

Key Information Memorandum & Application Forms

Continuous Offer of Units at applicable NAV



L&T Financial Services
Mutual Fund

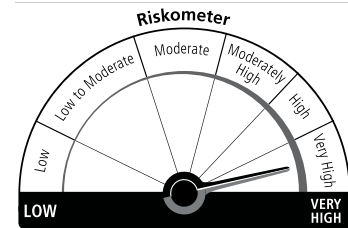
L&T India Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

This product is suitable for investors who are seeking*

- 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

Scheme Riskometer



Investors understand that their principal will be at very high risk

Risk level of the scheme is evaluated based on the scheme portfolio as on March 31, 2022

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

MUTUAL FUND

L&T Mutual Fund

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

TRUSTEE

L&T Mutual Fund Trustee Limited

CIN: U65993MH1996PLC211198

Registered Office:

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

INVESTMENT MANAGER

L&T Investment Management Limited

CIN:U65991MH1996PLC229572

Registered Office:

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

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.ltf.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.

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| Name of the Scheme | L&T India Large Cap Fund (L&TILCF) | | | |
|--|--|---|---------|----------------|
| Product Labelling | For product labelling please refer to the cover page | | | |
| Type of Scheme | An open ended equity scheme predominantly investing in large cap stocks | | | |
| Investment Objective | To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities, including equity derivatives, in the Indian markets. The Scheme will predominantly invest in large cap stocks. The Scheme could also additionally invest in Foreign Securities. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns. | | | |
| Asset Allocation Pattern | Types of Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | | Maximum | Minimum | |
| | Equity and equity related securities [^] (including Indian and foreign equity securities as permitted by SEBI/RBI) | 100% | 80% | Medium to High |
| | Money market instruments | 20% | 0% | Low to Medium |
| [^] Investments in equity derivatives up to 50% of the total assets of the Scheme Please refer to the SID for details relating to investments in other asset classes. | | | | |
| With effect from July 1, 2022, for the deviation from the asset allocation mentioned above, the portfolio of the scheme shall be rebalanced within the timelines mentioned in SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 or any circulars issued by SEBI from time to time in this regard. | | | | |
| Risk Profile of the Schemes | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment.</p> <p>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.</p> <p>Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.</p> <p>Investments in equity and equity related securities involve a degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.</p> <p>Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options.</p> <p>Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments.</p> <p>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.</p> <p>In addition to the factors that affect the values of securities, the NAV of Units of the Scheme will fluctuate with the movement in the broader fixed income, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the fixed income markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges. Further the investments made by the Scheme will also be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, re-investment risk, settlement risk, risk associated with investment in derivatives and foreign securities.</p> <p>Risks Factors associated with transaction in Units through stock exchange(s)</p> <p>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.</p> | | | |
| Investment Strategy | <p>The Scheme will primarily be a diversified equity fund which will likely (in normal market conditions) invest predominantly in large cap stocks to generate long term capital appreciation.</p> <p>The investment approach is bottom-up stock picking. A limited exposure to various equity derivatives instruments is likely for the purposes of hedging, portfolio balancing and optimizing returns.</p> <p>The key features of the Scheme's investment strategy include:</p> <p>Diversification: Subject to SEBI regulations, the Scheme will be well diversified across stocks and sectors. A limited exposure to various equity derivatives instruments is likely - for the purpose of hedging, portfolio balancing and optimizing returns.</p> <p>Stock Selection: The fund managers will adopt a methodology of bottom-up stock selection, with an emphasis on first-hand research. They will favour companies that offer the best value relative to their respective long-term growth prospects, returns in capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time.</p> | | | |

| Plans | <p>Direct Plan: Investors proposing to purchase units of the Scheme directly from the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder) can invest under the Direct Plan. Investments under the Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund or through Registered Investment Advisor (RIA) {except Stock Exchange Platform(s) and all other platform(s) where investors' applications for subscription of units are routed through distributors}. Investors subscribing under the Direct Plan will have to indicate "Direct Plan" against the Scheme name in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the distributor code will be ignored and the application will be processed under the Direct Plan. Further, where application is received for the Scheme without distributor code or "Direct" mentioned in the ARN Column, the application will be processed under the Direct Plan.</p> <p>Regular Plan: Investors proposing to purchase units of the Scheme through an ARN Holder can invest under the Regular Plan. The options referred below are available under both the above mentioned plans. The above plans have a common portfolio. However, Regular Plan and Direct Plan have different NAVs. The application(s) will be processed under Direct / Regular Plan as stated in the table below:</p> <table border="1" data-bbox="392 506 1461 741"> <thead> <tr> <th>Scenario</th> <th>Distributor / broker code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default plan in which the application shall be processed</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>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.</p> | 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 |
|---|--|--------------------------------|--|--------------------------------|--|---------------------------------|---------------|---------------|-------------|---|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|---|--------|---------|-------------|---|-----------|---------|--------------|---|-----------|---------------|--------------|
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Options | <ul style="list-style-type: none"> • Growth • Income Distribution cum Capital Withdrawal (IDCW) (Re-investment and Payout) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Applicable NAV | <p>The Cut-off time and the Applicable NAV will be as under:</p> <p>For Purchases/Redemptions:</p> <ol style="list-style-type: none"> Where the application is received upto 3.00 p.m. on a Business Day and funds are available for utilization before the cut-off time - the closing NAV of the Business Day shall be applicable. Where the application is received after 3.00 p.m. on a Business Day and funds are available for utilization on the same day or before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time - the closing NAV of next Business Day on which the funds are available for utilization shall be applicable. In respect of valid applications, the time of receipt of applications or the funds for the entire amount are available for utilization, whichever is later, will be used to determine the applicability of NAV. In case of other facilities for systematic transactions like Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), etc., the NAV of the day on which the funds are available for utilization by the Target Scheme shall be considered irrespective of the installment date. <p>The aforesaid will be applicable only for cheques/demand drafts/payment instruments payable locally in the city in which the ISC is located. No outstation cheques will be accepted.</p> <p>For Redemption: In respect of valid Redemption applications accepted at an Investor service Centre upto 3 p.m. on a Business Day, the NAV of such day will be applicable. In respect of valid Redemption applications accepted at an Investor service Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Application Size (Lumpsum Investment per Application) | <table border="1" data-bbox="392 1379 1461 1435"> <thead> <tr> <th>Initial Investment</th> <th>Additional Investment</th> </tr> </thead> <tbody> <tr> <td>₹ 5,000</td> <td>₹ 1,000</td> </tr> </tbody> </table> | Initial Investment | Additional Investment | ₹ 5,000 | ₹ 1,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Initial Investment | Additional Investment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ₹ 5,000 | ₹ 1,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Application Size (Systematic Investment per Application) | <table border="1" data-bbox="392 1458 1461 1514"> <thead> <tr> <th>Min. Instalment Amount</th> <th>Min. No. of Instalments</th> <th>Min. Aggregate Investment</th> </tr> </thead> <tbody> <tr> <td>₹ 500</td> <td>(a) Monthly: 6 (b) Quarterly: 4</td> <td>₹ 3,000</td> </tr> </tbody> </table> <p>All the above three conditions to be jointly fulfilled</p> | Min. Instalment Amount | Min. No. of Instalments | Min. Aggregate Investment | ₹ 500 | (a) Monthly: 6 (b) Quarterly: 4 | ₹ 3,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Min. Instalment Amount | Min. No. of Instalments | Min. Aggregate Investment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ₹ 500 | (a) Monthly: 6 (b) Quarterly: 4 | ₹ 3,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Waiver of minimum subscription amount | <p>Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 and circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/629 dated September 20, 2021 regarding 'Alignment of interest of Key Employees/Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes', the minimum subscription amount (i.e. initial application amount and additional application amount) as mentioned in the SID and KIM shall not be applicable for the investment made in the Scheme by the relevant employees of L&T Investment Management Limited, in line with the aforesaid circulars.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Redemption Size | <p>₹ 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.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dispatch of Repurchase (Redemption) Request | <p>Within 10 Business Days of the receipt of the valid redemption request at the Investor Service Centres/Official Points of Acceptance.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark Index | <p>S&P BSE 100 TRI Index</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dividend Policy | <p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the 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 dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend 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 dividend 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 dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend IDCW facility, the AMC shall dispatch to the Unit Holders, the dividend warrants 15 days from the record date.. Under the IDCW payout facility, if the amount of dividend payable to the Unit Holder is less than ₹ 100, then the dividend amount will be compulsorily reinvested in the Scheme.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| 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. |
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| MFCentral - Official Point of Acceptance | Based on the SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Private Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service related needs that significantly reduces the need for submission of physical documents by enabling various digital /phygital services to Mutual fund investors across fund houses subject to applicable Terms & Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future. With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, L&T Mutual Fund designates MFCentral as its Official point of acceptance (DISC – Designated investor Service Centre) w.e.f. 23rd September 2021. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS. |
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| Dividend Frequency and Record Dates | Dividend Frequency At Trustee's Discretion | Record Date Would be announced in advance | Facilities available Re-investment and Payout |
|--|--|---|---|

| | |
|--------------------------------|---|
| Name of Fund Manager(s) | Mr. Venugopal Manghat (since November 24, 2012), Ms. Cheenu Gupta (since July 02, 2021) and Mr. Sonal Gupta (since July 05, 2021) (for investments in Foreign Securities) |
|--------------------------------|---|

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

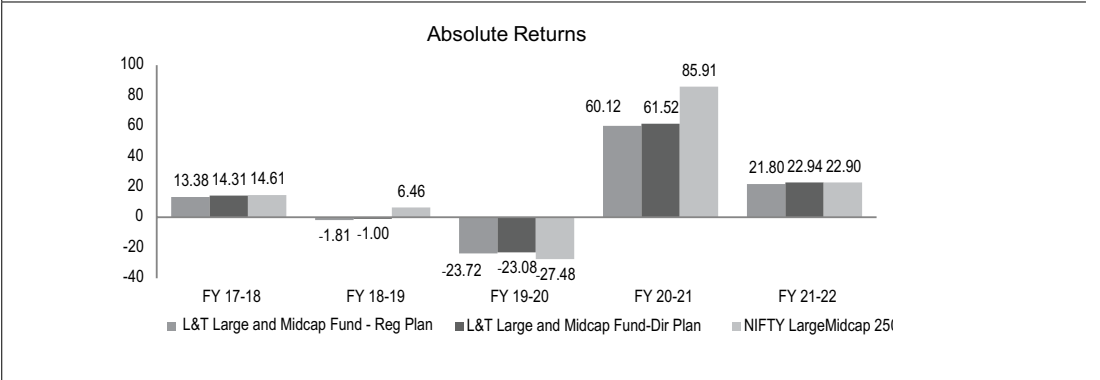
| | | | | | | |
|--|----------------------------------|---------------|---------------|--|-------------------------|----------------------------|
| Performance of Scheme | CAGR Returns (%) (Period) | | | Date of Inception of the Scheme | Since Inception | |
| | 1 year | 3 year | 5 year | | CAGR Returns (%) | PTP Returns* (in ₹) |
| L&T India Large Cap Fund - Regular Plan (G) | 17.31% | 14.09% | 12.02% | 23/Oct/2007 | 10.11% | 40,228.00 |
| S&P BSE-100 TRI | 20.66% | 15.88% | 14.74% | | 9.83% | 38,750.45 |
| S&P BSE SENSEX TRI^ | 19.50% | 16.06% | 15.94% | | 9.76% | 38,402.89 |
| L&T India Large Cap Fund - Direct Plan (G) | 18.44% | 15.11% | 12.99% | 01/Jan/2013 | 13.89% | 33,309.95 |
| S&P BSE-100 TRI | 20.66% | 15.88% | 14.74% | | 13.89% | 33,298.93 |
| S&P BSE SENSEX TRI^ | 19.50% | 16.06% | 15.94% | | 14.05% | 33,722.47 |

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

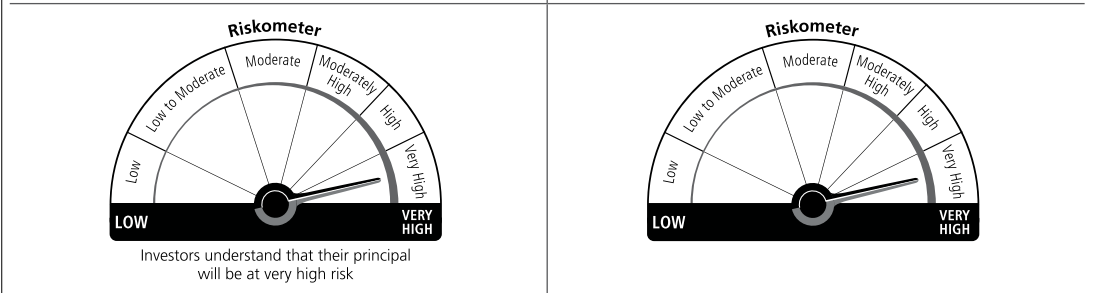
Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.

- 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.



| | |
|--------------------------|-----------------------------|
| Scheme Riskometer | Benchmark Riskometer |
|--------------------------|-----------------------------|



Risk level of the scheme is evaluated based on the scheme portfolio as on March 31, 2022

| | | |
|---|--|---|
| Expenses (i) Load Structure For Ongoing Offer | Exit Load: | |
| | For Redemption | Load (% of Applicable NAV) |
| | If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment. | Nil |
| | If units redeemed or switched out are over and above the limit within 1 year from the date of allotment. | 1 |
| | If units are redeemed or switched out on or after 1 year from the date of allotment. | Nil |
| | <p>A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Loads will be chargeable in case of switches made between different options of the Scheme.</p> <p>No Exit loads will be chargeable in case of; Units allotted on account of dividend re-investment; if any.</p> <p>In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.</p> <p>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/CDSC will be chargeable in case of switches made between different options of the Scheme.</p> <p>No Exit loads will be chargeable in case of Units allotted on account of dividend re-investment, if any.</p> <p>In case of units switched out/systematically transferred to another option within the Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.</p> | |
| (ii) Actual Recurring Expenses (% p.a. of daily net assets) for the Financial Year 2021-22 | L&T India Large Cap Fund | |
| | Direct 1.52% | Regular 2.48% |
| Transaction Charge(s) | <p>AMC shall deduct Transaction Charge(s) from the subscription amount and pay it to the distributor who has opted to receive the same for a particular product category. The details of the same are mentioned below:-</p> <ul style="list-style-type: none"> ₹ 150 if the application is received from a First Time Mutual Fund Investor. ₹ 100 if the application is received from an investor other than a First Time Mutual Fund Investor i.e. Existing Investor in Mutual Funds. <p>In case of investments through SIP, Transaction Charge(s) shall be deducted only if the total commitment (i.e. amount per SIP instalment x Number of instalments) amounts to ₹ 10,000 or more. The Transaction Charge(s) will be deducted in four equal instalments.</p> <p>However, Transaction Charge(s) will not be deducted for the following:-</p> <ul style="list-style-type: none"> Purchase/Subscription submitted by investor at the designated collection centres or through AMC's website viz. www.lfcs.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. | |
| Tax Treatment for the Investors (Unit holders) | Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax adviser. | |
| Daily Net Asset Value (NAV) Publication | <p>The NAVs of the Scheme will be calculated by the Mutual Fund on all Business Days. The details may be obtained by calling the investor line of the AMC at 1800 2000 400 or 1800 4190 200 (toll-free). The NAVs of the Scheme will also be updated by 11.00 p.m. on all Business Days on the website of the Mutual Fund i.e. www.lfcs.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.</p> <p>Send SMS as LNTMF NAV <Scheme Code*> to 56767</p> <p>*Scheme Code: List of Scheme codes is available on our website i.e. www.lfcs.com</p> | |
| For Investor Grievances please contact | <p>Computer Age Management Services Private Limited New No. 10, Old No. 178, M. G. R. Salai, Nungambakkam, Chennai - 600 034.</p> <p>For any grievances with respect to transactions through BSE and/or NSE and/or ICEX, the investors/Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p> | <p>Mr. Ankur Banthiya 6th floor, KGN Towers, No.62 Ethiraj Salai, (Commander-In-Chief Road), Egmore, Chennai – 600 105. Tel: 1800 2000 400 or 1800 419 0200, Fax: 044-4902 2818 E-mail: investor.line@lntmf.co.in</p> |
| Unit Holders' Information | <p>Consolidated Account Statements/Account Statements Applicable to investors who opt to hold units in non-demat form</p> <p>Account statements to be issued in lieu of Unit Certificates under the Scheme shall be non-transferable. The account statement shall not be construed as a proof of title.</p> <p>All Units of the Scheme will rank pari passu, among Units within the same option in the Scheme, as to assets and earnings.</p> <p>For normal transactions during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> A consolidated account statement for each calendar month to the Unit Holder(s) in whose folio(s) transaction(s) has/ have taken place during the month on or before 15th of the succeeding month shall be sent physically or by e-mail. In the event the account has more than one registered holder, the first named Unit Holder shall receive the CAS/ account statement. The transactions viz. purchase, redemption, switch, IDCW payout, etc., carried out by the unit holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). The CAS shall not be received by the Unit Holders for the folio(s) not updated with PAN details. The Unit Holders are therefore requested to ensure that the folio(s) are updated with their PAN. For folios not included in the CAS (due to non-availability of PAN), the AMC/ Mutual Fund shall issue monthly account statement to such Unit Holder(s), for any financial transaction undertaken during the month on or before 10th of succeeding month by physical mode. In case of a specific request received from the unit holders, the AMC/ Mutual Fund will provide the account statement in physical to the investors within 5 Business Days from the receipt of such request. The Unit Holder may request for a physical account statement by calling the investor line of the AMC at 1800 2000 400 or 1800 4190 200. <p>Half Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> The AMC/Mutual Fund will provide to unit Holders a CAS detailing holding across all schemes of the Mutual Funds at the end of every six months (i.e. September/ March), on or before 21st day of succeeding month, in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit Holders whose e-mail address is available, unless a specific request is made to receive in physical. CAS will not be sent to a Unit Holder in respect of folios whose PAN details are not updated. Further, CAS issued for the half-year (September/ March) shall provide the following, in the prescribed format provided by SEBI: | |

- 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")^ for each calendar month to the unit holder(s) who are holding a demat account ('Beneficial Owner(s)') in whose folio(s) transaction(s) has/have taken place during the month on or before 15th of the succeeding month shall be sent physically or by e-mail.
^SCAS shall contain details relating to all the transaction(s)** carried out by the Beneficial Owner(s) (including transaction charges paid to the distributor) across all schemes of the Mutual Funds and transactions in securities held in dematerialized form across demat accounts, during the month and holdings at the end of the month.
**transaction(s) shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal advantage plan, systematic transfer plan, etc.
- Consolidation of account statement shall be done on the basis of PAN.
- In case of multiple holding, identification shall be based on the PAN of the first holder and the pattern of holding.
- The SCAS will be sent by e-mail to the investor(s) whose e-mail address is registered with the Depositories. In case an investor does not wish to receive SCAS through e-mail, an option shall be given by the Depository to receive SCAS in physical.
- The SCAS shall not be received by the unit holder(s) for the folio(s) not updated with PAN and/or KYC details.
- Where PAN is not available, the account statement shall be sent to the Unit holder by the AMC/ Mutual Fund.
- In case of a specific request received from the unit holder(s), the AMC/ Mutual Fund will provide an account statement (reflecting transactions of the Mutual Fund) to the unit holder(s) within 5 Business Days from the receipt of such request.
- In case an investor does not wish to receive SCAS, an option shall be given by the Depository to indicate negative consent.
- Investor(s) having multiple demat accounts across the Depositories shall have an option to choose the Depository through which the SCAS will be received.

Periodic SCAS:

- In case there is no transaction in the folio, a half yearly SCAS detailing holding across all schemes of mutual funds and securities held in dematerialized form across demat accounts shall be sent by Depositories to investors at the end of every six months (i.e. September/March), on or before 21st day of succeeding month.
- The half yearly SCAS will be sent physically or by e-mail as per the mode of receipt opted by the investors to receive monthly SCAS.
- In case of demat accounts with NIL balance and no transactions in mutual fund folios and in securities, the depository shall send physical statement to investor(s) in terms of regulations applicable to Depositories.
Unit holders/ Investors opted for physical dispatch and who are not eligible for receiving SCAS/ CAS shall continue to receive a monthly account statement from the AMC/ Mutual Fund.

Applicable to investors who opt to hold units in demat form

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

For SIP / STP / SWP transactions:

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

Annual Account Statement:

- The Mutual Fund will provide the account statement to the Unit Holders who have not transacted during the last six months prior to the date of generation of account statements. The account statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.
Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

Annual Report

An annual report of the Scheme will be prepared as at the end of each financial year (i.e. March 31) and copies of the report or an abridged summary thereof shall be provided to all Unit Holders as soon as possible but not later than 4 months from the closure of the relevant financial year. In case of an Unit Holder whose email address is available with the AMC/Mutual Fund, the annual report or abridged summary thereof shall be provided by way of an e-mail at the email address provided by the Unit Holder and such Unit Holder will not receive physical copies of the annual report or abridged summary thereof unless a specific request is received by the AMC/Mutual Fund in this behalf from the Unit holder.

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

A Unit holder who has expressly opted-in to receive physical copy of the same, AMC/Mutual Fund shall continue to dispatch the annual report or an abridged summary thereof in physical form.

The full report or the abridged summary thereof will be displayed on the website of the Mutual Fund i.e. www.lfcs.com and will also be available for inspection at the registered office of the AMC and a copy thereof will be provided without charging any cost on request to the Unit Holder.

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

Half yearly disclosures: Portfolio

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

Financial Results

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

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

Monthly Portfolio Disclosures:

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

Maximum Recurring Expenses:

| Daily net assets | Maximum as a % of daily net assets |
|-------------------|------------------------------------|
| First 500 Crores | 2.25% |
| Next 250 Crores | 2.00% |
| Next 1,250 Crores | 1.75% |
| Next 3,000 Crores | 1.60% |
| Next 5,000 Crores | 1.50% |

Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof on the next ₹ 40,000 crores of the daily net assets.

| | |
|----------------|-------|
| Balance Assets | 1.05% |
|----------------|-------|

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

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

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

In accordance with Regulation 52 (6A), the following expenses can be charged in addition to the existing total recurring expenses charged under Regulation 52 (6):

- (a) brokerage and transaction costs (other than Securities Transaction Tax as applicable) which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 % in case of cash market transactions and 0.05 % in case of derivatives transactions.

Please note that any payment towards brokerage and transaction costs (other than Securities Transaction Tax as applicable), over and above the said 12 bps and 5 bps for cash market and derivatives transactions respectively, shall be charged to the Scheme within the total recurring expenses limit specified under Regulation 52. Any expenditure in excess of the said limit will be borne by the AMC/Trustees/Sponsors.

- (b) additional recurring expenses up to 30 basis points on daily net assets of the Scheme, if the new inflows from cities and type of investors as specified by SEBI are at least (a) 30% of gross new inflows in the scheme; or (b) 15% of the average assets under management (year to date) of the Scheme, whichever is higher.

In case inflows from such cities are less than the higher of (a) or (b) stated above, additional expenses on daily net assets of the Scheme can be charged on a proportionate basis.

The expenses so charged can be utilised for distribution expenses incurred for bringing inflows from such cities.

The amount incurred as expense on account of inflows from such cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment. The additional TER shall be charged based on inflows from retail investors from beyond top 30 cities (B-30 cities), the term 'retail investor' has been defined. Accordingly, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

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

Goods and Services Tax:

- a) GST on the investment management and advisory fees will be charged to the Scheme in addition to the total recurring expenses limit specified under Regulation 52.

- b) GST, if any, on any other fees/expenses (including brokerage and transaction costs on asset purchases) shall be charged to the Scheme within the total recurring expenses limit specified under Regulation 52.

The Mutual Fund would update the current expense ratios on the website (www.lfcs.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.lfcs.com/companies/Int-investment-management/statutory-disclosures>.

Note on Employee Unique Identity Number ("EUID")

Please note that disclosing Employee Unique Identity Number is important, especially in case of advisory transactions, as it will help us in resolving your query and assist in tackling the problem of misselling of Mutual Fund schemes.

Risk Mitigation Factors

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.

(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% |

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

c. Aggregate investments as on March 31, 2022

- Directors of AMC: 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

(iii) Illustration:

Impact of the total expense ratio on the returns of the Scheme:

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 Rs. 10,000/- under the Growth Option, the impact of expenses charged will be as under:

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

Kindly note the following:

- The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as indicative returns of the Scheme.
- Calculations are based on assumed NAVs, and actual returns on your investment may be more or less.
- It is assumed that the expenses charged are evenly distributed throughout the year.
- The expenses of the Direct Plan under the Scheme will be lower to the extent of the above mentioned distribution expenses/ commission.

Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to consult his or her own financial advisor.

(iv) Restriction on redemption:

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

- a) 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.
- b) Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.
- c) Any imposition of restriction would require specific approval of Board of AMC and Trustees.
- d) When restriction on redemption is imposed, the following procedure shall be applied:
 - i. No redemption requests upto INR 2 lakh shall be subject to such restriction.
 - ii. 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.

Product Differentiation

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

| Sr. No. | Name and type of the Scheme | Asset Allocation Pattern | Primary Investment Pattern/ Strategy | Differentiation | AUM as on March 31, 2022 (₹ in crores) | Number of Folios as on March 31, 2022 |
|---------|--|--|--|--|--|---------------------------------------|
| 1. | L&T Midcap Fund – An open ended equity scheme predominantly investing in mid cap | a) Equity and equity related securities: 80%-100% of total assets. b) Debt Securities, Securitized Debt & Money Market instruments (including cash/ call money): 0 - 20% of total assets. | 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 Scheme seeks to generate return by investing primarily in midcap stocks as per the investment objective and asset allocation. The Scheme will invest at least 65% of its total assets in mid cap stocks. Mid Cap stocks will comprise of any equity and equity related instruments of companies that are ranked between 101st and 250th based on their market capitalisation. | 6,605.44 | 369950 |
| 2. | L&T Flexicap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks | a) Equity and equity related securities: 80%-100% of total assets. b) Money market instruments: 0-20% of total assets. | 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, bottom-up stock picking and no cap bias. | The Scheme is a diversified open-ended equity scheme that predominantly invests in the Indian markets without any sector or market cap bias. The Scheme does not have any style bias. The investment approach is bottom up stock picking. | 2,838.89 | 125401 |
| 3. | L&T Large and Midcap Fund - An open ended equity scheme investing in both large cap and mid cap stocks | a) Equity and equity related securities: 80%-100% of total assets. b) Money market instruments: 0-20% of total assets. | The Scheme is primarily a diversified equity fund, which seeks to maintain allocation of at least 35% each to Large cap and mid cap companies. 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 type of companies which falls within the scope of such Special Situations include but are not limited to: <ul style="list-style-type: none"> • Companies with recovery potential. • Companies whose growth potential, may not be fully recognised by the market. • Companies with hidden/ undervalued assets whose value, may not be fully recognised by the market. • Companies with interesting product pipelines which could offer good earnings potential. • Companies undertaking corporate restructuring. • Companies which could be potential candidates for mergers and acquisitions related activities. Such investments will be made across sectors and market caps. | The Scheme is a diversified, open-ended equity scheme. The key focus is seeking investment opportunities in companies that could be facing situations that are out of the ordinary ("Special Situations"). The Scheme would 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. | 1,527.52 | 78020 |

| Sr. No. | Name and type of the Scheme | Asset Allocation Pattern | Primary Investment Pattern/ Strategy | Differentiation | AUM as on March 31, 2022 (₹ in crores) | Number of Folios as on March 31, 2022 |
|---------|--|---|--|---|---|---------------------------------------|
| 4. | L&T Tax Advantage Fund - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit | a) Equity and equity related securities: 80%-100% of total assets. b) Money market instruments: 0-20% of total assets. | The investment strategy adopted by the Scheme is similar to L&T Flexicap Fund. However, it differs to a certain extent on account of the mandatory lock-in period for the subscriptions received under the Scheme. | The Scheme is an equity linked savings Scheme as per the Equity Linked Savings Scheme, 2005 notified by Ministry of Finance (Department of Economic Affairs). The Scheme is a diversified equity Scheme with a mandatory 3-year lock - in period. The Scheme predominantly invests in the Indian markets without any sector or market cap bias. | 3,369.19 | 329921 |
| 5. | L&T Infrastructure Fund - An open ended equity scheme investing in infrastructure sector. | a) Equity and equity related instruments (including equity derivative instruments): 80%-100% of total assets. b) Debt and Money market instruments*: 0 - 20% of total assets. *Investment in securitized debt, if undertaken, will not exceed 20% of total assets | The Scheme 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. | The Scheme Will predominantly invest in securities of the companies in the infrastructure sector. | 1,378.99 | 91731 |
| 6. | L&T India Value Fund- An open ended equity scheme following a value investment strategy. | Equity and equity related securities: a) Indian equity securities: 80- 100% of net assets. b) Foreign Securities including overseas ETFs (as permitted by SEBI/RBI): 0-10% of total assets. c) Debt Securities, Money market instruments, Cash and domestic ETFs: 0-20% of total assets. | The Fund Managers 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 Scheme is a diversified, open-ended, value style bias equity fund that invests largely in undervalued companies across sectors and market caps. Such companies include companies whose shares, as per fund managers' analysis, are trading at less than their assessed values. | 7,827.91 | 310767 |
| 7. | L&T Hybrid Equity Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments | a) Equity and equity related securities: 65%-75% of total assets. b) Debt and money market instruments including units of debt/ fixed income schemes launched by mutual funds registered with SEBI: 25%- 35% of total assets. | For equity and equity related instruments, 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. For 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 Scheme is an open-ended hybrid equity scheme wherein the maximum exposure to equity and equity related securities is 75% and minimum exposure to debt and money market instruments (including units of debt/fixed income scheme launched by mutual fund registered with SEBI) is 25% of total assets. | 5,017.67 | 133883 |

| Sr. No. | Name and type of the Scheme | Asset Allocation Pattern | Primary Investment Pattern/ Strategy | Differentiation | AUM as on March 31, 2022 (₹ in crores) | Number of Folios as on March 31, 2022 |
|---------|--|--|--|---|---|---------------------------------------|
| 8. | L&T Balanced Advantage Fund- An open ended dynamic asset allocation fund | <p>A). Equity and Equity related instruments – 65% to 100% of Total Assets</p> <p>A1). Net long equity – 20% to 90% of Total Assets</p> <p>A2). Equity and equity derivatives (arbitrage opportunities) – 0% to 70% of Total Assets</p> <p>B). Debt, Money Market Instruments and Government Securities (including Tri-Party Repo/ reverse repos and securitized debt) – 20% to 35% of Total Assets.</p> <p>The Scheme may invest upto 35% of its net assets in securitized debt.</p> | <p>The investment strategy of the Scheme would be to allocate assets 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, Dividend Yield, Earnings yield, market cap to GDP ratio etc), medium to long term outlook of the asset class, etc.</p> <p>The objective of the equity strategy will be to build a portfolio of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook.</p> | The scheme is an open ended with dynamic asset allocation and will have a diversified portfolio of equity and equity related securities including debt and money market instruments and arbitrage opportunities in the cash and derivatives segments of the equity markets | 2,022.30 | 43911 |
| 9. | L&T Arbitrage Opportunities Fund - An open-ended scheme investing in arbitrage opportunities. | <p>a) Equity and equity related securities and equity derivatives: 65% to 90% of total assets. The Scheme may invest in Foreign Securities upto 10% net assets subject to the Eligible Investment Amount. The Scheme may invest upto 90% of net assets in equity derivatives.</p> <p>b) Debt and money market instruments including units of liquid schemes launched by mutual fund: 10% to 35% of total assets. 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).</p> | <p>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.</p> <p>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.</p> | The Scheme seeks to generate return by investing in arbitrage opportunities in the cash and derivatives segments of the market as per the investment objective and asset allocation. | 3,412.47 | 89009 |
| 10. | L&T Business Cycles Fund- An open-ended equity scheme following business cycles based investing theme. | <p>a) Equity and equity related securities (including Indian and foreign equity securities as permitted by SEBI/RBI): 80% to 100% of total assets</p> <p>b) Debt and money market instruments: 0% to 20% of total assets</p> | The Scheme is a thematic equity fund which invests predominantly in equity and equity related securities with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. | The Scheme is an open-ended equity scheme following business cycles-based investing theme. The Scheme Invests 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. | 553.51 | 29245 |

| Sr. No. | Name and type of the Scheme | Asset Allocation Pattern | Primary Investment Pattern/ Strategy | Differentiation | AUM as on March 31, 2022 (₹ in crores) | Number of Folios as on March 31, 2022 |
|---------|---|---|---|--|--|---------------------------------------|
| 11. | L&T Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt | A. Equity and equity related instruments: 65% to 90% of total assets A1. Equity and equity derivatives (arbitrage opportunities): 20% to 50% of total assets A2. Net long equity: 15% to 45% of total assets B). Debt, Money Market Instruments and Government Securities (including TREP/ reverse repos, Credit default swaps, equity linked debentures, margin money and securitized debt): 10% to 35% of total assets | The Scheme would primarily focus on investing in arbitrage opportunities in the cash and derivatives segment of the equity market and debt and money market instruments. The Scheme looks to invest a portion of the portfolio in equity and equity related instrument, without any hedging, with a view to generate long term capital appreciation. | The Scheme looks to invest in a mix of arbitrage opportunities in cash and derivative markets, debt and corporate bonds, along with un- hedged equity exposure. The Scheme aims to generate long term appreciation of capital which is commensurate with the overall level of risk undertaken which is expected to be lower than a normal equity scheme. | 216.42 | 7394 |
| 12. | L & T Focused Equity Fund - An open ended equity scheme investing in maximum 30 stocks in large, mid and smallcap companies | a) Equity and equity related securities including derivatives: 65%-100% of total assets b) Debt and Money Market Instruments: 0%-35% of total assets c) Units issued by REITs and InvITs: 0%-10% of total assets | 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". | 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. Investment in Securitized debt, if undertaken, would not exceed 20% of the total assets of the Scheme. | 977.98 | 39213 |
| 13. | L&T Emerging Businesses Fund - An open-ended equity scheme predominantly investing in small cap stocks | a) Equity and equity related securities (including indian and foreign equity securities as permitted by SEBI/RBI): 65%-100% of total assets b) Debt and money market instruments: 0-35% of total assets | The Scheme will primarily be a diversified equity fund which will invest at least 65% of the portfolio in small cap stocks to generate long term capital appreciation. Small cap stocks will comprise of any equity and equity related instruments of companies that are beyond top 250 companies based on the market capitalization. The investment approach is bottom-up stock picking. | The Scheme seeks to generate return by investing primarily in emerging companies (small cap stocks) as per the investment objective and asset allocation. 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. | 7,995.43 | 470573 |
| 14. | L&T Nifty Fifty Index Fund - An open-ended Equity Scheme tracking NIFTY 50 Index. | a) Equity and equity related securities covered by Nifty 50 Index: 95% -100% of total assets b) Debt & Money Market Instruments: 0% - 5% of total assets | The Scheme invest 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 Scheme shall predominantly invest in Stock comprising the Nifty 50 including derivative, debt, money market instruments, cash and cash equivalents. | 92.17 | 9431 |
| 15. | L&T Nifty Next Fifty Index Fund - An open-ended Equity Scheme tracking Nifty Next 50 Index | a) Equity and equity related securities covered by Nifty Next 50 Index: 95% -100% of total assets b) Debt & Money Market Instruments: 0% - 5% of total assets | The Scheme invest 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 Scheme shall predominantly invest in Stock comprising the Nifty Next 50 including derivative, debt, money market instruments, cash and cash equivalents. | 47.73 | 5571 |

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

App. No. Time Stamp

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

| Distributor/RIA Code | Sub-Distributor ARN | Sub-Distributor Code | EUIIN | Branch Code |
|----------------------|---------------------|----------------------|-------|-------------|
| | | | | |

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

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

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

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

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

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

PAN/PEKRN# KIN[^] Date of Birth[^]

Mobile No. +91- E-mail Id

Applicable for Non-Individuals

Legal Entity Identifier (LEI) Number [^] Legal Entity Identifier (LEI) Expiry Date

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

2. NEW APPLICANT(S) PERSONAL INFORMATION

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

PAN/PEKRN# KIN[^] Date of Birth[^]

(Mandatory if first applicant is a minor)

- Mobile No. +91-
- SE -SELF SP -Spouse DC -Dependent Children DS- Dependent Siblings DP- Dependent Parents GD-Guardian PM- PMS CD-Custodian PO-POA

E-mail Id

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

Applicable for Non-Individuals

Legal Entity Identifier (LEI) Number [^] Legal Entity Identifier (LEI) Expiry Date

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

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

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

PAN/PEKRN# KIN[^] Date of Birth[^]

(Mandatory if first applicant is a minor)

- Mobile No. +91-
- SE -SELF SP -Spouse DC -Dependent Children DS- Dependent Siblings DP- Dependent Parents GD-Guardian PM- PMS CD-Custodian PO-POA

E-mail Id

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

Relationship with Minor Applicant

Proof of Date of Birth

Proof of the Relationship with minor

- | | | |
|--|--|--|
| <input type="radio"/> Natural Guardian <input type="radio"/> Court Appointment Guardian | <input type="radio"/> Birth Certificate Copy <input type="radio"/> Others (please specify) | <input type="radio"/> Birth Certificate Copy <input type="radio"/> Passport Copy <input type="radio"/> Court Appointment Order (please specify) |
|--|--|--|

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

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

PAN/PEKRN# KIN[^] Date of Birth[^]

(Mandatory if first applicant is a minor)

Mobile No. +91- E-mail Id

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

PAN/PEKRN# KIN[^] Date of Birth[^]

(Mandatory if first applicant is a minor)

Mobile No. +91- E-mail Id

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

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

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

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

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

Investment Cheque Details : Instrument number _____ Rs. _____ Dated

Drawn on Bank _____ Branch _____ City _____

App. No. _____

For Office Use Only
Acknowledgement Stamp & Date

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

City/Town _____ Pin _____ State _____ Country _____

Overseas Address (Mandatory for NRIs/PIOs) _____

City/Town _____ Pin _____ State _____ Country _____

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

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

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

6. BANK ACCOUNT INFORMATION (Mandatory for receiving Redemption/IDCW payments)Account Number _____ Account Type: Savings Current NRE NRO
Please ✓ any one FCNR Others _____

Bank Name _____ Branch _____

City _____ IFSC _____ MICR _____

If you are not making the investment from the above mentioned bank account, please attach an original cancelled cheque leaf of the above account with the name of the first holder printed. Mandatory to attach proof of the Minor bank account in case of Minor Investments.**7. MODE OF HOLDING**Please ✓ Sole/1st Holder only Any one or Survivor* Joint
(If the mode of operation is not specified, for folios opened with more than one applicant, the mode of operation would be taken as "Any one or Survivor")**8. POWER OF ATTORNEY (PoA) HOLDER DETAILS**If your investment is being made by a Constituted Attorney on your behalf, please furnish the below details and enclose a original **notarised copy** of the Power of Attorney for registering the same:POA Holder's Name Mr. Ms. _____ First Name _____ Middle Name _____ Last Name _____POA for Sole / First Applicant Second Applicant Third Applicant E-mail Id _____

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

(POA Holder needs to comply with applicable KYC requirements). ^ 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).**9. DEMAT ACCOUNT INFORMATION (Mandatory for crediting units in demat account)**If you wish to hold your investment in dematerialised mode please furnish the below details and **enclose a copy of the Client Master** that you may have received from your Depository Participant. NSDL CDSL

NSDL/CDSL: Depository Participant Name _____

Depository Participant ID _____ Beneficiary A/c No. _____

Enclosed: Client Master Transaction / Statement Copy / DIS Copy

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

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

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

www.lfcs.com

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

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

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

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

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

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

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

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

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

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

Amount (₹) _____ IDCW@ Frequency _____

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

Amount (₹) _____ IDCW@ Frequency _____

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

Amount (₹) _____ IDCW@ Frequency _____

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

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

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

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

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

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

Drawn on

| | | |
|-----------|-------------|-----------|
| Bank Name | Bank Branch | Bank City |
|-----------|-------------|-----------|

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

If electronic transfer, please fill UTR No. _____

Amount _____ Debit Bank Name _____ Account No. _____

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

Amount _____ Debit Bank Name _____ Account No. _____

If electronic transfer, please fill UTR No. _____

Debit Bank Name _____ Account No. _____

*Default option if not selected ^Available in select schemes only (Default plan / option / sub option will be applied in case of no information, ambiguity or discrepancy)

Document attached to avoid Third Party Payment rejection, wherever applicable : Banker's Certificate for DD Third Party Payment Declaration Form

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

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

| CATEGORIES | First Applicant/ Guardian | Second Applicant | Third Applicant | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Gross Annual Income (For Individuals and Non Individuals) | <input type="radio"/> Below 1 lac <input type="radio"/> 1-5 Lacs | <input type="radio"/> Below 1 lac <input type="radio"/> 1-5 Lacs | <input type="radio"/> Below 1 lac <input type="radio"/> 1-5 Lacs | | | | | | | | | | | | | | | | | | | | | | | | |
| | <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs | <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs | <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs | | | | | | | | | | | | | | | | | | | | | | | | |
| | <input type="radio"/> 25 Lacs - 1 crore <input type="radio"/> > 1 Crore | <input type="radio"/> 25 Lacs - 1 crore <input type="radio"/> > 1 Crore | <input type="radio"/> 25 Lacs - 1 crore <input type="radio"/> > 1 Crore | | | | | | | | | | | | | | | | | | | | | | | | |
| | Net-worth in (Mandatory for Non-Individuals) | Net-worth | Net-worth | | | | | | | | | | | | | | | | | | | | | | | | |
| | (₹) _____ as on <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year) | D | D | M | M | Y | Y | Y | Y | (₹) _____ as on <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year) | D | D | M | M | Y | Y | Y | Y | (₹) _____ as on <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year) | D | D | M | M | Y | Y | Y | Y |
| D | D | M | M | Y | Y | Y | Y | | | | | | | | | | | | | | | | | | | | |
| D | D | M | M | Y | Y | Y | Y | | | | | | | | | | | | | | | | | | | | |
| D | D | M | M | Y | Y | Y | Y | | | | | | | | | | | | | | | | | | | | |
| Occupation Details (For Individuals only) | <input type="radio"/> Private Sector Service <input type="radio"/> Retired <input type="radio"/> Public Sector Service <input type="radio"/> Student <input type="radio"/> Government Service <input type="radio"/> Forex Dealer <input type="radio"/> Business <input type="radio"/> Agriculturist <input type="radio"/> Professional <input type="radio"/> Housewife <input type="radio"/> Others Please specify _____ | <input type="radio"/> Private Sector Service <input type="radio"/> Retired <input type="radio"/> Public Sector Service <input type="radio"/> Student <input type="radio"/> Government Service <input type="radio"/> Forex Dealer <input type="radio"/> Business <input type="radio"/> Agriculturist <input type="radio"/> Professional <input type="radio"/> Housewife <input type="radio"/> Others Please specify _____ | <input type="radio"/> Private Sector Service <input type="radio"/> Retired <input type="radio"/> Public Sector Service <input type="radio"/> Student <input type="radio"/> Government Service <input type="radio"/> Forex Dealer <input type="radio"/> Business <input type="radio"/> Agriculturist <input type="radio"/> Professional <input type="radio"/> Housewife <input type="radio"/> Others Please specify _____ | | | | | | | | | | | | | | | | | | | | | | | | |
| Others (For Individuals only) | <input type="radio"/> I am politically Exposed Person <input type="radio"/> I am Related to Politically Exposed Person <input type="radio"/> Not Applicable | <input type="radio"/> I am politically Exposed Person <input type="radio"/> I am Related to Politically Exposed Person <input type="radio"/> Not Applicable | <input type="radio"/> I am politically Exposed Person <input type="radio"/> I am Related to Politically Exposed Person <input type="radio"/> Not Applicable | | | | | | | | | | | | | | | | | | | | | | | | |

Additional KYC Details for Non-Individuals

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

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

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

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

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

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

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

(Please ✓) I/We wish to Nominate I/We do not wish to Nominate

I/We do hereby nominate the person(s) named below to receive the units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to Nominee(s), and signature(s) of the Nominee(s) acknowledging receipt thereof, will be noted as be a valid discharge by the AMC/Mutual Fund/Trustee. This instruction supercedes all previous nominations made by me/us in respect of the folio indicated above.

| Particulars | 1st Nominee | 2nd Nominee | 3rd Nominee |
|--|-----------------|-----------------|-----------------|
| Name | | | |
| PAN | _ _ _ _ _ _ _ | _ _ _ _ _ _ _ | _ _ _ _ _ _ _ |
| Date of Birth (in case nominee is a minor) | D D M M Y Y Y Y | D D M M Y Y Y Y | D D M M Y Y Y Y |
| Guardian Name (in case nominee is a minor) | | | |
| Address | | | |
| City | | | |
| State | | | |
| Country | | | |
| Pincode | | | |
| Allocation % | | | |
| Signature of Guardian (if nominee is minor) (mandatory) | | | |
| Signature of Nominee | | | |

14. DECLARATION, CONSENT & SIGNATURES

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

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

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

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

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

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

Sole/First Applicant/Guardian

Second Applicant

Third Applicant

GENERAL INSTRUCTIONS FOR COMMON APPLICATION FORM

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

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

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

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

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

In case of Non-Individual Applicants :

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

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

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

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

- a. Payment for investment by means of Cheque, Demand Draft or any other mode shall only be accepted from the bank account of the minor or from a joint account where the minor is one of the holders with the guardian.
- b. details of Guardian for the minor applicant needs to be provided
- c. the relationship of the Guardian with the Applicant needs to be indicated in the form
- d. proof of date of birth of the applicant and the relationship of the guardian with the applicant needs to be provided
- e. the Guardian's PAN needs to be provided
- f. the Guardian needs to comply with applicable KYC requirements.

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

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

- a. the name and PAN of the POA Holder needs to be provided in the form
- b. a notarized copy of the Power of Attorney duly signed by the Applicant & the Constituted Attorney needs to be attached with the application. Alternatively, the original POA can be submitted which will be returned after verification.
- c. nomination on behalf of an applicant signed by an attorney would not be registered.
- d. The Fund House reserves the right to hold redemption proceeds in case the requisite documents are not submitted.

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

- a. The exemption of PAN requirement is only available to individuals.
- b. In case of investments held jointly, the first holder must not possess a PAN.
- c. Eligible investors may invest through SIP or lumpsum purchase without providing PAN subject to the threshold amount as mentioned above.
- d. Eligible investors should attach a copy of KYC acknowledgment letter quoting PAN exempt KYC Reference No. (PEKRN) along with the application form.

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

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

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

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

7. **Address & Contact Information:**

- a. Please furnish your full address with postal code in the Application Form. PO Box Number is not sufficient
- b. Please note that your address on our records would be automatically updated with your address appearing in the records of the KRA. If your address in the application form is different from what appears in the records of the KRA, please ensure that your latest address is updated in the records of the KRA.
- c. Please provide the **Mobile Number** and **E-Mail Address** of the Sole / First Applicant in case of Individual Applicant and Key Contact Person in case of Non-Individual Applicants in the form. This would help us seamlessly communicate with you on your investments.

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

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

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

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

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

10. **Bank Account:**

- a. Please furnish your complete Bank Account details to be registered against your folio for redemption / IDCW payments.
- b. If your investment cheque is not being issued from the Bank Account indicated in the Section titled "Bank Account Information" please attach an **original cancelled cheque leaf** of this account for verification. If the cheque leaf does not have your name pre-printed, please additionally provide an extract of your bank statement or passbook duly attested evidencing the correctness of your bank details or a letter from your bank confirming your bank details.
- c. **Electronic Payments:** We offer electronic payment of redemptions and IDCWs. To avail this facility please furnish :

- **IFSC** - This is a 11 character code. If you don't see this printed on your cheque leaf, please ask your Bank for the same ;
 - **MICR Code** - This is a 9 digit number appearing next to your cheque number ;
 - **CBS Bank Account Number** - Most banks have now implemented core-banking solutions leading to a change in Account Number of customers. Please provide your latest core banking Account Number.
- d. We offer the facility to register multiple bank accounts against your investments. If you wish to avail this facility, please ask for a Multiple Bank Details Registration Form.
- e. If your units are held in the Dematerialised Form, please note that your Bank Account Details appearing in the Depository's records would be considered for redemption / IDCW payments.

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

- a. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.

- b. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- c. The Nominee shall not be a trust, other than a religious or charitable trust, society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- d. Nomination in respect of the units stands rescinded upon the transfer of units.
- e. Transfer of units in favour of a nominee shall be valid discharge by the asset management company against the legal heir.
- f. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- g. On cancellation of the nomination, the nomination shall stand rescinded and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee.

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

12. Investment & Payment Details:

- a. Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- b. If there is a difference in the scheme name between application form and investment cheque issued, scheme on the application form will be considered for processing.
- c. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- d. Your investment cheque should be crossed "Account Payee only" and drawn favouring the scheme name where the investment is in a specific scheme.
- e. Please ensure that the investment cheque issued by you complies with CTS 2010 requirements stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.

- f. Payments made by Cash/Money Order/Postal Order, Non-MICR cheques Outstation cheques are not accepted. Post dated cheques will not be accepted except for investment made under Systematic investment Plan.
- g. Third Party Payments for investments are not accepted except in the below cases :
- Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re imbursements.
 - Custodian on behalf of an FII or Client made by Custodian.
 - Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
 - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- h. **Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.**

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

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

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

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

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

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

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

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

www.Intmf.com

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

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

CL08022

Systematic Investment Plan (SIP) / Micro SIP Form

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

Time Stamp

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

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

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

Sole/1st Applicant
 2nd Applicant
 3rd Applicant

OTM DEBIT MANDATE FORM FOR NACH/ECS/AUTO DEBIT

UMRN Office use only Date

Utility Code Create Modify Cancel

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

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

With Bank Bank Name IFSC/ MICR

an amount of Rupees Amount in words ₹

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

Reference 1 Reference 2

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

Period From
 Signature of First Account Holder Signature of Second Account Holder Signature of Third Account Holder
 or Until Cancelled

APPLICANT INFORMATION

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

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

KIN* First Unit Holder Second Unit Holder Third Unit Holder

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

Mobile No. +91- E-mail ID

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

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

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

Debit Bank Name Account No.

Scheme Name L&T

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

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

First Instalment Details: Instrument No. Instrument Date Account Type (✓) Savings Current NRE NRO Others

Drawn On Bank Name Bank Branch Bank City

SIP Amount ₹ SIP Frequency Monthly* Quarterly

SIP Debit Date 1st 5th 7th 10th* 15th 20th 25th 28th All eight dates SIP Period From To OR Until Cancelled

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

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

SIP Top Up (Optional) - Available only for investments effected through Auto Debit. Top Up Amount ₹ Amount in multiples of ₹ 500 only

Top Up to continue till SIP amount reaches^ ₹ OR Top Up to continue till # Top Up Frequency (Please ✓ any one) Half Yearly Yearly*

* Default option if not selected

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

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

I/We have read and understood the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum of L&T Mutual Fund. I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. I/We have neither received nor been induced by any rebate or gifts directly or indirectly in making this Systematic Investment. The ARN holder has disclosed to me/us all the commissions (in trail commission or any other), payable to him for the different competing schemes of Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby declare that the particulars given here are correct and express my/our willingness to make payments referred above through participation in ECS/ACH/Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold L&T Mutual Fund, their Investment Manager - L&T Investment Management Limited, or any of their appointed service providers or representatives responsible. I/We will also inform L&T Investment Management Limited about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf. I/We hereby accord my/our consent to disclose, share, remit in any form, mode or manner, all any of the information provided by me/us, including all changes, updates to such information as and when provided by me/ us to the group companies of L&T Financial Services for any valid business purposes including marketing or sales promotion or with any statutory or judicial authorities, without any prior intimation to me/us, until notified by me/us otherwise.

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

Sole/First Applicant/Guardian
 Second Applicant
 Third Applicant

GENERAL INSTRUCTIONS

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

1. **Applicant Information:** Please furnish the Folio Number, Name and PAN of Sole/First Applicant Section 1 of the Form. Your investment would be processed in the specified folio.
Your personal information and bank account details would apply to this investment as well.
Please provide the Mobile Number and E-Mail Address of the Sole / First Applicant in the form in case of Individuals and Key Contact in case of Non Individuals. This would help us seamlessly communicate with you on your investments.
KYC is mandatory. Please enclose copies of KYC acknowledgement letters for all applicants. **PEKRN required for Micro investments upto Rs. 50,000 in a year.
* 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).
Permanent Account Number (PAN): Furnishing of PAN is mandatory for all applicants except where specific dispensation is provided under law.
2. **SIP & Investment Details:**
 - a. New Investors who wish to enroll for SIP investment are required to fill (i) OTM Mandate Form (ii) SIP Registration Form and (iii) the respective Scheme Application form (included in the Key Information Memorandum). New Investors can apply for SIP into respective Scheme / Plans / Option without any existing investment /folio. Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
 - b. Where a One Time Mandate is already registered in a folio for a bank account, the Unit Holder(s) is not required to fill the OTM debit mandate again. However, please mention the UMRM, debit bank name & account number.
 - c. Where the OTM mandate is getting submitted for the first time, please fill the OTM debit mandate form for NACH/ ECS/ Auto debit mandatorily. Enclose cancelled cheque leaf of the bank where OTM is getting registered if the initial purchase cheque is not from the same bank account.
 - d. Micro SIP: As per AMFI notification and guidelines issued on July 4, 2009, SIPs or Lumpsum purchases by eligible investors in a rolling 12 month period not exceeding Rs. 50,000 shall be exempt from the requirement of PAN. From January 1, 2012, KYC is mandatory for all holders of Micro investments.
 - The exemption of PAN requirement is only available to individuals.
 - Eligible investors may invest through SIP or lumpsum purchase without providing PAN subject to the threshold amount as mentioned above.
 - Eligible investors should attach a copy of KYC acknowledgment letter quoting PAN exempt KYC Reference No. (PEKRN) along with the application form.
 - e. Third Party Payments: Third Party Payments for investments are not accepted except in the below cases
 - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re imbursements.
 - Custodian on behalf of an FPI or Client made by Custodian.
 - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
 - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

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

 - f. SIP Top-Up Facility: Investors can opt for SIP Top Up facility wherein the amount of SIP can be increased at fixed intervals.
 - The minimum amount of increase under SIP Fixed Amount Top-Up facility should be Rs. 500/- and in multiples of Rs.500/- thereof.
 - SIP Top-Up frequency in case of investors availing Monthly SIP facility will be half yearly and yearly and for availing Quarterly SIP facility, the frequency will be yearly. In case the SIP Top-Up frequency is not indicated under Monthly SIP, it will be considered as yearly.
 - g. Your investment cheque should be crossed "Account Payee only" and drawn favoring the scheme name where the investment is in a specific scheme
 - h. Please ensure that the investment cheque issued by you complies with CTS 2010 requirement stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
 - i. Payments made by Cash/Money Order/Postal Order, Non- MICR cheque, outstation cheques are not accepted.
 - j. For detailed terms and conditions on SIP, SIP Top-up, OTM facility, please visit our website www.lfms.com and also refer to scheme related documents.
 - k. **Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.**
3. **Declarations & Signatures:**
Unit holders need to sign here in accordance to the Mode of Holding provided to us and as per the mode of holding in the bank account in the same sequence and manner in the relevant boxes provided in the form.
4. **Debit Mandate:**
 - a. Please fill all the required details in the OTM Debit Mandate Form for NACH/ ECS/Auto Debit. The sole/first holder must be one of the holders in the bank account.
 - b. The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
 - c. The 9 digit MICR code and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

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

call 1800 4190 200 or 1800 2000 400

email investor.line@lntmf.co.in

www.lfms.com

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

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

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

CL08022

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

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

APPLICANT(S) INFORMATION

Folio No./Application No.

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

Name of 2nd Applicant First Name Middle Name Last Name

Name of 3rd Applicant First Name Middle Name Last Name

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

KIN^ First Unit Holder Second Unit Holder Third Unit Holder

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

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

Mobile No. +91- E-mail ID

FATCA & CRS DETAILS

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

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

If 'Yes', please proceed for signature of declaration.

If 'No', please fill below, for all countries (other than India) in which you are resident for tax purposes, i.e. where you are a Citizen/Resident/Green Card Holder/Tax Resident in respective countries.




| Country of Tax Residency | | | |
|--|---|---|---|
| | | | |
| Tax Identification No or Functional Equivalent | | | |
| Identification Type (TIN or other, please specify) | | | |
| If TIN is not available, please tick (✓) the reason A, B or C [As defined below] | Reason A <input type="radio"/> B <input type="radio"/> or C <input type="radio"/> | Reason A <input type="radio"/> B <input type="radio"/> or C <input type="radio"/> | Reason A <input type="radio"/> B <input type="radio"/> or C <input type="radio"/> |
| | Reason A <input type="radio"/> B <input type="radio"/> or C <input type="radio"/> | Reason A <input type="radio"/> B <input type="radio"/> or C <input type="radio"/> | Reason A <input type="radio"/> B <input type="radio"/> or C <input type="radio"/> |

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

DECLARATION

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

Signatures

| | | |
|---|---|---|
|  Sole / 1st Applicant / Guardian |  2nd Applicant |  3rd Applicant |
|---|---|---|

Date:

Place:

FATCA & CRS TERMS & CONDITIONS

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

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

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

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

FATCA & CRS INSTRUCTIONS

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

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

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

| FATCA & CRS Indicia observed (ticked) | Documentation required for Cure of FATCA/CRS Indicia |
|--|--|
| U.S place of birth | <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor its resident for tax purposes: 2. Non –US passport or any non - US government issued document evidencing nationality or citizenship (refer list below) ; AND 3. Any one of the following documents: Certified copy of certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth |
| Residence /mailing address in a country other than India | <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) |
| Telephone number in a country other than India | <p><i>If no Indian telephone number is provided</i></p> <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) <p><i>If Indian telephone number is provided along with a foreign country telephone number</i></p> <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence (refer list below) |

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

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

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

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

www.lfcs.com

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

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

CL04056

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

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

APPLICANT(S) INFORMATION

Folio No./Application No.

Name of the entity _____

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

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

City of Incorporation _____ Country of Incorporation _____

PAN Date of Incorporation

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

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India: Yes No
(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

| Country | Tax Identification Number ⁶ | Identification Type (TIN or Other, please specify) |
|---------|--|---|
| | | |
| | | |
| | | |
| | | |

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

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

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

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

FATCA & CRS Declaration

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

1 We are a, Financial institution³ or Direct reporting NFE⁴ (please tick as appropriate)

GIIN

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

GIIN not available (please tick as applicable) Applied for

If the entity is a Financial institution, Not required to apply for - please specify 2 digits sub-category¹⁰ Not obtained – Non-participating FI

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

1 Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) No
Name of stock exchange _____

2 Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) Yes (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) No
Name of listed company _____
Nature of relation: Subsidiary of the Listed Company or Controlled by a Listed Company
Name of stock exchange _____

3 Is the Entity an active¹ Non Financial Entity (NFE) Yes (If yes, please fill UBO declaration in the next section.) No
Nature of Business _____
Please specify the sub-category of Active NFE (Mention code – Refer 2C of Part D)

4 Is the Entity a passive² Non Financial Entity (NFE) Yes (If yes, please fill UBO declaration in the next section.) No
Nature of Business _____

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

PART D FATCA Instructions & Definitions

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

- 1 (i) Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- (ii) Depository institution:** is an entity that accepts deposits in the ordinary course of banking or similar business.
- (iii) Custodial institution:** is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period, during which the entity has been in existence, whichever is less.
- (iv) Investment entity is any entity:**
- (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
- (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
- (ii) Individual and collective portfolio management; or
- (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.
- The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 - refer point 2c.)
- (v) Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

| 1 (vi) FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "Non- Reporting Financial Institution and Guidance issued by CBDT in this regard | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--------------|----|---|----|---|----|--|----|--|----|------------------------------|----|--|----|--------------------------------------|----|-------|----|-----------------------------|----|----------------------------------|----|--|----|--|
| A. Reasons why FI not required to apply for GIIN: | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Code</th> <th>Sub-category</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>Governmental Entity, International Organization or Central Bank</td> </tr> <tr> <td>02</td> <td>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</td> </tr> <tr> <td>03</td> <td>Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund</td> </tr> <tr> <td>04</td> <td>Entity is an Indian FI solely because it is an investment entity</td> </tr> <tr> <td>05</td> <td>Qualified credit card issuer</td> </tr> <tr> <td>06</td> <td>Investment Advisors, Investment Managers & Executing Brokers</td> </tr> <tr> <td>07</td> <td>Exempt collective investment vehicle</td> </tr> <tr> <td>08</td> <td>Trust</td> </tr> <tr> <td>09</td> <td>Non-registering local banks</td> </tr> <tr> <td>10</td> <td>FFI with only Low-Value Accounts</td> </tr> <tr> <td>11</td> <td>Sponsored investment entity and controlled foreign corporation</td> </tr> <tr> <td>12</td> <td>Sponsored, Closely Held Investment Vehicle</td> </tr> </tbody> </table> | 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 |
| Code | Sub-category | | | | | | | | | | | | | | | | | | | | | | | | | |
| 01 | Governmental Entity, International Organization or Central Bank | | | | | | | | | | | | | | | | | | | | | | | | | |
| 02 | Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank | | | | | | | | | | | | | | | | | | | | | | | | | |
| 03 | Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund | | | | | | | | | | | | | | | | | | | | | | | | | |
| 04 | Entity is an Indian FI solely because it is an investment entity | | | | | | | | | | | | | | | | | | | | | | | | | |
| 05 | Qualified credit card issuer | | | | | | | | | | | | | | | | | | | | | | | | | |
| 06 | Investment Advisors, Investment Managers & Executing Brokers | | | | | | | | | | | | | | | | | | | | | | | | | |
| 07 | Exempt collective investment vehicle | | | | | | | | | | | | | | | | | | | | | | | | | |
| 08 | Trust | | | | | | | | | | | | | | | | | | | | | | | | | |
| 09 | Non-registering local banks | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | FFI with only Low-Value Accounts | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Sponsored investment entity and controlled foreign corporation | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Sponsored, Closely Held Investment Vehicle | | | | | | | | | | | | | | | | | | | | | | | | | |

| 2. Active Non-financial entity (NFE) : (any one of the following): Refer Explanation (A) to 114F (6) of Income Tax Rules, 1962 for details | |
|---|---|
| <i>Code</i> | <i>Sub-category</i> |
| 01 | Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income; |
| 02 | The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market. |
| 03 | The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing; |
| 04 | Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; |
| 05 | The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE; |
| 06 | The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution; |
| 07 | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; |
| 08 | <p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> (i) an Investor Protection Fund referred to in clause (23EA); (ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act; |

3. Other definitions

(i) **Related entity**

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

(ii) **Passive NFE**

The term passive NFE means

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

(iii) **Passive income**

The term passive income includes income by way of:

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

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

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

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

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

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

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

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

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Direct reporting NFE

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

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

call 1800 4190 200 or 1800 2000 400

email investor.line@lntmf.co.in

www www.ltfs.com

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

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

CL03391

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

Time Stamp

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

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

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

Sole/1st Applicant

2nd Applicant

3rd Applicant

OTM DEBIT MANDATE FORM FOR NACH/ECS/AUTO DEBIT

L&T Financial Services Mutual Fund UMRN Office use only Date

Utility Code Create Modify Cancel

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

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

With Bank Bank Name IFSC/ MICR

an amount of Rupees Amount in words ₹

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

Reference 1 Reference 2

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

Period From To or Until Cancelled

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

2. APPLICANT INFORMATION

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

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

KIN* First Unit Holder Second Unit Holder Third Unit Holder

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

Mobile No. +91- E-mail ID

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

3. SMART SIP COMBOS (Please ✓ any one)

BALANCED SIP COMBO

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

ESSENTIALS SIP COMBO

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

EXCLUSIVE SIP COMBO

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

MARKET CAP SIP COMBO

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

DIY SIP COMBO

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

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

SIP Period
From
To ^^

* Default option if not selected # Default IDCW Frequency will be considered, please refer KIM for Default IDCW Frequency ^^ Maximum period of 20 years.
@Note: IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

4. INVESTMENT & PAYMENT DETAILS

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

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

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

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

If electronic transfer, please fill UTR No.

Amount Debit Bank Name Account No.

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

Amount Debit Bank Name Account No.

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

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

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

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

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

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

Sole/First Applicant/Guardian

Second Applicant

Third Applicant

GENERAL INSTRUCTIONS

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

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

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

Contact Details: Please provide the Mobile Number and E-Mail Address of the Sole / First Applicant in the form in case of Individuals and Key Contact in case of Non Individuals. This would help us seamlessly communicate with you on your investments. KYC is mandatory. Please enclose copies of KYC acknowledgement letters for all applicants. **PEKRN required for Micro investments upto Rs. 50,000 in a year.

* Please mention 14 digit KYC Identification Number (KIN) and Date of Birth if KYC is registered under Central KYC Records Registry (CKYCR).

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

2. Smart SIP Combos:

Investor has an option to choose from pack of schemes of L&T Mutual Fund by issuing a single cheque or ECS mandate. Following Smart SIP Combos available:

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

amount of Rs.3000/-. As a default option the total Monthly SIP amount will be divided equally among the schemes, however investor will have a choice to decide the amount allocation among the schemes

- The SIP frequency considered for Multi Scheme SIP Investment is only Monthly.
- The default IDCW frequency will be considered for applicable schemes, please refer KIM for default IDCW frequencies of the schemes.
- If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- Third Party Payments for investments are not accepted except in the below cases :
 - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re imbursements.
 - Custodian on behalf of an FPI or Client made by Custodian.
 - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
 - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

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

3. OTM Debit Mandate Form for NACH/ECS/Auto Debit:

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

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email investor.line@lntmf.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.

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

CL08022

Transaction Form for Financial Transactions

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

Time Stamp

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

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

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

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

| | | |
|----------------------|-----------------|-----------------|
| ☑ Sole/1st Applicant | ☑ 2nd Applicant | ☑ 3rd Applicant |
|----------------------|-----------------|-----------------|

1. APPLICANT INFORMATION

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

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

KIN* First Unit Holder Second Unit Holder Third Unit Holder

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

Mobile No. +91- E-mail ID

Applicable for Non-Individuals

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

[^]Legal Entity Identifier (LEI) is applicable for both Inward (Subscriptions) & Outward (Redemptions /IDCWs) remittance of Rs 50 Crores and above from Non Individuals
KYC is mandatory. Please enclose copies of KYC acknowledgement letters for all applicants. **PEKRN required for Micro investments upto Rs. 50,000 in a year.
[^] 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

2. ADDITIONAL PURCHASE

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

Scheme 1 : L&T Amount (₹)

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

Scheme 2 : L&T Amount (₹)

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

Scheme 3 : L&T Amount (₹)

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

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

If cheque / DD / Pay Order, please fill Instrument No. Instrument Date

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

Drawn on Bank Name Bank Branch Bank City

Account Type (✓) Saving Current NRE NRO FCNR Others

If electronic transfer, please fill UTR No.

Amount Debit Bank Name Account No.

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

Amount Debit Bank Name Account No.

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

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

Demat Account Details

Depository Participant. NSDL CDSL

NSDL/CDSL: Depository Participant Name

Depository Participant ID Beneficiary A/c No.

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

3. SWITCH

From Scheme L&T Option (✓) Growth IDCW@ Payout IDCW@ Reinvestment Bonus[^]

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

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

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

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

^{*}Default option if not selected [^]Available in select schemes only

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

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

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

Scheme/Plan/Option

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

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

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

For Office Use Only

Acknowledgement
Stamp & Date

4. REDEMPTION

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

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

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

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

IFSC of the registered bank account for electronic payment _____ (Please enclose an original cancelled cheque leaf)
If you have registered multiple bank mandate and if you want credit in a bank A/c other than the default bank please mention the bank A/c No. below.

Name of the Bank/ Branch _____ Account No. _____
^{*}Default option if not selected [^]Available in select schemes only

5. KYC INFORMATION

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

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

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

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

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

_____ (Sole/First Unit Holder)

_____ (Second Unit Holder)

_____ (Third Unit Holder)

Date

Place _____



call 1800 4190 200 or 1800 2000 400

whatsapp @ 9326929294

email investor.line@lntmf.co.in

www.lntmf.com

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

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

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

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

CL08022

GENERAL INSTRUCTIONS

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

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

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

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

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

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

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

2. Additional Purchase Request:

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

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

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

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

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

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

3. Switch Request:

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

4. Redemption Request:

- Please specify scheme details and the amount/number of units you wish to redeem. If you wish to redeem all units, tick against the box provided.
- If your redemption request specifies both amount and units for redemption, the latter will be processed.
- A redemption will be processed only for the amount which has been realized.
- To safeguard investors against fraudulent action, where the redemption request is received along with Change of address/bank request, the AMC reserves the right to release the payment only after completing necessary additional checks.
- If your redemption request is followed within 10 days from your request for change in bank account, payout of redemption proceeds is subject to applicable cooling off period.

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

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

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

7. KYC Details:

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

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

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Transaction Form For STP & SWP

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

Time Stamp

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

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

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

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

Sole/1st Applicant

2nd Applicant

3rd Applicant

1. APPLICANT INFORMATION

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

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

KIN* First Unit Holder Second Unit Holder Third Unit Holder

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

Mobile No. +91- E-mail ID

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

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

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

Scheme Name L&T Option Growth IDCW Payout IDCW Reinvestment Bonus^

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

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

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

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

^Available in select schemes only

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

Scheme Name L&T Option Growth IDCW@ Payout IDCW@ Reinvestment Bonus^

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

To Scheme L&T Option Growth IDCW@ Payout IDCW@ Reinvestment Bonus^

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

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

Transfer preference (✓) Amount (₹) OR Capital Appreciation (Available for GROWTH plan only) From To OR Till balance

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

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

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

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

I/We have read and understood the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this transaction. I/We understand that the upfront commission will be paid directly by me/us to the AMFI registered distributors based on my/our assessment of various factors including the service rendered by the distributor. Also, the AMFI registered distributor has disclosed the commissions to me/us (in trail commission or any other), payable to him for different schemes of mutual funds from amongst which the scheme is being recommended to me/us. I/We hereby accord my/our consent to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/ us to the group companies of L&T Financial Services for any valid business purposes including marketing or sales promotion or with any statutory or judicial authorities, without any prior intimation to me/us, until notified by me/us otherwise.

(Sole/First Unit Holder)

(Second Unit Holder)

(Third Unit Holder)

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

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

Scheme/Plan/Option

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

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

For Office Use Only

Acknowledgement Stamp & Date

GENERAL INSTRUCTIONS

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

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

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

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

Permanent Account Number (PAN): Furnishing of PAN is mandatory for all applicants except where specific dispensation is provided under law.
2. **Systematic Withdrawal Plan (SWP):**
 - a. The minimum withdrawal size is Rs.500 except for L&T Liquid Fund and L&T Cash Fund. For L&T Liquid Fund and L&T Cash Fund it is Rs. 1000.
 - b. SWP will be registered within 7 calendar days from the date of your request.
 - c. You can cancel a registered SWP at any time by submitting a written request. The cancellation will be processed within 15 days.
 - d. If your SWP request specifies both amount and units, the SWP will be processed on the basis of amount.
 - e. If the scheme/plan/option is not mentioned and there is only one scheme/plan/option available in the folio, the same will be processed.
3. **Systematic Transfer Plan (STP):**
 - a. The minimum transfer size is Rs.500 except for L&T Liquid Fund and L&T Cash Fund. For L&T Liquid Fund and L&T Cash Fund it is Rs. 1000.
 - b. STP will be registered within 7 calendar days from the date of your request.
 - c. You can cancel a registered STP at any time by submitting a written request. The cancellation will be processed within 15 days.
- d. If the plan/option if the source scheme is not mentioned and there is only one plan/option available in the folio, the STP will be processed.
- e. If the plan/option of the target scheme is not mentioned, the STP will be processed as per the default options mentioned in the Scheme Information Document of the respective scheme.
- f. In case the criterion of the minimum amount for the purpose of transfer of units under the STP facility is not met, the AMC reserves the right to discontinue the STP/cancel the registration for STP..
- g. Daily STP is available only for fixed amounts.
- h. STP transfers can be made on a daily basis i.e. Monday to Friday subject to such days being business days.
- i. **Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.**
4. **Signatures:** All signatures should be in English or any other Indian Language. Thumb impressions should be from the left hand in case of males and right hand in case of females. All such thumb impressions need to be attested by a Magistrate, Notary Public or Special Executive Magistrate under his/her official seal.
5. **Employees Unique Identification Number (EUIIN):** If you are making this investment based on an investment advise received from your distributor, please quote the Employees Unique Identification Number (EUIIN) of your relationship manager in the Application Form.

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

call 1800 4190 200 or 1800 2000 400

email investor.line@lntmf.co.in

www.ltfs.com

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

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

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

CL08022

IDCW Transfer Plan Enrolment Form

Time Stamp

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

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

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

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

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

| | | |
|----------------------|-----------------|-----------------|
| ☞ Sole/1st Applicant | ☞ 2nd Applicant | ☞ 3rd Applicant |
|----------------------|-----------------|-----------------|

APPLICANT INFORMATION

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

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

KIN* First Unit Holder Second Unit Holder Third Unit Holder

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

Mobile No. +91- E-mail ID

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

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

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

*Default option if not selected

^Available in select schemes only

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

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

DECLARATION, CONSENT & SIGNATURES

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

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

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Received from Folio no/ Application no:

Mobile No: PAN:

Request submitted

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

FEATURES AND TERMS AND CONDITIONS OF IDCW TRANSFER PLAN

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

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

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

www.Intmf.com

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

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

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

CL08022

Banker's Certificate

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



L&T Financial Services
Mutual Fund

To whomsoever it may concern:

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

INSTRUMENT DETAILS

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

Instrument Number Instrument Amount (in Rs.)

Instrument Amount (in words)

In Favour of / Favours

Payable at

DETAILS OF BANK ACCOUNT DEBITED FOR ISSUING THE INSTRUMENT

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

Bank Name / Branch

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

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

KIN* First Unit Holder Second Unit Holder Third Unit Holder

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

Mobile No. +91- E-mail ID

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

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

IF THE ISSUING BANK BRANCH IS OUTSIDE INDIA

I/We further declare that I/we are registered as a Bank/branch as mentioned below:

Under the Regulator Name of Regulator

In the Country Country Name

Registration No. Registration Number

I/We confirm having carried out necessary Customer due diligence with regard to the Beneficiary and to the source of the funds received from him, as per the standards of Anti-Money Laundering laws and other applicable relevant in our country.

BRANCH MANAGER/DECLARANT(S)

Name First Name Middle Name Last Name Employee Code

Address

City State Pin

Country Contact No.

Signature

Bank & Branch Seal (mandatory)

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

call 1800 4190 200 or 1800 2000 400

email investor.line@Intmf.co.in

www.Intmf.com

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

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

CL04061

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Third Party Payment Declaration Form

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

FOR OFFICE USE ONLY

| | | |
|-----------------|-----------|-------------------|
| Date of Receipt | Folio No. | Branch Trans. No. |
|-----------------|-----------|-------------------|

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

Folio No. (For existing investor) Application No.

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

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

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

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

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

Nationality

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

KIN* First Unit Holder Second Unit Holder Third Unit Holder

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

Mobile No. +91- E-mail ID

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

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

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

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

Designation

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

City/Town State Pin

CONTACT DETAILS

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

Fax Email ID

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

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

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

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

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

| | | |
|---|-------------------------------|---|
| Amount# in figures (₹) <input type="text"/> | in words <input type="text"/> | Cheque/DD/PO/UTR No. <input type="text"/> |
| | | Cheque/DD/PO/RTGS Date <input type="text"/> |

Pay-in Bank A/c No.

Name of the Bank

Branch Bank City

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

including Demand Draft charges, if any.

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

THIRD PARTY DECLARATION

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

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

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

APPLICABLE TO NRIS ONLY :

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

Please (✓) Yes No

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

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

Signature of the Third Party

BENEFICIAL INVESTOR(S) DECLARATION & SIGNATURE/S

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

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

*Sole/First Applicant/Guardian

Second Applicant

Third Applicant

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

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

THIRD PARTY PAYMENT RULES

1. In accordance with AMFI best practice guidelines Circular No. 16/2010-11, pertaining to "risk mitigation process against Third Party instruments and other payment modes for mutual fund subscriptions", mutual funds/asset management companies shall ensure that Third-Party payments are not used for mutual fund subscriptions.
- 2a. The following words and expressions shall have the meaning specified herein:
 - (a) "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
 - (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
 - (c) "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/investor mentioned in the application form.

In case of payments from joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which the payment is made.

Illustrations

Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

Illustration 2: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This will not be considered as Third Party payment.
- 2b. L&T Mutual Fund will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:
 - (i) Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) or lump sum/one-time subscription, through Payroll deductions or deductions out of expense re imbursements.
 - (ii) Custodian on behalf of an Foreign Institutional Investor (FII) or a Client
 - (iii) Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
 - (iv) Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- 2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed/ refunded.
 - (i) KYC Acknowledgement letter (as issued by CDSL Ventures Limited) of the Beneficial Investor and the person making the payment i.e. Third Party.
 - (ii) Declaration Form containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e., third party. The said form shall be available at Investor Service Centres of the Fund or can be downloaded from our website www.ltf.com.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of L&T Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

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

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

1. GENERAL INSTRUCTIONS

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

Manner of filling Application Form

Manner must be completed in BLOCK LETTERS in ENGLISH.

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

2. BENEFICIAL INVESTOR INFORMATION

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

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

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

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

3. THIRD PARTY INFORMATION

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

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

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

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

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

4. THIRD PARTY PAYMENT DETAILS

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

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

(i) Source of funds - if paid by cheque

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

- A copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number; or
- A letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

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

(ii) Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc. against registered Pay-in account

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

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

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

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

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

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

5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors/FII clients/Employee/Agent/Dealer/Distributor should be signed by their Guardian/Custodian/Employer/AMC/Corporate respectively.

6. PERMANENT ACCOUNT NUMBER

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

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

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

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

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

7. PREVENTION OF MONEY LAUNDERING

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

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

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

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

8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

- a. KYC is mandatory for investment in mutual funds and all applicants need to comply with this requirement.
- b. With effect from 1st February 2017, any individual customer who is new to KRA system and whose KYC is not registered or verified in the KRA system, needs to fill in new KYC form viz., "CKYC Form" to comply with the KYC requirements. For more information on KYC requirements, please visit our web site (www.lfcs.com) or speak to your investment adviser.
- For non-Individual applicants, KYC Compliance requires identification of the customer by seeking relevant information on incorporation, commencement of business, tax status, nature of entity, nature of business, address and certain details of Promoters/Partners/Trustees/Whole Time Directors/Kartas of HUF. SEBI has appointed KYC Registration Agencies (KRA) to facilitate a single KYC across all SEBI registered intermediaries. For more information on KYC requirements, please visit our web site or speak to your investment adviser.
- c. If the investment is being made on behalf of a minor applicant, the Guardian needs to comply with KYC requirements.
- d. If the investment is being made by a Constituted Attorney on behalf of an applicant, the Attorney needs to comply with KYC requirements.

• **Non PAN Based KYC applicability**

For certain nature of transactions and type of clients, PAN is not mandatory. In such cases, common standard KYC through CVL will not apply. In such cases, the client will have to submit certain documents as elaborated below and KYC will be handled by the AMC/Registrar & Transfer Agent i.e. Computer Age Management Services Private Limited directly. Such nature of transaction and type of clients and the documents required for successful completion of KYC is mentioned below:

A. Micro SIPs: Micro schemes such as Micro SIPs upto ₹ 50,000/- per year per investor

Documents required

1. Standard specified identification instruments like Voter ID card, Government/Defence ID card, Card of reputed employer, Driving Licence, Passport in lieu of PAN.
2. Proof of address copy. It is clarified that where photo identification document contains the address of the investor, a separate proof of address is not required.

3. Supporting documents copy shall be self-attested by the investor/attested by the ARN holder mentioning the ARN number or attested by any competent authority.

However, it is clarified that Investors with PAN are required to follow PAN based common standard KYC through CVL procedure as mentioned above.

B. Investments from investors residing in Sikkim

Documents required

1. Proof of address of Sikkim state and application form should mention the same address.
2. Address proof shall be self-attested by the investor/attested by the ARN holder mentioning the ARN number or attested by any competent authority.

C. Investments from Central Government, State Government and the officials appointed by the courts, e.g., Official Liquidator, Court receiver, etc., (under the category of Government)

Documents required

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

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

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

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

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

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 Ici Bank, M. P. Nagar Zone - li, Bhopal – 462011. **Bhavnagar:** Ff-5 Gopi Arcade Waghawadi Road Bhavnagar-364002. **Bhubaneswar:** 428/3818, 2nd floor Jaydev Nagar, Kalpana Square, Lewis Road, Near Pantho Nivas, Bhubaneswar - 751 002. **Borivali (Mumbai):** office no 308, 3rd floor, Jalaram Business Centre, Ganjawala Lane, Borivali (W), Mumbai-92. **Chandigarh:** Plot No -174, Third Floor, Industrial Area, Phase -2, Chandigarh -160002. **Chennai:** 6Th Floor Floor, A Wing, Kgn Towers, 62 Ethiraj Salai (Commander-In-Chief Road), Egmore, Chennai 600 015. **Coimbatore:** NO .2-8, Third floor "Atria", Dr. NRN Layout, Papanackalpalayam,, Coimbatore- 641037. **Raheja Centre (Mumbai):** L&T Investment Management Ltd, 811, 8th floor, Raheja Center, Free Press Journal Road, Nariman Point, Mumbai 400021. **Ghatkopar (Mumbai):** L&T Investment Management Ltd. Office No.504, Zest Business Spaces, M.G. Road Ghatkopar East Mumbai - 400077. **Gurgaon (New Delhi):** Office No 221, 2nd Floor, Galleria Market, Dlf City Phase 4, Gurgaon- 122009 **Hyderabad:** 2 Floor, Unit No. 203/2, Block - I, 6-3-1192/1/1, Kundanbagh, White House, Begumpet, Hyderabad - 500 016. **Indore:** "Dhan Trident", Block No.B-3, Pu-4, Scheme No-54, Near Vijay Nagar Square, Indore-452010. **Jaipur:** shop No. 307, Third Floor, Trimurty Vjyacity Point, Ashok Marg, C - Scheme, Jaipur 302001. **Jalandhar:** SCO-3, 2nd Floor, Puda Complex, Adjoining Andhra Bank, Opp. Suvidha Centre, Jalandhar City- 144001. **Jamnagar:** 43-Ground Floor Madhav Plaza, Opp Sbi Near Lal Bungalow -361005. **Jamshedpur:** 3B, Rear Side, 3Rd Floor, Fairdeal Complex, H. No7, Main Road Bishtapur Jamshedpur - 831001 **Kanpur:** 4th Floor, Vodafone Tower, Near Leelamani hospital, Civil line Kanpur 208001. **Kolhapur:** F1-F2, First Floor, Jaduban Plaza, Near Paach Bungalow, Kolhapur-416 001. **Kolkata:** 4Th Floor Kankaria Centre, Russell Street Kolkata 700 071. **Lucknow:** Land No 12, Shop No 106, 1st Floor, Saran Chamber, Near Civil Hospital Lucknow-226001. **Ludhiana:** SBI Building, Second Floor, Plot No. 19, House 223/2, Rani Jhansi Road, Near Khalsa College for Women, Ludhiana, Punjab 141001 **Mumbai (HO):** 6th Floor, Brindavan, Plot No 177, CST Road, Kalina, Santacruz (E), Mumbai 400 098. **Nagpur:** Office No. 501, 5th Floor, Shriram Shyam Tower, Sadar, Nagpur - 440001. **Kochi:** K Govardhan Buildings No 66/3118-A, 2nd Floor, Chittoor Road, Ernakulam; Kochi-682035 **Goa:** 6th Floor, Bhanav Apartments, Near Mahalaxmi Temple, Dr. Atmaram Borkar Road, Altinho, Panjim Goa -403001. **Nasik:** 3rd Floor, office no 3 & 4 Bedmuthas Navkar Heights; Sharanpur Road; NEW Pandit Colony; Nasik 422005. **New Delhi:** 5Th Floor, Dcm Building, Barakhamba Road, Cannought Place, New Delhi 110001. **Patna:** Office no.201, 2nd Floor, Grand Aley Manawar, Ward No. 2, Circle No. 6, Street No.20, Holding No.256, Survey Plot No. 877, Gandhi Maidan Road, Patna-800001. **Pune:** Ground Floor, 3th Floor, office No 301& 302, Zenith Complex, K.B Joshi Path, Shivaji Nagar, Pune 411005. **Rajkot:** 2nd Floor, Office No. 212, 214 to 215, Part B, Nath Edifice, Dr. Yagnik, Road, Race Course Road, Rajkot 360001. **Thane (Mumbai):** L&T Investment Management Ltd., 6th Floor, Unit No. 627 and 628, Lodha Supremum II, Road No. 22, Wagle Estate, Thane West - 400604. **Trichy:** Sri Krishna Arcade, No.60, First Floor, Thennur High Road, Trichy 621017. **Trivandrum:** Parameswara Towers, 1St Floor, T.C. 15/1948 (4), Vazhuthacaud, Thycaud Village, Thiruvananthapuram – 695 014. **Vadodara:** Office No .202 - 203 , Second Floor , Sahyog Attrium , Old Padra Road , Vadodara - 390015. **Vijayawada:** D 27-23-252, Gopala Reddy Road, 4th Floor, Flat No. 402, Bhaskar Plaza, Governorpet, Vijayawada, Andhra Pradesh - 520 002. **Panipat:** 2Nd Floor, N K Tower, Gt Road, Panipat, Haryana - 132103 **Kalina (Mumbai):** Ground Floor, Brindavan, Plot No 177, CST Road, Kalina, Santacruz (E), Mumbai-400098. **Varanasi:** 2nd Floor, Unit D-64/127 C-H, Arihant Complex, Sigra, Varanasi-221010 **Surat:** 8th Floor, Office No. 800A, International Trade Center, Near Majura Gate, Ring Road, Surat 395002.

L&T Investment Management Limited - Sales Offices

Agra: First Floor, 108, Anand Vrindavan, Sanjay Place, Agra – 282002. **Allahabad:** FF109 & FF110, 1st Floor, Vinayak Complex, Elgin Road, Civil Lines, Allahabad- 211 001. **Amritsar:** G.R Tower, 1st Floor, Mall Road, Amritsar- 143001. **Aurangabad:** 1st Floor, Ratnaprabha Complex, Adalat Road, Bhagyanager, Aurangabad, Maharashtra. 431005. **Calicut:** 2nd Floor, Trade Link Complex, Challapuram Road, Mankave Junction, Calicut- 673007. **Cuttack:** 1st Floor, OSL Tower-3, Badambadi Square, Cuttack-753009. **Dehradun:** L&T Finance, 1st Floor, NCR Plaza, New Cantt Road, Hathibarkala Dehradun .Uttarakhand-248001. **Durgapur:** B-27, Biplabi Rasbihari, Basu Sarani, Bidhan Nagar, Sector 2A, Durgapur -713212. **Guwahati:** 3rd Floor, Kushan Plaza, Dispur, G.S Road, Guwahati - 781 006. **Hubli:** 1st Floor, Mohinder Plaza, Opp Galgali Nursing Home, Deshpande Nagar, Travellers Bungalow Road, Hubli -580029. **Jodhpur:** Plot No. 131, KSC, 1st Floor, Mandeep Tower, New Residency Road, Jodhpur- 324002. **Madurai:** Rakesh Towers, No. 30C, 3 Floor, Subramania Pillai Street Bypass Road, S. S. Colony, Madurai 625 016. **Mangalore:** 1st Floor, Aadheesh Avenue, Shop No.106, Opposite Besant College, M G Road, Kodiala Bail, 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, 2nd Floor, Eswara Paradise, Beside State Bank of India, Dwarakanagar Main road, Visakhapatnam- 530016. **Vapi:** 1st floor, Office No - 2, Jayam Complex, Plot No - 32/B, 1st Phase, Near GIDC Char Rasta, Vapi, Gujarat - 396195. **Anand:** "Imperial Square", 3rd Floor, Office No. 304 & 305, Amul Dairy Road, Near Ganesh Chowkdi, Anand.388001. **Jabalpur:** 2ND FLOOR, Digamber Towers Near Chanchalla Bai College, Wright Town, Jabalpur MP-482002.

The Fund's website www.ltf.com will be an official point of acceptance for accepting transactions in the units of the Scheme of the Fund.

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

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