o	n Reserve), which is part of the sale price the calculated in accordance with the Regulations) L&T Financial Servic Mutual For Office Use Only Acknowledgement

4 DEDEKATION						
4. REDEMPTION						
Scheme Name L&T			Option (🗸)	Frowth ○ IDCW Payo	out OIDCW Reinvestr	ment O Bonus^
IDCW Frequency (✓wherever app	olicable) ○ Daily ○ V	Veekly O Monthly	Quarterly O Se	emi-Annual^ O Ann	ual^	
Please (✓) any one ○ Amount (₹)		OR ○ No. of u	inits		OR O All Units
Please note that if the bank acco	ount has been change	d and not been intim	ated to us, the proceeds	will be credited to the	he bank account regis	tered with us.
IFSC of the registered bank acco If you have registered multiple bank Name of the Bank/ Branch *Default option if not selected		ant credit in a bank A/o	c other than the default b	,	close an original cance le bank A/c No. below.	lled cheque leaf)
5. KYC INFORMATION		-				
FOR INDIVIDUAL INVESTORS	1st Applica	nt / Guardian	2nd Applican	t / Guardian	3rd Applica	nt / Guardian
(a) Gender (✓)	O Male O F	emale	O Male O Fer	male	O Male O Fe	emale
(b) Father's / Spouse's Name						
(c) Place / Country of Birth (√)	○ India ○ Other	Please specify	○ India ○ Other	Please specify	O India O 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	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)
and Tax Identification Number (TIN) or equivalent alongside)	1.		1.		1.	
	2.		2.		2.	
	3.		3.		3.	0.451
(g) Gross Annual Income (₹)	Below 1 lac5-10 Lacs25 Lacs - 1 crore	1-5 Lacs10-25 Lacs> 1 Crore	O 5-10 Lacs	○ 1-5 Lacs ○ 10-25 Lacs ○ > 1 Crore	Below 1 lac5-10 Lacs25 Lacs - 1 crore	 1-5 Lacs 10-25 Lacs > 1 Crore
(h) Net Worth (₹) (Not older than 1 year)	₹ as or	vidual Investors who	have not furnished Gros ₹ as on	ss Annual Income abov	₹ as or	DD/MM/YYYY
(e) Occupation (✓)	○ Govt. Service	Public Sector Service Business Housewife	O Govt. Service	Public Sector Service Business Housewife	O Govt. Service	Public Sector Service Business Housewife
	O Retired	Student Agriculturist		Student Agriculturist		Student Agriculturist
(f) Others (✓) (Applicable for Karta of HUF also)	I am a politically expo	osed person	I am a politically expose I am related to a political Not applicable	ed person	I am a politically expo I am related to a politi Not applicable	sed person
FOR NON-INDIVIDUAL INVESTORS ONLY			diary of Listed Company of wnership Declaration ma	•	ed Company O YES	ONO
		providing any of the fol /Lottery/Casino Servic	•	YES (Please ✓ from change/ Money Chang	•	ney Lending/Pawning
6. DECLARATION, CONSEN I/We have read and understood the contents of I/Who cannot invest", "Foreign Account Tax Cor I/Who hereby apply for allotment/purchase of Ur invested in the Scheme(s) is through legitimate in India. I/We hereby authorise. L&T Mutual Fu governmental or regulatory authority. The ARN from amongst which the Scheme(s) is being re this application form is correct, complete and to Investment Manager through various channels Fund within 30 days of the change. I/We authorize Frovide relevant information to upstream payor I/We hereby accord my/our consent to disclose group companies of L&T Financial Services for APPLICABLE FOR INVESTMENT THROUGH etc. in respect of my/our investments under Dir	If the Scheme Information Doc mpliance Act (FATCA) / Comm this in the Scheme(s) and agre sources only and does not inv and ("the Fund"), its Investmer I holder has disclosed to me/us. I/We have sommended to me/us. I/We have sommended to me/us. I/We have sommended to me/us. I/We accept and a s. race there is any change in the provided in the records (in e LTIML/Fund/RTA, to share the sto enable withholding to occ e, share, remit in any form, me any valid business purposes:	ument, Statement of Addition non Reporting Standard (CRS e to abide by the terms and olve and is not designed for t it Manager ("LTIM") and its a s all the commissions (in the nave neither received nor bet gree to abide by the terms a in the information (especiall) cluding pertaining to the Rep ee information provided by me ur and pay out any sums fror ode or manner, all/any of the including marketing or sales IMENT ADVISER / PORTEC	all Information and Key Informati ("Reporting Guidelines")" and be purpose of any contravention in gents to disclose details of my in form of trail commission or any en induced by any rebate or gifts and conditions and privacy policy pertaining to Reporting Guideling orting Guidelines) basis the informa- te / us with other SEBI Registered or the my/our account or close or information provided by me/us, promotion or with any statutory of DLIO MANAGER: I/We hereby so	"Important Note on Anti Mon le hereby declare that I/We at lor evasion of any Act, Rules, I nvestment to my bank(s)/ Fu other mode), payable to him in, directly or indirectly, in mak (as mentioned on www.ltfs.c. nes) already provided to LTIM mation / documents received Intermediaries to facilitate sir suspend my/our account(s) in including all changes, update r judicial authorities, without a	ey Laundering, Know-YourCus m/are authorised to make this Regulations, Notifications or Di nd's bank(s) and/or Distributor for the different competing sci ing this investment. I/We deck orm) with respect to my/our de M/ Fund, I/We agree that I/We by LTIM/Fund/Registrar and Tri ngle submission /updation. I / V under intimation me/us. ses to such information as and any prior intimation to me/us, u	tomer and Investor Protection" novestment and that the amoun rections issued by any authority (Broker/Investment Adviser/an) neemes of various Mutual Funds that the information given ir alings with L&T Mutual Fund/its shall inform the same to LTIM ansfer Agent ("RTA") from other ve authorize LTIM/Fund/RTA to when provided by me/ us to the ntill notified by me/us otherwise
∠ (Sole/First Unit) ∠	Holder)	K (8	Second Unit Holder)		∠	Holder)
Date D D M M Y Y Y					Place	
			0.000000000		0111	



Scan our WhatsApp QR code and say 'Hi'

call 1800 4190 200 or 1800 2000 400

whatsapp @ 9326929294

email investor.line@Intmf.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.ltfs.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.

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.

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

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

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

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

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

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

2. Additional Purchase Request:

- a. Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- b. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name
- c. Your investment cheque should be crossed "Account Payee only" and drawn favoring the scheme name where the investment is in a specific scheme
- d. Please ensure that the investment cheque issued by you complies with CTS 2010 requirements stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
- e. Payments made by Cash/Money Order/Postal Order, Non-MICR cheques Outstation cheques are not accepted. Post dated cheques will not be accepted except for investment made under Systematic investment Plan.
- f. Third Party Payments for investments are not accepted except in the below cases :
 - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re imbursements.
 - · Custodian on behalf of an FPI or Client made by Custodian.
 - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
 - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- g. Effective February 1, 2021, units will be allotted to the investors only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.

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

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

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

Please note that this is an additional facility offered to unit holders who wish to hold units in the dematerialised mode. This is not a mandatory requirement and unit holders can continue holding units physically with the mutual fund. If you do not wish to hold your mutual fund units in the dematerialised form, please strike off this section. If the demat account details in the application form are incomplete/incorrect or does not match with the records of the Depository, units would be allotted and held electronically in the Fund's books and an Account Statement confirming the unit allotment would be sent to you.

3. Switch Request:

- a. Please ensure that the Target and Source schemes are correctly indicated.
- b. Please specify the amount/number of units you wish to switch. If you wish to switch all units, tick against the box provided.
- If your switch request specifies both amount and units for switch, the latter will be processed.
- d. If the balance in the source scheme/option, after taking the switch into account falls below the minimum redemption size (either in amount or units whichever is less), the entire balance in the Source scheme will be switched to the Target Scheme.
- e. Note: Switch transactions are also subject to realization of funds in the respective schemes account with effect from February 1, 2021.

4. Redemption Request:

- a. Please specify scheme details and the amount/number of units you wish to redeem. If you wish to redeem all units, tick against the box provided.
- b. If your redemption request specifies both amount and units for redemption, the latter will be processed.
- c. A redemption will be processed only for the amount which has been realized.
- d. To safeguard investors against fraudulent action, where the redemption request is received along with Change of address/bank request, the AMC reserves the right to release the payment only after completing necessary additional checks.
- If your redemption request is followed within 10 days from your request for change in bank account, payout of redemption proceeds is subject to applicable cooling off period.
- 5. Signatures: All signatures should be in English or any other Indian Language. Thumb impressions should be from the left hand in case of males and right hand in case of females. All such thumb impressions need to be attested by a Magistrate, Notary Public or Special Executive Magistrate under his/her official seal.
- 6. Employees Unique Identification Number (EUIN): If you are making this investment based on an investment advise received from your distributor, please quote the Employees Unique Identification Number (EUIN) of your relationship manager in the Application Form

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

7. KYC Details:

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

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



Transaction Form For STP & SWP



	ons for assistance and t	complete all sect	ions in English.	or legibility, please use BLO	OCK LETTERS in blace	k or dark ink.		Time	Stamp
Distributor/RIA Code	Sul	o-Distributor A	ARN	Sub-Distributor C	ode	EUIN		Bran	ch Code
itial Commission will be paid b	•	•			-		•		
Fransaction Charges: SEBI (Mutual nvestments sourced by him. The tra Vo transaction charges would be lev nvestor's Declaration where EUIN is no person of the above distributor and/or	not furnished: I/We confirm	n that the EUIN box	x has been intention	nally left blank by me/us as this	is an "execution only"	transaction without an	v interaction or advice	e by the employee/re	lationship manager/sales
				ant		∡ 3rd Ap	nlicant		
1. APPLICANT INFOR	RMATION		2 Ziid / ippiid			z ora r p	piloditi		
				Middle Name		Last Name			
Name of Sole/1st Unit Hole PAN/PEKRN**	ger	rst Name			Init Holder	Last Name		lio No	
ZINIX	Tinks				dit I lla lalala			المالمة المائما	
(IN*	First Unit Holder			Second Ur				hird Unit Holde	
Date of Birth* (1st Unit Holder)	DDDMMY	YYY	Date of Birth'	(2nd Unit Holder)	MMYYY	Y Y Date of E	Birth* (3rd Unit Ho	older) D D M	MYYYYY
Mobile No. +91				E-mail ID					
YC is mandatory. Please enclo									
2. SYSTEMATIC WITH	· ,		•	.,		•	· · · · · · · · · · · · · · · · · · ·	o at least Bo 1	25 000
STOTEMATIC WITH	IDNAWAL F LA	(SWF) -	riease note	that the value of the	unit balance in	the source sch	eille siloulu b	e at least Ns. A	23,000
Scheme Name L&T					Option (✓) ☐ (Growth O IDCW	Payout O IDC	W Reinvestmen	t O Bonus^
OCW Frequency (√where	ever applicable)	O Daily	Weekly	○ Monthly* ○ Qu	uarterly O Ar	nnual^ O Semi	-Annual^		
Vithdrawal preference (✓	´) OAmount (₹) _			OR O	Capital Appre	ciation (Available	for GROWTH	plan only)	
/ithdrawal frequency (✓)	-	○ Quart	•		○ Annual				
Vithdrawal date (✓) ○ 1st Available in select schei)th* ○ 15th ○	○ 20th ○ 25th	n ○ 28th Withdrawal p	period From M	MYYYY	Y To M M	Y Y Y Y	OR ○ Till balanc
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cheme Name L&T					Option (✓) ○	Growth O IDCV	√@ Payout ○ I	DCW@ Reinves	tment O Bonus^
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o Scheme L&T					Option (✓) ○	Growth O IDCV	√ [@] Payout ○ I	DCW [@] Reinves	tment O Bonus^
DCW [®] Frequency (✓whe Note: IDCW stands for 'In ale price that represents ro accordance with the Reg	come Distribution of ealized gains, as	cum Capital V may be decla	Vithdrawal op ared by the Tr	tion'. The amounts can ustees at its discretion	n be distributed o from time to tim	e (subject to the	apital (Equaliza availability of d	listributable sur	plus as calculated
ransfer preference (✓) ○	. ,	OR	Capital Ap	preciation (Available for GF	ROWTH plan only)	From	To M	MYYYYY	OR O Till balance
ranefor from tonov	O Daily	○ Mon*	○ Tue	○ Wed	○ Thu	○ Fri			
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Please (✓) anyone)	WeeklyFortnightly	O 1st	○ 15t	h*					
Please (✓) anyone)	○ Fortnightly ○ Monthly*	○ 1st	○ 5th	○ 7th	○ 10th*	○ 15th	○ 20th	○ 25th	○ 28th
Please (✓) anyone)	○ Fortnightly ○ Monthly* ○ Quarterly	○ 1st ○ 1st	5th5th	○ 7th○ 7th	○ 10th* ○ 10th*	○ 15th ○ 15th	○ 20th ○ 20th	○ 25th ○ 25th	○ 28th ○ 28th
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Please (✓) anyone) Default option if not sele lote: Effective February 1, mount. Net Asset Value (NA	Fortnightly Monthly* Quarterly ected ^A 2021, units will be AV) will be applied	○ 1st ○ 1st vailable in sallotted only based on real	○ 5th ○ 5th elect schemupon receipt dization of fund	○ 7th ○ 7th es only of subscription amount ds for all purchases incl	○ 10th* by the Fund Hol luding systemati	○ 15th use for utilisation	20th	○ 25th	○ 28th
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Please (✓) anyone) *Default option if not sele Note: Effective February 1, 2 *Amount. Net Asset Value (N/2 *A. DECLARATION, CO We have read and understoor been induced by any rel gistered distributors based ommissions to me/us (in tra We hereby accord my/our formation as and when prony statutory or judicial auth **Example 1.5 **Example 2.5 **E	Fortnightly Monthly* Quarterly Rected ^A 2021, units will be a AV) will be applied to DNSENT & SIG Dod the respective bate or gifts, direct d on my/our assess ail commission or a consent to disclos ovided by me/ us toorities, without any rest Unit Holder) ENT SLIP (To be	1st	5th	7th 7th 7th es only of subscription amount ds for all purchases incl d as per Mode of Holdi ment, Statement of Add his transaction. I/We u including the service re for different schemes oc i, mode or manner, all/ L&T Financial Service until notified by me/us (Second Unit Holdi	o 10th* To by the Fund Holuding systematic ing) ditional Informatic inderstand that the endered by the of mutual funds for any valid be otherwise.	on and Key Information for utilisation of transactions region and Key Information to the upfront community of the upfront amongs when the upfront provided I use in the upfront amongs when the upfront amongs purpose	○ 20th Irrespective of gistered prior of the scheme of t	andum. I/We habaid directly by tered distribute is being recording all change riketing or sales.	28th ategory/investmen 1, 2021. ve neither receive me/us to the AMI r has disclosed th mended to me/us es, updates to suc s promotion or with

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.

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.
- 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.
- 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.
- 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.
- If the plan/option of the target scheme is not mentioned, the STP will be processed as per the default options mentioned in the Scheme Information Document of the respective scheme.
- f. In case the criterion of the minimum amount for the purpose of transfer of units under the STP facility is not met, the AMC reserves the right to discontinue the STP/cancel the registration for STP..
- g. Daily STP is availble only for fixed amounts.
- STP transfers can be made on a daily basis i.e. Monday to Friday subject to such days being business days.
- Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.
- 4. Signatures: All signatures should be in English or any other Indian Language. Thumb impressions should be from the left hand in case of males and right hand in case of females. All such thumb impressions need to be attested by a Magistrate, Notary Public or Special Executive Magistrate under his/her official seal.
- 5. Employees Unique Identification Number (EUIN): If you are making this investment based on an investment advise received from your distributor, please quote the Employees Unique Identification Number (EUIN) of your relationship manager in the Application Form.

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

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.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.

IDCW Transfer Plan Enrolment Form

Request submitted



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 Code Sub-Distributor ARN 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. **APPLICANT INFORMATION** Name of Sole/1st Unit Holder Folio No Şecond Unlit Holder Date of Birth* (1st Unit Holder) DDMMMYYYYY Date of Birth* (2nd Unit Holder) DDMMMYYYYY Date of Birth* (3rd Unit Holder) DDMMYYYYY 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) Scheme Name L&T Scheme Name L&T Plan (√) Direct Non-direct Plan (√) Direct Non-direct Bonus[^] IDCW[@] Reinvestment Option (✓) Growth* IDCW@ Reinvestment IDCW@ Payout Option (

) IDCW@ frequency IDCW@ frequency *Default option if not selected ^Available in select schemes only Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021. @Note: IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations) **DECLARATION, CONSENT & SIGNATURES** I/We have understood the contents of the Scheme Information Document of the respective Target scheme(s) and the Statement of Additional Information and the terms and conditions overleaf. I/We hereby apply to the Trustees of L& T Mutual Fund for the DTP enrolment and agree to abide by the terms and conditions of the Scheme(s)/Plan(s) and DTP. I/We hereby accord my/our consent to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/ us to the group companies of L&T Financial Services for any valid business purposes including marketing or sales promotion or with any statutory or judicial authorities, without any prior intimation to me/us, until notified by me/us otherwise. Sole/First Applicant/Guardian Second Applicant Third Applicant (Not applicable if first applicant is minor) (Not applicable if first applicant is minor) L&T Financial Services ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant) Received from Folio no/ Application no: Mobile No:

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

Banker's Certificate

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



To whomsoever it may concern:

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

INSTRUME	NT DETA	ILS																							
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Third Party Payment Declaration Form



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YC is mandatory. Please	•	f KYC acknowledgement letters for all ap	olicants. **PEKRN required for Micro in	. ,	
		and Date of Birth is mandatory for Individ		al KYC Records Registry (CKYCR).	
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4. DECLARATION & SIGNATURE (Refer instruction no. 5)

THIRD PARTY DECLARATION

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

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

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

APPLICABLE TO NRIS ONLY:

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereb banking channels or from funds in my / our Non-Resident External / Ordinary Account /F	,
Please (✓) ☐ Yes ☐ No	
If yes, (✓) ☐ Repatriation basis ☐ Non-repatriation basis	
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 Third Party and the declaration made by the Third Party will apply solely to my/our transation to be liable for any damages or losses or any claims of whatsoever nature arising out of L&T Mutual Fund.	action as the Beneficial Investor(s) detailed in the Application Form. L&T Mutual Fund will
	nd Applicant & Third Applicant

THIRD PARTY PAYMENT RULES

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

 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.

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

- $\ensuremath{\mathsf{2a}}.$ 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

<u>Illustration 1:</u> 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.

<u>Illustration 2:</u> 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.

<u>Illustration 3:</u> 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:
 - 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.
 - KYC Acknowledgement letter (as issued by CDSL Ventures Limited) of the Beneficial Investor and the person making the payment i.e. Third Party.
 - (ii) Declaration Form containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e., third party. The said form shall be available at Investor Service Centres of the Fund or can be downloaded from our website www.ltfs.com.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of L&T Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

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

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

1. GENERAL INSTRUCTIONS

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

Manner of filling Application Form

Manner must be completed in BLOCK LETTERS in ENGLISH.

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

2. BENEFICIAL INVESTOR INFORMATION

- a. The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the L&T Mutual Fund Schemes in Section 1. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.
- b. Investors are requested to provide the name of Guardian or name of the FII/Client, if the Beneficial Investor is a FII/Client. Please note that the name of the First/Sole Applicant should be match with the details mentioned in the Application Form. If the Beneficial Investors are employees, a separate list of employees mentioning their codes and signatures and list of authorised signatories on behalf of employees along with the KYC compliance and PAN details of each employees shall be furnished by the employer on its letterhead.

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

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

3. THIRD PARTY INFORMATION

"Third Party" Custodian or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s).

Full Name and relationship of Third Party with the Beneficial Investor must be provided.

The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:

- On behalf of employee under Systematic Investment Plans or as lump sum/onetime subscription, through Payroll deductions or deductions out of expense re imbursements. made by employer; or
- b. On behalf of an FPI or a Client made by the Custodian.
- c. Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription
- d. Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

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

4. THIRD PARTY PAYMENT DETAILS

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

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

(i) Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not preprinted 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
- 2. A letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

The original documents along with the documents mentioned above should be submitted to the Official Points of Acceptance of L&T Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the L&T Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

- (ii) Source of funds if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc. against registered Pay-in account
- a. a proof of debit to the investor's bank account in the form of a bank manager's certificate with details of account holder's name, bank account number and PAN as per bank records, if available, or
- a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available, or
- c. a copy of the passbook/bank statement evidencing the debit for issuance of a DD.
- (iii) Source of funds if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.
- 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 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 reverify 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.ltfs.com) or speak to your investment adviser.

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

- 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

- Standard specified identification instruments like Voter ID card, Government/ Defence ID card, Card of reputed employer, Driving Licence, Passport in lieu of PAN.
- 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.

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

- Proof of address of Sikkim state and application form should mention the same address.
- 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

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

For complying with the KYC requirement, all the investors could approach POS or CVL for submitting their KYC Application Form (KAF) and the mandatory documents of Proof of Identity and Proof of Address. The list of all documents required to fill up the form and the detailed process is mentioned above and can be found in the KYC Application Form. An updated list of POS is available at www.ltfs.com and at www. cvlindia.com.

After verification of the KYC Application Form and accompanying documents, investors will receive a letter certifying their KYC compliance. Investors are requested to visit the Knowledge Centre Section of our website www.ltfs.com and also read the KYC section of Statement of Additional Information (SAI) in detail.

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

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

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

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.

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.
- 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.
- $\mbox{H.}\ \mbox{List}$ of two character ISO 3166 country codes is available at the end.
- I. KYC number of applicant is mandatory for update application.

E. For particular section number required to be	er and strike					box	J.						-KYC in n							cked	d fo	r ac	cou	ints	оре	ened	d us	ing								
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Instruction / Check list / Guidelines for filling individual KYC Application Form

General instructions:

- 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.
- "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 91-999999999)
- 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).
- 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).
- 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
Andaman & Nicobar	AN	Himachal Pradesh	HP
Andhra Pradesh	AP	Jammu & Kashmir	JK
Arunachal Pradesh	AR	Jharkhand	JH
Assam	AS	Karnataka	KA
Bihar	BR	Kerala	KL
Chandigarh	CH	Lakshadweep	LD
Chhattisgarh	CG	Madhya Pradesh	MP
Dadra and Nagar Haveli	DN	Maharashtra	MH
Daman & Diu	DD	Manipur	MN
Delhi	DL	Meghalaya	ML
Goa	GA	Mizoram	MZ
Gujarat	GJ	Nagaland	NL
Haryana	HR	Orissa	OR

State/U.T	Code
Pondicherry	PY
Punjab	PB
Rajasthan	RJ
Sikkim	SK
Tamil Nadu	TN
Telangana	TS
Tripura	TR
Uttar Pradesh	UP
Uttarkhand	UA
West Bengal	WB
Other	XX

List of ISO 3166 two digit Country Code

Country	Country	Country	Code	Country	Code	Country	Country
Afghanistan	Code AF	Dominican Republic	Code DO	Libya	Code LY	Saint Pierre and Miquelon	Code PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
	DZ	•••	SV	Luxemboura	LU	San Marino	SM
Algeria American Samoa	AS	El Salvador Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD AO	Eritrea	ER EE	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA SN
Angola		Estonia		Madagascar	MG	Senegal	
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	MΧ	South Georgia and the South Sandwich Islands	
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	ВО	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	MZ	Taiwan province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
		· ·	HT		NZ		TL
British Indian Ocean Territory	10	Haiti		New Zealand		Timor-Leste	
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	Uruquay	UY
Comoros	KM	Jersey	JE	Pitcaim	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ		PT	Venezuela, Bolivarian Republic of	VE
				Portugal			
Cook Islands	CK	Kenya	KE	Puerto Rica	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	OA	Virgin Islands, British	VG
Cote d'Ivoire Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascensino and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		

Supplementary CKYC Form

Know Your Client (KYC) Application Form

For Individuals Only

(Please fill the form in English and in BLOCK Letters)
Fields marked with * are mandatory fields

(To be additionally filled by customers using old KYC form)

KYC Type: ☐ Normal (PAN is mandatory) ☐ PAN Exempt Investors



i. identity Details (Please	refer instruction A at the end)
PAN	Please enclose a duly attested copy of your PAN Card
	Prefix First Name Middle Name Last Name
Name* (same as ID proof)	
Maiden Name (If any*)	
Nother Name*	
nother rame	
Residential Status*	☐ Resident Individual ☐ Non Resident Indian
	☐ Foreign National ☐ Person of Indian Origin
Occupation Type*	□ S-Service □ Private Sector □ Public Sector □ Government Sector □ Children
	□ O-Others □ Professional □ Self Employed □ Retired □ Housewife □ Student □ B-Business □ X-Not Categorised
	X Not Outegorised
. FATCA/CRS Informatio	on (Tick if Applicable) Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction B at the end)
Additional Details Requi	red* (Mandatory only if above option is ticked)
Country of Jurisdiction o	f Residence* Country Code of Jurisdiction of Residence as per ISO 3166
ax Identification Number	er or equivalent (If issued by jurisdiction)*
Place / City of Birth*	Country of Birth* Country Code as per ISO 3166
Address Line 1*	
ine 2	
ine 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 Indian Motor venicle Act, 1988 Country Code as per ISO 316
state/01	as per 130 3 for
. Details of Related Pers	on (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*)
elated Person Type*	☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative
	Prefix First Name Middle Name Last Name
ama*	Prefix First Name Middle Name Last Name
ame	
_	(If KYC number and name are provided, below details of section 6 are optional)
Proof of Identity [Pol] o	
Proof of Identity [Pol] c	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end)
Proof of Identity [Pol] of Certified copy of any one of A-Passport Number	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) of the following Proof of Identity[Pol] needs to be submitted)
Proof of Identity [Pol] c Certified copy of <u>any one</u> of A- Passport Number B- Voter ID Card	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) of the following Proof of Identity[Pol] needs to be submitted)
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) of the following Proof of Identity[Pol] needs to be submitted)
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) If the following Proof of Identity[Pol] needs to be submitted) Passport Expiry Date DDD MM - Y Y Y Y
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- Aadhaar Card	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) If the following Proof of Identity[Pol] needs to be submitted) Passport Expiry Date DD MM - Y Y Y Y
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- Aadhaar Card F- NREGA Job Card	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) If the following Proof of Identity[Pol] needs to be submitted) Passport Expiry Date
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- Aadhaar Card F- NREGA Job Card	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) f the following Proof of Identity[Pol] needs to be submitted) Passport Expiry Date Driving Licence Expiry Date
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- Aadhaar Card F- NREGA Job Card Z- Others (any docume	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) f the following Proof of Identity[Pol] needs to be submitted) Passport Expiry Date Driving Licence Expiry Date
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- Aadhaar Card F- NREGA Job Card Z- Others (any docume	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) f the following Proof of Identity[Pol] needs to be submitted) Passport Expiry Date Driving Licence Expiry Date
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- Aadhaar Card F- NREGA Job Card Z- Others (any docume	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) f the following Proof of Identity[Pol] needs to be submitted) Passport Expiry Date Driving Licence Expiry Date
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- Aadhaar Card F- NREGA Job Card Z- Others (any docume)	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) f the following Proof of Identity[Pol] needs to be submitted) Passport Expiry Date Driving Licence Expiry Date
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- Aadhaar Card F- NREGA Job Card Z- Others (any docume) Remarks (If any)	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) f the following Proof of Identity[Pol] needs to be submitted) Passport Expiry Date Driving Licence Expiry Date
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- Aadhaar Card F- NREGA Job Card Z- Others (any docume) I. Remarks (If any) I hereby declare that the details furtherein, immediately. In case any	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) if the following Proof of Identity(Pol] needs to be submitted) Passport Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Identification Number Unished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that It may be held at the proof the single this and the single this and transport to the single this and transport making this and/icention for the surpose of or misleading or misrepresenting. I am aware that It may be held at the proof the single this and/icention for the surpose of or misleading or misrepresenting. I am aware that It may be held at the proof the single this and/icention for the surpose of or misleading or misrepresenting. I am aware that It may be related to the single this and the single this
Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- Aadhaar Card F- NREGA Job Card Z- Others (any docume) 4. Remarks (If any) Ihereby declare that the details fit therein, immediately. In case any liable for it. I hereby declare tha legislation or any notifications/direct	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) if the following Proof of Identity[Pol] needs to be submitted) Passport Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Identification Number Unished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes for the above information is found to be false or unitrue or misleading or misrepresenting, I am aware that I may be held at I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of scions issued by any governmental or statutions untime to time.
Proof of Identity [Pol] of Certified copy of any one of A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- Aadhaar Card F- NREGA Job Card Z- Others (any docume) B. Remarks (If any) I hereby declare that the details furtherin, immediately. In case any liable for it. I hereby declare tha legislation or any notifications/directions/di	(If KYC number and name are provided, below details of section 6 are optional) of Related Person* (Please see instruction (H) at the end) if the following Proof of Identity[Pol] needs to be submitted) Passport Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date Driving Licence Expiry Date

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)

Page 2

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

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.

Central KYC Registry | Know Your Customer (KYC) Application Form | Legal Entity/Other than Individuals



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 (\checkmark) 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 (Mandato	ory for KYC update request)
1. Entity Details* (Please refer instruction A at the end)	
Name*	
Entity Constitution Type* Others (Specify) (Please refer instruction B at the end)	
Date of Incorporation/Formation* D D - M M - Y Y Y Y D Date of Commencement of Busin	ess DD - MM - YYYY
Place of Incorporation/Formation* Country of Incorporation/Formation* TIN or Eq	uivalent 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	tificate 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 to	ransact 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 Docume	nt
Line 1*	
Line 2	
Line 3 City/Town/Vills	
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/Ville	age*
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) (Pla	ease refer instruction D at the end)
Tel. (Off)	
Mobile Email ID	
Mobile Email ID	
5. Number of Related Persons (Please fill Annexure A-2 for each related persons & also	refer instruction E at the end)

6. Remarks (If any)			
7. Applicant Declaration (Ple	ease refer instruction G at the end		
inform you of any changes therein, in misleading or misrepresenting. I am aw. I hereby declare that I am not making statute of legislation or any notifications. I hereby consent to receiving informatio address. I also providing consent to I	ad above are true and correct to the best of my mmediately. Incase any of the above informare that I may be held liable for it. this application for the purpose contraventior (directions issued by any governmental or stat in from Central KYC Registry through SMS/EmMF/AMC/KRA to share this KYC data with (diaries as mandated by PMLA Act/Rules/SEBI	ation is found to be false or untrue on of any Act, Rules, Regulations or any tutory authority from time to time all on the above registered number/emains CKYCR, download the information from	r y il
Date: DD - MM - YYYY 8. Attestation / For Office Us	Place:		Signature/Thumb Impression of Authorised Person(s)
	d Copies Equivalent e-docum	ent	
KYC documents ve	erification carried out by		Institution details
Identity Verification Done Date	D D - M M - Y Y Y	Name	
Emp. Name		Code	
Emp. Code			
Emp. Designation			
Emp. Branch		[Institution Stamp]

Annexure A2 | Legal Entity | Other than Individuals Central KYC Registry | Know Your Customer (KYC) Application Form | Related Person



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 (\checkmark) in the box available before the section number and strike off the sections not required to be updated.

For office use only		Application Type	* New	Update	Delete		
(To be filled by financial in	stitution)	KYC Number				(Mandatory for	KYC update and delete request)
1. Details of Relate	ed Person* (Please refer i	nstruction E at	the end)			
Addition of Related Pe	erson		Deletion of Rela	ited Person		Update Related	Person Details
KYC Number of Related F	Person (if availa	ble*)			(If KYC number is a	vailable, only 'Related I	Person Type' & 'Name' is mandatory
Related Person Type*	Director	Promoter	Karta	Trustee P	artner Cou	rt Appointment Offic	ial Proprietor
	Beneficiary	Authorised S	Signatory	Beneficial Owner	Pow	er of Attorney Hold	er Other (Please specify)
DIN (Director Identification	n Number)			(Ma	andatory if Related	Person Type is Dire	ctor)
1.1 Personal Detail	s (Please re	fer instruction	E at the end)				
	Prefix		First Name		Middle Name		Last Name
Name* (Same as ID proof)							
Maiden Name							
Father / Spouse Name*							
Mother Name	D D -	M M - Y	<u> </u>				
Date of Birth*	M- Ma		F- Female	T Tron	ogondor		
Gender*					nsgender		
Nationality*	IN- In	aian	Others (ISO 3	3166 Country Code)		
PAN*				Form 60	furnished		
1.2 Proof of Identit	y and Addre	ess * (Please r	refer instruction	E at the end)			
I Certified copy of OVD or	equivalent e-do	ocument of OVD o	or OVD obtained thr	ough digital KYC pro	cess needs to be s	ubmitted (anyone o	the following OVDs)
A-Passport Number	r						☐ PHOTO*
B-Voter ID Card							
C-Driving Licence				Driving Licence E	xpiry Date D D	- M M - Y Y	YYY
D-NREGA Job Card	t l						
E-National Population	on Register Lett	er					
F-Proof of Possess	ion of Aadhaar						
II E-KYC Authentication	on						
III Offline verification of	of Aadhaar						
Address							
Line 1*							
Line 3						City/Town/Village*	
District*			Pin/Post Code*		State/U.T Co		ISO 3166 Country Code*
1.3 Current Addres	s Details (P	lease refer in	struction E at th	ne end)			,
Same as above menti	,			•	ded)		
I. Certified copy of OVD or	equivalent e-do	cument of OVD o	or OVD obtained thr	ough digital KYC pro	cess needs to be s	ubmitted (anyone of	the following OVDs)
A-Passport Number	r						
B-Voter ID Card							
C-Driving Licence							
D-NREGA Job Card	d						
E-National Population	on Register Lett	er					
F-Proof of Possess	ion of Aadhaar		XXXXIII				
II E-KYC Authentication	on						
III Offline verification of							
IV Deemed PoA	·	v V V V V	<u> </u>				
V Self-Declaration							
U Son Decidiation							

Line 1*					
Line 1*					
Line 2					
Line 3				City/Town/Vi	llage*
District*		Pin/Post Code*		State/U.T Code*	ISO 3166 Country Code*
1.4 Contact De	etails (All communications will	be sent on provided Mobi	le no. / Email-ID p	rovided) (Please refer	instruction D at the end)
Tel. (Off)	-	Tel. (Res)		Mobile	
Email ID					
2. Applicant Do	eclaration				
inform you of any misleading or misr I hereby declare t	hat the details furnished above are tru y changes therein, immediately. Inc representing, I am aware that I may be that I am not making this application on or any notifications/directions issue	ase any of the above informate held liable for it. for the purpose contravention	ion is found to be fa of any Act, Rules, Re	se or untrue or gulations or any	
 I hereby consent to address. I also present to 	or receiving information from Central k roviding consent to MF/AMC/KRA to r participating intermediaries as mand	(YC Registry through SMS/Emai o share this KYC data with Cl	I on the above register YCR, download the	ed number/email	
Date: D D - M	1 M - Y Y Y Y	Place:		Signa	ture/Thumb Impression of Applicant
6. Attestation	/ For Office Use only				
6. Attestation /		E-KYC data received	from UIDAI Da	ata received from Offline	verification
		E-KYC data received Equivalent e-docume		ata received from Offline	verification
Documents Receive	ed Certified Copies	Equivalent e-docume			verification on details
Documents Receive	Certified Copies Digital KYC Process	Equivalent e-docume			
Documents Receive	Certified Copies Digital KYC Process YC documents verification care	Equivalent e-docume	nt		
Documents Receive	Certified Copies Digital KYC Process YC documents verification care	Equivalent e-docume	Name Name		
Documents Receive K* Date: Emp. Name	Certified Copies Digital KYC Process YC documents verification care	Equivalent e-docume	Name Name		
Documents Receive K** Date: Emp. Name Emp. Code	Certified Copies Digital KYC Process YC documents verification care	Equivalent e-docume	Name Name	Institutio	

Central KYC Registry | Instructions / Check list / Guidelines for filling Legal Entity / Other than Individuals KYC Application Form

A. Clarification / Guidelines on filling 'Entity Details' section

1. Entity Constitution Type

A – Sole Partnership H – Trust O – Artificial Juridical Person

B – Partnership Firm I – Liquidator P – International Organisation or

C – HUF J – Limited Liability Partnership Agency/Foreign Embassy or Consular Office, etc.

D – Private Limited Company K – Artificial Liability Partnership Q – Not Categorized

E – Public Limited Company L – Public Sector Banks R – Others

F – Society M – Central/State Government Department or Agency S – Foreign Portfolio Investors

- G Association of Persons (AOP)/Body of Individuals (BOI) N Section 8 Companies (Companies Act, 2013)
- 2. In case of companies and partnerships, PAN of the entity is mandatory. In case of other entities, Form 60 may be obtained if PAN is not available.
- 3. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling 'Proof of Identity [POI]' section

- A. Activity Proof 1 and Activity Proof 2 are applicable for accounts in case of proprietorship firms. Please refer to relevant instructions issued by the Reserve Bank of India in this regard.
- B. Please refer to the relevant instructions issued by the regulator regarding applicable documents for the legal entity.
- C. Certified copy of document or equivalent e-document or OVD obtained through Digital KYC process to be submitted.
- D. 'Equivalent e-document' means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
- E. 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.
- F. KYC requirements for Foreign Portfolio Investors (FPIs) will be as specified by the concerned regulator from time to time.

C. Clarification/Guidelines for filling Proof of Address [PoA]' section

- A. State/U.T Code and Pin/Post Code will not be mandatory for overseas addresses.
- B. Certified copy of document or equivalent e-document to be submitted.

D. Clarification/Guidelines for filling 'Related Person Details' section

- A. Please mention two-digit 'country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-999999999).
- B. Do not add '0' in the beginning of Mobile number.

E. Clarification/Guidelines for filling 'Related Person Details' section

- 1. Personal Details
 - The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2. Proof of Address [PoA]
 - PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
 - State/U.T Code and Pin/Post Code will not be mandatory for Overseas addresses.
 - In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
 - REs may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client and client wants to provide a current
 address, different from the address as per the identity information available in the Central Identities Data Repository.
- C. If KYC number of Related Person is available, no other details except 'Person Type' and 'Name of the Related' are required.
- D. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.

F. Provision for capturing signature of multiple authorised persons is to be made by the RE.

G. List of people authorized to attest the documents after verification with the originals:

- 1. Authorised officials of Asset Management Companies (AMC).
- 2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
- 3. KYD compliant mutual fund distributors.
- 4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- 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	C
Andaman & Nicobar	AN	Himachal Pradesh	
Andhra Pradesh	AP	Jammu & Kashmir	
Arunachal Pradesh	AR	Jharkhand	J
Assam	AS	Karnataka	K
Bihar	BR	Kerala	K
Chandigarh	CH	Lakshadweep	L
Chhattisgarh	CG	Madhya Pradesh	N
Dadra and Nagar Haveli	DN	Maharashtra	N
Daman & Diu	DD	Manipur	N
Delhi	DL	Meghalaya	M
Goa	GA	Mizoram	N
Gujarat	GJ	Nagaland	N
Haryana	HR	Orissa	C

State/U.T	Code
Pondicherry	PY
Punjab	PB
Rajasthan	RJ
Sikkim	SK
Tamil Nadu	TN
Telangana	TS
Tripura	TR
Uttar Pradesh	UP
Uttarkhand	UA
West Bengal	WB
Other	XX

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miguelon	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	Al	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
•	BS				YT		ZA
Bahamas		Gabon	GA	Moyotte		South Africa	
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	ВТ	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	во	Guam	GU	Myanmar	MM	Switzerland	СН
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	MZ	Taiwan province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	10	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcaim	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rica	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	OA	Virgin Islands, British	VG
Cote d'Ivoire Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascensino and Tristan da Cunha		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 TB Hospital, Jaipur Road, Ajmer, 305001. Akola : Opp.RLT Science College, Civil Lines, Akola, 444001. Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, 202001 Allahabad: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad,, 211001. Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, 688001 Alwar: 256A, Scheme No:1, Arya Nagar, Alwar,301001. Amaravatii: 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, 444601 Ambala: Opposite PEER, Bal Bhawan Road, Ground Floor, Ambala, Haryana - 134 003 Amritsar: 3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar- 143001. Anand: 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand, 388001. Anantapur: 15-570-33, I Floor, Pallavi Towers, Subhas Road, Opp Canara Bank, Anantapur, 515 001. Andheri: 351, Icon,501, 5th floor, Western Express Highway, Andheri East, Mumbai - 400069. Ankleshwar: 1st Floor, Prem Prakash Tower, B/H B.N. Chambers, Ankleshwar, Mahadev Road, Ankleshwar- 389 001 Asansol: Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, 713303 Aurangabad: 2nd Floor , Block No D - 21-D-22, Motiwala Trade Center , Nirala Bazar , New Samarth Nagar , Opp HDFC Bank, Aurangabad, 431001. Balasore: B C Sen Road, Balasore, 756001. Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore, 560 042. Bangalore: First Floor, 17/1-(272) 12th Cross Road, Wilson Garden, Banglore-560027 Bareilly: F-62-63, Second Floor, Butler Plaza, Civil Lines, Bareilly 243001 Basti: Office no 3, 1st Floor, Jamia Shopping Complex, (OppositePandey School)., Station Road, Basti, 272002. Belgaum: Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006. Bellary: 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary, 583101. Berhampur: Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur, 760002 Bhagalpur: Krishna, I Floor, NearMahadev Cinema, Dr.R.P.Road, Bhagalpur, 812002. Bharuch: A-111, First Floor, R K Casta, Behind Patel Super Market Station Road, Bharuch-392001. Bhatinda: 2907 GH,GT Road, Near Zila Parishad, BHATINDA, 151001. Bhavnagar: 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar, 364002. Bhilai: 1st Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI bank, Nehru Nagar, Bhilai- 490020 Bhilwara: Indraparstha tower, Second floor, Shyam ki sabii 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 Bhuj: Office No.4-5, First Floor, RTO Relocation Commercial Complex-B, Opposite Fire Station, Near RTO Circle, Bhuj, Kutch 370001. Bhusawal(Parent: Jalgaon TP): 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, 425201 Bikaner: Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner, 334001. Bilaspur: 2nd Floor, Gwalani Chambers, St Xavier School Road, In front of CIT (Income Tax Office), Vyapar Vihar Bilaspur, 495 001 . Bokaro: Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro , 827004. Burdwan: 1st Floor, Above Exide Showroom, 399, G T Road, Burdwan, 713101. Calicut: 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, 673016. Chandigarh: Deepak Tower, SCO 154-155,1st Floor, Sector 17-C, Chandigarh, 160 017. Chandrapur: Opp Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur, 442402 Chennai: Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, 600 034 . Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara 480001, Madhya Pradesh Chittorgarh: 3 Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan, 312001. Cochin: Modayil, Door No.39/2638, DJ, 2nd Floor, 2A, M G Road, Cochin 682016 Coimbatore: No 1334; Thadagam Road, Thirumoorthy Layout R.S. Puram, Behind Venkteswara Bakery, Coimbatore - 641002 Cuttack: Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, 753001. Darbhanga: Shahi Complex,1st Floor, Near RB Memorial hospital,V.I.P. Road Benta, Laheriasarai, Darbhanga- 846001 Davenegere: 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J. Extension, Devengere, 577002. Dehradun: 204/121 Nari Shilip Mandir Marg, Old Connaught Place, Dehradun, 248001. Deoghar: S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, 814112. Dhanbad: Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad, 826001 Dharmapuri: 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, 636 701 Dhule: House No 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule- 424001 Durgapur: Plot no. 3601, Nazrul Sarani, City Centre, Durgapur- 713216 Erode: 171E, Seshaiyer Complex, 1st Floor, Agraharam Street, Erode, 638001. Faizabad: 1/13/196, A, Civil Lines, Behind Tirupati Hotel, Faizabad- 224001 Faridhabad: B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad,121001. Gandhidham: Shyam Sadan, First Floor, Plot No.120, Sector 1/A, Gandhidhanam: 370201 Gandhinagar: 507, 5th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr HDFC Bank, Kudasan, Gandhinagar - 382421. Ghaziabad: B-11, LGF RDC, Rajnagar, Ghaziabad 201002 Ghatkopar(Mumbai): Platinum Mall, Office No. 307, 3rd Floor, Jawahar Road, Ghatkapor East, Mumbai-400077 Goa: Office No.103,1st Floor, Unitech City Centre, M.G.Road, Panaji, Goa 403001 Gondal (Parent Rajkot): A/177, Kailash Complex, Opp. Khedut Decor, GONDAL, 360 311. Gorakhpur: Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha Bank Road, Gorakhpur 273001 Gulbarga: Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, 585 101. Guntur: D No.31-13-1158,1st Floor,13/1 Arundelpet, Ward No.6, Guntur-522002 Gurgaon: SCO - 16, Sector - 14, First floor, Gurgaon, 122001. Kailash Vihar Colony, Guwahati: Piyali Phukan Road, K C Path, House no - 1, Rehabari, Guwahati - 781008 Gwalior: G-6 Global Apartment, Opp. Income Tax Office, City Centre., Gwalior, 474002. Haldia: Mouza - Basudevpur, J.L. No. 126, Haldia, Municipality Ward No. 10, Durgachak, Haldia, Dist. Purba Medinipur, West Bengal 721602. Haldwani: Durga City Centre, Nainital Road, Haldwani , Haldwani , 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 Slock, Kundagol Complex, Opp. Court, Club Road, Hubli, 580029. Hyderabad: No. 15-31-2M-1/4, 1st Floor, 14-A, MIG KPHB Colony, Kukutpally, Hyderabad 500072 Hyderabad: 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad, 500 003. Indore: 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore, 452 001. Jabalpur: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur,482001. Jaipur: R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Jaipur, 302 001. Jalandhar: 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City-144001. Jalgaon: 70, Navipeth, Opp. Old Bus Stand, Jalgaon, 425001. Jalna: Shop No 6, Ground Floor, AnandPlaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, 431 203. Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No. VIII, Kotwali Police Station, PO & Dist Jalpaiguri 735101, West Bengal Jamnagar: 207, Manek Centre, P.N. Marg, Jamnagar, 361008. Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar , 180004. Jamshedpur: Millennium Tower, "R" Road, Room No. 15 First Floor, Bistupur, Jamshedpur - 831001 Janakpuri: 306,3rd Floor, DDA-2 Building, District Centre, Janakpuri, New Delhi-110058 Jaunpur: 248, Fort Road, Near Amber Hotel, Jaunpur, 222001. Jhansi: 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001 Jodhpur: 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur, 342003. Junagadh: "Aastha Plus", 202A, 2nd Floor, Sardarbag Road, NR Alkapuri, Opp. Zansi Rani Statue, Junagadh, 362001 Kadapa: Bandi Subbaramaiah Complex, D.No.3/1718, Shop No: 8, Raja Reddy Street, Kadapa, 516001 Kakinada: Door No. 25-4-29, 1st Floor, Kommireddy Vari Street, Beside Warf Road, Opp.Swathi Medicals, Kakinada- 533001 Kalyani: A - 1/50, Block- A, Dist Nadia, Kalyani, 741235. Kannur: Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, 670004. Kanpur: I Floor 106 to 108, CITY CENTRE Phase II, 63/2, THE MALL, Kanpur, 208 001. Karimnagar: HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, 505 001. Karnal (Parent: Panipat TP): 29, Avtar Colony, Behind Vishal Mega Mart, Karnal, 132001. Karur: 126, G.V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, 639002. Katni: 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI, 483 501. Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM, 507 001. Kharagpur:- "Silver Palace", OT Road, Inda-Kharagpur, G.P-Barakola, P.S-Kharagpur Local, Pin-721305, Dist-West Midnapore Kolhapur: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, 416001. Kolkata: Kankaria Kollam, 691006 Kota: B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, 324007. Kottayam: 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama, Muttambalam PO,Kottayam-686501 Kumbakonam: No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612 001. Kurnool: Shop Nos. 26 & 27, Door No. 39/265A & 39/265B, 2nd Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool- 518001 Lucknow: Office No. 107, First Floor, Vaishali Arcade Building, Plot No. 11,6 Park Road, Lucknow-226001. Ludhiana: U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, 141 002. Madurai: Shop No. 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai - 625 001. Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, 732 101 Mangalore: No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore, 575 003. Manipal: Shop No A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, 576104 Mapusa (Parent ISC: Goa): Office No.503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa 403507 Margao: F4 - Classic Heritage near Axis Bank,opp. BPS club Pajifold Margao, Goa 403601 Mathura: 159/160 Vikas Bazar, Mathura, 281001. Meerut: 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut , 250002. Mehsana: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, 384 002. Moga: 9 No. New Town, Opposite Jaswal Hotel, Daman Building, Moga 142001 Moradabad: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Moradabad, 244001. Mumbai: Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, 400 023 Muzaffarpur: Brahman Toli Durgasthan, Gola Road, Muzaffarpur, 842001. Mysore: No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore, 570009 Nadiad: F 134, 1st Floor, Ghantakarna Complex, Gunj Bazar, Nadiad-387001 Nagpur: 145 Lendra, New Ramdaspeth, Nagpur, 440 010. Namakkal: 156A/1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, 637001. Nanded: Shop No.8,9,Cellar Raj Mohammed Complex, Main Road, Shri Nagar, Nanded 431605 Nasik: 1st Floor, Shraddha Niketan, Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nasik-422002. Navasari: 214-215, 2nd floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396445, Gujarat Nellore: 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, 524001. New Delhi: 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi, 110 055. New Delhi-Flat no.512, Narian Manzil, 23, Barakhamba Road, Connaught Place, New Delhi - 110 001 Noida: E-3, Ground Floor, Sector 3, Near Fresh Food Factory, Noida-201301 Palakkad: 10/688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad, 678001 Palanpur: Gopal Trade Center, Shop No.13-14,3rd Floor, Near BK Mercantile Bank, Opposite Old Guni, Palanpur 385001 Panipat: SCO 83-84, Devi Lal Shopping Complex, Opp RBS Bank, G.T.Road, Panipat, 132103. Patiala: 35, New Lal Bagh, Opposite Polo Ground, Patiala 147001 Pitampura(New Delhi): Aggarwal Cyber Plaza-II, Commercial Unit No. 371, 3rd Floor, Plot No. C-7, Netaji Subhash Place, Pitampura, New Delhi 110034. Patna: G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Near Saket Tower, Patna, 800 001. Pondicherry: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry, 605001. Pune: Vartak Pride, 1st Floor, Survay No.46, City Survay No.1477 Hingne Budruk, D.P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune 411052. Rae Bareli: 17, Anand Nagar Complex, Rae Bareli , Rae 492004. Rajahmundry: Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, 533 101. Rajapalayam: No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, 626117. Rajkot: Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, 360001. Ranchi: 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, HB Road Near Firayalal, Ranchi, 834001 Ratlam: 18, Ram Bagh, Near Scholar's School, Ratlam, 457001. Ratnagiri: Orchid Tower, Ground Floor, Gala No.06, S.V.No.301/Paiki 1/2, Nachane Muncipal Aat, Arogya Mandir, Nachane Link 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, Udit Nagar, Rourkela-769012 Sagar: Opp. Somani Automobiles, Bhagwanganj, Sagar, 470002 Saharanpur: I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, 247001 Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem, 636016. Sambalpur: Opp. Town High School, Sansarak, Sambalpur, 768001. Sangli: Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416 Satara: 117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara, 415002. Seerampore: 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, District Hoogly, Seerampore 712203 Shahjahanpur: Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur; 242001. Shillong: 3rd Floor, RPG Complex, Keating Road, Shillong, 793001 Shimla: I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla 171001. Shimoga: Near Gutti Nursing Home, Kuvempu Road, Shimoga, 577201 Siliguri: 78, Haren Mukherjee Road, 1st floor, Beside SBI Hakimpara, Siliguri 734001 Sirsa: Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, 25055. Sitapur: Arya Nagar, Near Arya Kanya School, Sitapur, 261001 Solan: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan , 173 212 . Solapur: Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur, 413001. Sriganganagar: 18 L Block, Sri Ganganagar , Sri Ganganagar , 335001. Srikakulam: Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam, 532 001. Sultanpur: 967, Civil Lines, Near Pant Stadium, Sultanpur ,228001 Surat: Shop No. G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat 395002 Surendranagar: Shop No 12, M.D. Residency, Swastik Cross Road, Surendranagar 363 001 Tambaram: III Floor, B R Complex, No.66, Door No.11A,Ramakrishna Iyer Street, Opp.National Cinema Theatre, West Tambaram, Chennai-600045 Thane: Dev Corpora, 1st Floor, Office No. 102, Cadbury Junction, Eastern Express way, Thane(West) 400 601. Tirupur:1(1), Binny Compound, Il 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 Suraksaa Apartments,Thiruvananthapuram Road, Tirunelveli 627002 Tirupathi: Shop No 6, Door No 19-10-8 (Opposite Passport office), AIR Bypass Road, Tirupathi 517501. Trichur: Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur, 680001. Trichy: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, 620018. Kokkalai, 680001. Trivandrum: R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum, 695004. Tuticorin: 4B/A 16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, 628 003. Udaipur: 32, Ahinsapuri, Fatehpura Circle, Udaipur 313001. Ujjain: Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456 010. Vadodara: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara ,390 007. Valsad: 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad, 396001. Vapi: 208, 2nd Floor, Heena Arcade, Opp: Tirupati Tower Near G | D C Char Raasta, Vapi, 396195 Varanasi: Office No 1, 2nd Floror, Bhawani Market, Building No D-58/2-41, Rathyatra, Beside Kuber Complex Varanasi; 221010 Vashi: BSEL Tech Park, B-505, Plot no 39/5, 8 39/54, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai-400705. Vaso(Parent Goa): No DU8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama, 403802. Vellore: AKT Complex, 2nd Floor, Room No 1, 3 New Sankaranpalayam Road Tolgate, Vellore-632001. Vijayawada: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada, 520 010. Visakhapatnam: Flat No. GF2, D. No. 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam-530016 Warangal: A.B.K Mall, Near Old Bus Depot road, F-7, 1st 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 Center): 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 Icici Bank, M. P. Nagar Zone - Ii, Bhopal - 462011. Bhavnagar: Ff-5 Gopi Arcade Waghawadi Road Bhavnagar-364002. Bhubaneshwar: 428/3818,2nd floor Jaydev Nagar, Kalpana Square, Lewis Road, Near Pantho Nivas, Bhubaneshwar - 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, Papanaickenpalayam,, 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 Vjaycity Point, Ashok Marg, C - Scheme, Jaipur 302001. Jalandhar: SCO-3, 2nd Floor, Puda Complex, Adjoining Andhra Bank, Opp. Suvidha Centre, Jalandhar City- 144001. Jamnagar: 43-Ground Floor Madhav Plaza, Opp Sbi Near Lal Bunglow -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 Bunglow, 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, Cannaught 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 Supremus 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: 3rdFloor, Kushan Plaza, Dispur, G.S Road, Guwahati - 781 006. Hubli: 1st Floor, Mohinder Plaza, Opp Galgali Nursing Home, Deshpande Nagar, Travellers Bunglow 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 StreetBypass Road, S. S. Colony, Madurai 625 016. Mangalore: 1st Floor, Aadheesh Avenue, Shop No. 106, Opposite Besant College, M G Road, Kodiala Bail, Manglore-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, 2rd Floor, Eswara Paradise, Beside StateBank 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.ltfs.com will be an official point of acceptance for accepting transactions in the units of the Scheme of the Fund.

Further, CAMS will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, distribution channels, etc. (mobilised on behalf of their clients) with whom the AMC has entered/may enter into specific arrangements for purchase/sale/switch of units.

Applications from Institutional investors will be accepted by LTIML via facsimile on 1800 4190 500 as well as via an electronic email sent at - transact@Intmf. 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.