Combined Key Information Memorandum and Combined Application Form for Debt Schemes



Offer of Units at NAV based prices

# **Debt Schemes**

 L&T Triple Ace Fund
 L&T Monthly Income Plan (Monthly Income is not assured and is subject to the availability of distributable surplus)
 L&T MIP - Wealth Builder Fund (Monthly Income is not assured and is subject to the availability of distributable surplus)
 L&T Floating Rate Fund
 L&T Gilt Fund
 L&T Liquid Fund
 L&T Ultra Short Term Fund
 L&T Select Income Fund - Flexi Debt Fund

#### SPONSOR L&T Finance Limited Registered Office: L&T House, Ballard Estate, P.O. Box 278, Mumbai - 400 001

Registered Office: L&T House, Ballard Estate, P.O. Box 278, Mumbai - 400 001

TRUSTEE

L&T Mutual Fund Trustee Limited

INVESTMENT MANAGER L&T Investment Management Limited Registered Office:\* 'Dare House', No. 2, N S C Bose Road, Chennai - 600 001 Head Office: 309, 3rd Floor, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

\*Consequent to the change in controlling interest of the AMC, its registered office shall be shifted from the State of Tamil Nadu to the State of Maharashtra, upon receipt of requisite approvals. The registered office shall be shifted to L&T House, Ballard Estate, P.O. Box 278, Mumbai – 400 001.

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.Intmf.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 date of this Key information Memorandum is November 18, 2011.



| Investment Objective To gen<br>the sch<br>debenic<br>certific<br>predor<br>Limited<br>Asset Allocation Pattern of the Scheme<br>Pebr 8<br>Money<br>Risk Profile of the Scheme (Mutu<br>detail:<br>Plans and Options Plan<br>Regula<br>*If no<br>Optior<br>*If nc<br>Applicable NAV The ap<br>refer to<br>Minimum Application/Repurchase Amount<br>(Under each Plan / Option) The ap<br>refer to<br>Minimum Application/Repurchase Amount<br>(Under each Plan / Option)<br>Despatch of Repurchase (Redemption) Request<br>Benchmark Index CRISIL<br>Dividend Policy Please<br>Name of the Fund Manager Ms. Be<br>Name of the Trustee Company L&T M<br>Performance of the Scheme<br>(As at October 31, 2011)<br>Com   | to facility is specified the default f<br>pplicable NAV for purchase or rec<br>to Page No. 11 for further details<br>hase / Repurchase<br>Purchase<br>tional Purchase<br>urchase  | y in debt market sec<br>ates, bank and go<br>ey market instrume<br>ec Credit Rating and<br>gency.<br>t<br>g cash / call money)<br>cash / call money)<br>dject to market ris<br>tment). Also, pleas<br>-annual Dividend,<br>of application, the<br>facility is dividend re<br>demption or switch<br>5.<br>Minimum Amoun<br>Rs. 1,000 and in m<br>Rs. 1,000 and in m<br>Rs. 1,000 and in m<br>Rs. 1,000 and in m<br>Rs. 1,000 and in m | urities such as non-convertib<br>vernment, commercial pape<br>nts. The scheme would inve<br>l Information Services of Ind<br>Normal Allocation<br>(% of Net Assets)<br>80-100<br>0-20<br>ks. Please read the Schen<br>e refer to page 11 for the su<br>Facility<br>Payout and Reinvestment*<br>default option is Cumulativ<br>-investment<br>ing of units will be based on<br>t/Units<br>Jtiples of Re. 1/- thereafter<br>Jtiples of Re. 1/- thereafter<br>as the case may be<br>f the valid redemption reque | of The primary i<br>a range of De<br>r, if the same is<br>of the schem<br>ia<br><b>Type of Inst</b><br>Debt, Mone<br>(including ca:<br>Equity & Equi<br>Securitised D<br>ene Information<br>mmarized Schem<br>Plan<br>* Regular /<br>Institutional<br>* Regular /<br>Institutional<br>* Regular /<br>Institutional<br>* Regular /<br>Institutional<br>* First Purchase<br>Additional Pur<br>First Purchase<br>Additional Pur<br>First Purchase<br>st at the Investo<br>CRISIL MIP BI<br>Please refer t<br>Mr. Pankaj G<br>L&T Mutual F<br>* Compounde  | ebt, Equity and Money<br>s earned by the scheme<br>e will be realized.<br>rument<br>y Markets & Goverr<br>sh/call money)<br>ity related instruments<br>ebt<br>Document and Stat<br>ne Specific Risk Factors<br>Option*<br>Monthly / Quarte<br>Bonus*** and Cumula<br>is specified at the tim<br>ty is specified at the tim<br>ty is specified at the tim<br>ty is specified at the defau<br>as and when decided I<br>d/ or time of the Busined<br>purchase Options<br>Dividend<br>chase Dividend<br>chase Dividend<br>chase Dividend<br>chase Dividend<br>chase Cumulative<br>chase Cumulative<br>chase N. 10 for deta<br>upta (Equity Portion) /<br>und Trustee Limited  | to generate month<br>Market Instrument<br>e and there can be<br>ment Securities<br>ement of Additi<br>under "Informatio<br>erly dividend, P<br>rtive*<br>ne of application,<br>ilt facility is dividen<br>by the trustees.<br>ess Day on which th<br>Minimu<br>Rs. 1,000<br>Rs. 1,000 | ly income the second se | vill be distributed only<br>nce that the objective<br>mal Allocation<br>of Net Assets)<br>80-100<br>0-20<br>0-40<br>mation carefully fo<br>n to Schemes"<br>Reinvestment**<br>option is Cumulative<br>ment<br>on is accepted. Please<br>Units<br>ultiples of Re. 1/- thereaft<br>tipples of Re. 1/- thereaft<br>tipples of Re. 1/- thereaft<br>tipples of Re. 1/- thereaft<br>tipples of Re. 1/- thereaft<br>is the case may be<br>MC                         |  |  |  |
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| Minimum Application/Repurchase Amount<br>(Under each Plan / Option)       Purch<br>First P<br>Addit<br>Repur         Despatch of Repurchase (Redemption) Request          Benchmark Index       CRISIL         Dividend Policy       Please         Name of the Fund Manager       Ms. Be         Name of the Trustee Company       L&T M         Performance of the Scheme<br>(As at October 31, 2011)       Comj<br>For th<br>For th  | hase / Repurchase<br>Purchase<br>tional Purchase<br>Within 10 working d<br>Composite Bond Fund Index<br>e refer to Page No. 10 for details<br>ekxy Kuriakose<br>Autual Fund Trustee Limited<br>pounded Annualised Returns<br>the Last 1 year<br>the Last 3 years<br>the Last 5 years  | Minimum Amoun<br>Rs. 2,000 and in m<br>Rs. 1,000 and in m<br>Rs. 500 or 50 units<br>Hays of the receipt o<br>Returns Data<br>Scheme Returns 9<br>6.41<br>3.51  | Itiples of Re. 1/- thereafter<br>Itiples of Re. 1/- thereafter<br>as the case may be<br>f the valid redemption reque<br>6 Benchmark Returns %<br>5.87   | First Purchase<br>Additional Pur<br>First Purchase<br>Additional Pur<br>Repurchase<br>st at the Investo<br>CRISIL MIP BI<br>Please refer t<br>Mr. Pankaj G<br>L&T Mutual F<br>* Compounde<br>For the Last  | Dividend<br>Chase Dividend<br>Cumulative<br>Chase Cumulative<br>Dividend / Cu<br>Poly Contrast / Regi<br>ended Fund Index<br>o Page No. 10 for deta<br>upta (Equity Portion) /<br>und Trustee Limited   | Rs. 10,00<br>Rs. 1,000<br>Rs. 5,000<br>Imulative Rs. 500 of<br>istrar or at the office<br>ils<br>Ms. Bekxy Kuriako<br>Returns Da   | 00/- and in mu<br>0/- and in mu<br>0/- and in mu<br>0/- and in mu<br>or 50 units as<br>ces of the A<br>ose (Debt Pc<br>ata   | Jitiples of Re. 1/- thereaft<br>Itiples of Re. 1/- thereaft<br>Itiples of Re. 1/- thereaft<br>Itiples of Re. 1/- thereaft<br>Itiples of Re. 1/- thereaft<br>the case may be<br>MC   |  |  |  |
| (Under each Plan / Option)       First P         Additt       Repur         Despatch of Repurchase (Redemption) Request       Benchmark Index         Dividend Policy       Please         Name of the Fund Manager       Ms. Be         Name of the Trustee Company       L&T M         Performance of the Scheme<br>(As at October 31, 2011)       Comj         For tt<br>For tt       For tt         Since       *CRIS   | Purchase tional Purchase Within 10 working d Composite Bond Fund Index erefer to Page No. 10 for details ekxy Kuriakose Autual Fund Trustee Limited pounded Annualised Returns the Last 1 year the Last 3 years the Last 5 years  | Rs. 2,000 and in m<br>Rs. 1,000 and in m<br>Rs. 500 or 50 units<br>lays of the receipt o<br>Returns Data<br>Scheme Returns 9<br>6.41<br>3.51   | Itiples of Re. 1/- thereafter<br>Itiples of Re. 1/- thereafter<br>as the case may be<br>f the valid redemption reque<br>6 Benchmark Returns %<br>5.87   | First Purchase<br>Additional Pur<br>First Purchase<br>Additional Pur<br>Repurchase<br>st at the Investo<br>CRISIL MIP BI<br>Please refer t<br>Mr. Pankaj G<br>L&T Mutual F<br>* Compounde<br>For the Last  | Dividend<br>Chase Dividend<br>Cumulative<br>Chase Cumulative<br>Dividend / Cu<br>Poly Contrast / Regi<br>ended Fund Index<br>o Page No. 10 for deta<br>upta (Equity Portion) /<br>und Trustee Limited   | Rs. 10,00<br>Rs. 1,000<br>Rs. 5,000<br>Imulative Rs. 500 of<br>istrar or at the office<br>ils<br>Ms. Bekxy Kuriako<br>Returns Da   | 00/- and in mu<br>0/- and in mu<br>0/- and in mu<br>0/- and in mu<br>or 50 units as<br>ces of the A<br>ose (Debt Pc<br>ata   | Jitiples of Re. 1/- thereaft<br>Itiples of Re. 1/- thereaft<br>Itiples of Re. 1/- thereaft<br>Itiples of Re. 1/- thereaft<br>Itiples of Re. 1/- thereaft<br>the case may be<br>MC   |  |  |  |
| Hirst P         Addit         Repur         Despatch of Repurchase (Redemption) Request         Benchmark Index       CRISIL         Dividend Policy       Please         Name of the Fund Manager       Ms. Be         Name of the Trustee Company       L&T M         Performance of the Scheme       Comp         (As at October 31, 2011)       Comp         For th       For th         Since       *CRIS  | tional Purchase<br>Within 10 working d<br>Composite Bond Fund Index<br>e refer to Page No. 10 for details<br>ekxy Kuriakose<br>Autual Fund Trustee Limited<br>pounded Annualised Returns<br>the Last 1 year<br>the Last 3 years<br>the Last 5 years   | Rs. 1,000 and in m<br>Rs. 500 or 50 units<br>lays of the receipt o<br>Returns Data<br>Scheme Returns 9<br>6.41<br>3.51   | ultiples of Re. 1/- thereafter<br>as the case may be<br>f the valid redemption reque<br>f the valid redemption reque<br>benchmark Returns %<br>5.87   | Additional Pur<br>First Purchase<br>Additional Pur<br>Repurchase<br>st at the Investo<br>CRISIL MIP BI<br>Please refer t<br>Mr. Pankaj G<br>L&T Mutual F<br><b>Compounde</b><br>For the Last   | chase Dividend<br>Cumulative<br>Chase Cumulative<br>Dividend / Cu<br>r Service Centres / Regi<br>ended Fund Index<br>o Page No. 10 for deta<br>upta (Equity Portion) /<br>und Trustee Limited   | Rs. 1,000<br>Rs. 5,000<br>Rs. 1,000<br>umulative Rs. 500 o<br>istrar or at the office<br>ils<br>Ms. Bekxy Kuriako<br>Returns Da  | D/- and in mu<br>D/- and in mu<br>D/- and in mu<br>or 50 units as<br>ces of the A<br>ose (Debt Pc<br>nta   | Itiples of Re. 1/- thereaft<br>Itiples of Re. 1/- thereaft<br>Itiples of Re. 1/- thereaft<br>the case may be<br>MC  |  |  |  |
| Despatch of Repurchase (Redemption) Request         Benchmark Index       CRISIL         Dividend Policy       Please         Name of the Fund Manager       Ms. Be         Name of the Trustee Company       L&T M         Performance of the Scheme       Comj         (As at October 31, 2011)       Comj         For th       For th         Since       *CRIS  | Within 10 working d<br>Composite Bond Fund Index<br>e refer to Page No. 10 for details<br>ekxy Kuriakose<br>Autual Fund Trustee Limited<br><b>pounded Annualised Returns</b><br>the Last 1 year<br>the Last 3 years<br>the Last 5 years   | Rs. 500 or 50 units<br>lays of the receipt o<br>Returns Data<br>Scheme Returns 9<br>6.41<br>3.51   | as the case may be<br>f the valid redemption reque<br>6<br><b>Benchmark Returns %</b><br>5.87   | Additional Pur<br>Repurchase<br>st at the Investo<br>CRISIL MIP BI<br>Please refer t<br>Mr. Pankaj G<br>L&T Mutual F<br>* Compounde<br>For the Last  | Cumulative<br>Chase Cumulative<br>Dividend / Cu<br>r Service Centres / Regi<br>ended Fund Index<br>o Page No. 10 for deta<br>upta (Equity Portion) /<br>und Trustee Limited   | Rs. 5,000<br>Rs. 1,000<br>Jmulative Rs. 500 c<br>istrar or at the offic<br>ils<br>Ms. Bekxy Kuriako<br>Returns Da  | D/- and in mu<br>D/- and in mu<br>or 50 units as<br>ces of the A<br>ose (Debt Pc<br>nta  | Itiples of Re. 1/- thereaft<br>Itiples of Re. 1/- thereaft<br>5 the case may be<br>MC   |  |  |  |
| Benchmark Index CRISIL Dividend Policy Please Name of the Fund Manager Ms. Be Name of the Trustee Company L&T M Performance of the Scheme (As at October 31, 2011) Com For tt For tt Since *CRIS  | Composite Bond Fund Index<br>erefer to Page No. 10 for details<br>ekxy Kuriakose<br>Autual Fund Trustee Limited<br><b>opounded Annualised Returns</b><br>the Last 1 year<br>the Last 3 years<br>the Last 5 years  | Returns Data<br>Scheme Returns 9<br>6.41<br>3.51   | 6 Benchmark Returns %<br>5.87   | Repurchase           cRiSiL MIP BI           Please refer t           Mr. Pankaj G           L&T Mutual F           F           Compounde           For the Last   | Dividend / Cu<br>r Service Centres / Regi<br>ended Fund Index<br>o Page No. 10 for deta<br>upta (Equity Portion) /<br>Fund Trustee Limited  | umulative Rs. 500 c<br>istrar or at the offic<br>ils<br>Ms. Bekxy Kuriako<br>Returns Da  | or 50 units as<br>ces of the A<br>ose (Debt Pc<br>ota  | s the case may be<br>MC   |  |  |  |
| Benchmark Index CRISIL Dividend Policy Please Name of the Fund Manager Ms. Be Name of the Trustee Company L&T M Performance of the Scheme (As at October 31, 2011) Com For tt For tt Since *CRIS  | Composite Bond Fund Index<br>erefer to Page No. 10 for details<br>ekxy Kuriakose<br>Autual Fund Trustee Limited<br><b>opounded Annualised Returns</b><br>the Last 1 year<br>the Last 3 years<br>the Last 5 years  | Returns Data<br>Scheme Returns 9<br>6.41<br>3.51   | 6 Benchmark Returns %<br>5.87   | st at the Investo<br>CRISIL MIP BI<br>Please refer t<br>Mr. Pankaj G<br>L&T Mutual F<br>* Compounde<br>For the Last  | r Service Centres / Regi<br>ended Fund Index<br>o Page No. 10 for deta<br>upta (Equity Portion) /<br>fund Trustee Limited   | istrar or at the offic<br>ils<br>Ms. Bekxy Kuriako<br>Returns Da   | ces of the A<br>ose (Debt Pc<br>nta  | MC  |  |  |  |
| Dividend Policy Please Name of the Fund Manager Ms. Be Name of the Trustee Company L&T M Performance of the Scheme (As at October 31, 2011) Com For tt For tt Since *CRIS   | e refer to Page No. 10 for details<br>ekxy Kuriakose<br>Autual Fund Trustee Limited<br>apounded Annualised Returns<br>the Last 1 year<br>the Last 3 years<br>the Last 5 years   | <b>Scheme Returns</b> 9<br>6.41<br>3.51  | 5.87  | Please refer t<br>Mr. Pankaj G<br>L&T Mutual F<br><b>Compounde</b><br>For the Last   | o Page No. 10 for deta<br>upta (Equity Portion) /<br>und Trustee Limited  | Ms. Bekxy Kuriako Returns Da   | ita  | irtion)   |  |  |  |
| Name of the Fund Manager Ms. Be<br>Name of the Trustee Company L&T M<br>Performance of the Scheme<br>(As at October 31, 2011)<br>Com<br>For th<br>For th<br>Since<br>*CRIS  | ekxy Kuriakose<br>Autual Fund Trustee Limited<br>apounded Annualised Returns<br>the Last 1 year<br>the Last 3 years<br>the Last 5 years   | <b>Scheme Returns</b> 9<br>6.41<br>3.51  | 5.87  | Mr. Pankaj G<br>L&T Mutual F<br>* Compounde<br>For the Last  | upta (Equity Portion) /<br>Fund Trustee Limited   | Ms. Bekxy Kuriako Returns Da   | ita  | rtion)  |  |  |  |
| Name of the Trustee Company L&T M Performance of the Scheme (As at October 31, 2011) Com For tt For tt For tt Since *CRIS   | Autual Fund Trustee Limited<br><b>pounded Annualised Returns</b><br>the Last 1 year<br>the Last 3 years<br>the Last 5 years   | <b>Scheme Returns</b> 9<br>6.41<br>3.51  | 5.87  | L&T Mutual F  * Compounde For the Last   | und Trustee Limited   | Returns Da   | ita  |   |  |  |  |
| Performance of the Scheme<br>(As at October 31, 2011)<br>For th<br>For th<br>For th<br>Since<br>*CRIS   | he Last 1 year<br>he Last 3 years<br>he Last 5 years  | <b>Scheme Returns</b> 9<br>6.41<br>3.51  | 5.87  | For the Last   |   |  |  | L&T Mutual Fund Trustee Limited   |  |  |  |
| For th<br>For th<br>Since<br>*CRIS  | he Last 1 year<br>he Last 3 years<br>he Last 5 years  | 6.41<br>3.51   | 5.87  | For the Last   |   | s Scheme Retur   | mc 0/ Dom  |   |  |  |  |
| For th<br>For th<br>Since<br>*CRIS  | he Last 3 years<br>he Last 5 years  | 3.51   |   |  |   |  | IIS % Der  | chmark Returns %  |  |  |  |
| For th<br>Since<br>*CRIS  | he Last 5 years   |  | 7.00  |  |   | 3.26   |  | 3.33  |  |  |  |
| Since<br>*CRIS  | /   |  | 5.99  | For the Last<br>For the Last   |   | 9.14   |  | 9.74 6.80   |  |  |  |
|   |   | 7.14   | 5.85  |  | ion (31/07/03)  | 8.89   |  | 7.65  |  |  |  |
| Data  | ISIL Composite Bond Fund Index i  |  |   |  | P Blended Fund ndex is  | the Benchmark inc  | dex for the  | Scheme. (Calculation  |  |  |  |
| ⊢   | is available only from March 30,<br>Year-wise returns   |  | · · · ·   | based on cu  | imulative NAV)<br>Year-wise retur   | ns for the last 5  | financial v  | ears  |  |  |  |
|   |   |  | ark Returns   | 45%  |   | eme Returns Ben  |  |   |  |  |  |
|   | <sup>14%</sup> 7  |  |   | 40%  | -1  |  |  | -   |  |  |  |
|   | 12% -<br>10% - 8.08%  |  | 0.350/  | 30%<br>25%   |   |  | 27.67%   |   |  |  |  |
|   | 8% -<br>6% - 4.42% 5.06% 5.41%  | 7.35%  | 8.25%   | 20%  | - 12.05 %   | 1.25%  | 11.189   | v   |  |  |  |
|   | 4% -  |  | 3.35% 3.72%   | 15%<br>10%   | 4.92%   |  | 11.187   | 5.68% 5.49%   |  |  |  |
|   | 2% -<br>0% -  | -1.04%   |   | 5%<br>0%   |   | 0.50%<br>-1.51%  |  |   |  |  |  |
|   | -2% -   | -2.50  |   | -5%<br>-10%  |   |  |  |   |  |  |  |
| L   | 2010-11 2009-10   |  | 007-08 2006-07  |  | 2010-11 2009-   |  | 2007-08  | 2006-07   |  |  |  |
| Expenses of the Scheme Conti  | Past Performance may of<br>tinuous Offer Period   | or may not be sus  | tained in future.   | Continuous (   | <b>Past Performance ma</b><br>Offer Period  | ly or may not be   | sustained  | in tuture.  |  |  |  |
| (i) Load Structure  |   |  | Entry Load (includ  | ling SIP/STP/SV  | VP): NIL  |  |  |   |  |  |  |
| In term   | ms of SEBI circular no. SEBI/IMD/C<br>nission shall be paid directly by th  | CIR No.4/ 168230/0<br>ne investor to the A   | 9 dated June 30, 2009, no e<br>MFL registered Distributors b  | entry load will be<br>ased on the inve   | charged by the Scherr   | ne to the investor e<br>arious factors inclu   | effective Au<br>Iding the se   | gust 1, 2009. Upfron  |  |  |  |
| distribu  | outor.  |  |   |  |   |  | ang the se   |   |  |  |  |
|   | itment  |  | Including SIP/STP/SWP)  | Investment   |   |  |  | g SIP/STP/SWP)  |  |  |  |
| For all   | l investments   | NIL if redeem  | ned <= 1 year<br>ed > 1 year  | For all investr  | nents   |  | eemed <= 1<br>eemed > 1 y  | ,   |  |  |  |
| Pursua  | ant to SEBI circular no. SEBI / IME   | D / CIR No. 6 /1724  | 45/ 2009 dated August 7, 2  | 009 and SEBI / II  | MD / CIR No. 7 /17365   |  |  | ,   |  |  |  |
|   | e permitted to make distinction b<br>ortfolio level respectively.   | it loads based o   | n the amount of subsc   | ription and such p   | barity shall b  | e made applicable a  |  |   |  |  |  |
| (ii) Actual Expenses for 2010-11 Actual   | al expenses for the scheme were R   |  | ing to 1.36% of Average Dai   |  |   |  | amounting  | to 2.20% of Average   |  |  |  |
|   | ssets for the financial year 2010-  | 1  | In Arrent Net Arrests   | -  | ets for the financial yea   | 1  |  | Not Access  |  |  |  |
| (iii) Recurring Expenses (% of daily Net Astronomy Net Astronomy Recurring Expenses (% of daily First Recurring Expenses (% of daily First Recurring Expenses (% of daily Net Astronomy | Assets<br>Rs. 100 crores  | % OT da  | 2.25  | Net Assets<br>First Rs. 100  | crores  | % 01   |  | rage Net Assets 25  |  |  |  |
| • · · · · · · · · · · · · · · · · · · ·   | Rs. 300 crores  |  | 2.00  | Next Rs. 300   |   |  |  | .00   |  |  |  |
|   | Rs. 300 crores  |  | 1.75  | Next Rs. 300   | crores  |  |  | 75  |  |  |  |
| Balanc<br>The Al  | ce<br>MC would update the current ex  | (nense ratios on the   | 1.50<br>website within two working  | Balance  | in the effective date of  | the change   | 1.   | 50  |  |  |  |
|   | cors are advised to refer the details   |  |   |  | -   |  | advised to   | independently consul  |  |  |  |
| (Unitholders) their ta  | ax advisor.   |  |   |  |   |  |  |   |  |  |  |
|   | e refer to page 14 under "Informa<br>e refer to page 14 under "Informa  |  |   |  |   |  |  |   |  |  |  |
|   | e refer to page 14 under "Informa   |  |   |  |   |  |  |   |  |  |  |



# L&T Mutual Fund Built on strong foundations.

| Name of Scheme   | L&T MIP - Wealth Bu  | ilder Fund (Month   | ly Income is not assured and is s   | ubject to the availability of dist | ributable surplus)  |
|--|--|---|---|------------------------------------|---|
| Nature of Scheme   | An Open Ended Income Sche  | eme   |   |                                    |   |
| Investment Objective   |  |   | nthly income through investmen<br>be no assurance that the objecti  |                                    | nd Money Market Instruments. Income will be distributed only<br>ed.   |
| Asset Allocation Pattern of the Scheme   | Type of Instrument   | Normal Allocation<br>(% of Net Assets)  | The Scheme may invest upto 5  |                                    |   |
|  | Debt, Money Market<br>Instruments & Government<br>Securities (including CBLO/<br>reverse repos)<br>Equity & Equity Related                     | 0-30  | <ul> <li>The Scheme shall have derivatives exposure as per the SEBI/ RBI Guidelines issued from time t<br/>undertake Interest rate derivatives transactions for the purpose of hedging and portfolio reb<br/>limits specified by RBI/ SEBI from time to time). The stock lending, if undertaken, would no<br/>of the Scheme.</li> <li>Pending deployment of the funds in securities in terms of investment objective of the Scheme<br/>of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the commercial Banks, subject to the commercial Banks.</li> </ul> |                                    | e of hedging and portfolio rebalancing (within the permissible<br>ding, if undertaken, would not exceed 15% of the net assets<br>stment objective of the Scheme, the AMC may park the funds |
| Risk Profile of the Scheme   | Instruments  |   | circular dated April 16, 2007, a  | as may be amended from time t      |   |
|  |  | details on risk factors before investment). Also, please refer to page 10 for t |   |                                    |   |
| Options  | Option*  | Facility  |   |                                    |   |
|  | Monthly Dividend   | Payout and Re-in  | ivestment**   |                                    |   |
|  | Quarterly Dividend   | Payout and Re-in  | ivestment**   |                                    |   |
|  | Growth   | NIL   |   |                                    |   |
|  |  |   | n, the default option is Growth C   | Option.                            |   |
|  | ** If no facility is specified t   | ,   |   |                                    |   |
|  |  |   | s units under any Option of the S   |                                    |   |
| Applicable NAV   | The applicable NAV for purch<br>refer to Page No. 10 for furth   |   | switching of units will be based of   | on the amount and/ or time of      | the Business Day on which the application is accepted. Please   |
| Minimum Application/Repurchase Amount  | Purchase / Repurchase  |   | Options   |                                    | Minimum Amount / Units  |
| (Under each Plan / Option)   | First Purchase   |   | Monthly Dividend & Qua  | arterly Dividend                   | Rs. 10,000/- and in multiples of Re. 1/- thereafter   |
|  | First Purchase   |   | Growth  |                                    | Rs. 5,000/- and in multiples of Re. 1/- thereafter  |
|  | Additional Purchase  |   | For All Options   |                                    | Rs. 1,000/- and in multiples of Re. 1/- thereafter  |
|  | Repurchase   |   | For All Options   |                                    | Rs. 500/- per application or 50 units   |
| Despatch of repurchase (Redemption) request  | Within 10 working days of the receipt of the valid redemption request at the Investor Service Centres / Registrar or at the offices of the AMC |   |   |                                    | tros / Pagistrar or at the offices of the AMC   |
| Benchmark Index  | CRISIL MIP Blended Fund Ind  | 5,  |   |                                    | nees registral of at the offices of the AMC   |
| Dividend Policy  | Please refer to Page No. 10 f  |   |   |                                    |   |
| Name of the Fund Manager   | Ms. Richa Sharma (Debt port  |   | (atare (Equity portion)   |                                    |   |
| Name of the Trustee Company  | L&T Mutual Fund Trustee Lim  |   |   |                                    |   |
| Performance of the Scheme  |  |   | eturns Data   |                                    |   |
| (As at October 31, 2011)   | Compounded Annualised  |   | eme Returns % Ben   | chmark Returns %*                  |   |
|  | Since Inception (18/10/11)   |   | 0.33  | 1.14                               |   |
|  |  |   | ex for the Scheme. (Calculations l<br>5 years returns are not available   | based on cumulative NAV)           |   |
| Expenses of the Scheme   | Continuous Offer Period  |   |   |                                    |   |
|  |  |   | 3230/09 dated June 30, 2009, no   |                                    | the Scheme to the investor effective August 1, 2009. Upfront<br>ment of various factors including the service rendered by the   |
|  | Investment<br>For all investments  | Exit Load (inclu<br>1% if redeemed<br>NIL if redeemed                           |   |                                    |   |
|  |  | SEBI / IMD / CIR No. 6<br>stinction between unit                                | /172445/ 2009 dated August 7,   |                                    | . 7 /173650 / 2009 dated August 17, 2009, the Scheme shall<br>at of subscription and such parity shall be made applicable at  |
| (ii) Actual Expenses for 2010-11   | Not Applicable   | <i>J</i> .  |   |                                    |   |
| (iii) Recurring Expenses (% of daily Average   |  |   | % of daily Average Net Assets   | .                                  |   |
| Net Assets)  | First Rs. 100 crores   |   | 2.25  | ·                                  |   |
|  | Next Rs. 300 crores  |   | 2.00  |                                    |   |
|  | Next Rs. 300 crores  |   | 1.75  |                                    |   |
|  | Balance  | current expense ratios  | 1.50<br>on the website within two work  | ing days mentioning the effect     | ive date of the change  |
|  | THE AIVE WOULD UDUALE LITE   | he AMC would update the current expense ratios on the                           |   | ing days mentioning the effect     |   |
| Tax Treatment for the Investors (Unitholders)  | Investors are advised to refer t   |   |   | ment of Additional Information     | Document. Investors are also advised to independently consult   |
| Tax Treatment for the Investors (Unitholders)<br>Daily Net Asset Value (NAV) Publication   | Investors are advised to refer their tax advisor.  | he details on page no.  | 11 of this document or refer State  | ement of Additional Information    | Document. Investors are also advised to independently consult   |
| Tax Treatment for the Investors (Unitholders)<br>Daily Net Asset Value (NAV) Publication<br>For investor Grievances please contact | Investors are advised to refer t   | he details on page no.<br>"Information Common                                   | 11 of this document or refer State  | ment of Additional Information     | Document. Investors are also advised to independently consult   |



| Name of Scheme  | L&T Floating Rate   | Fund   |   | L&T Gilt Fund   |                       |                             |  |  |
|---|---|--|---|---|-----------------------|-----------------------------|--|--|
| Nature of Scheme  | An Open Ended Income S  | Scheme   |   | An Open Ended Dec   | licated Gilt (Gover   | rnment Securities) Sche     | eme  |  |
| Investment Objective  | in a portfolio comprising s<br>fixed rate debt / money m  | substantially of floating rate   | egular income through investme<br>debt / money market instrumen<br>for floating rate returns, and fix<br>w market instruments | ts, from investments in                                   |                       |                             | te returns from a portfoli                 |  |
| Asset Allocation Pattern of the Scheme  |   | f Instrument   | Normal Allocation<br>(% of Net Assets)  | Type of Instrumen   | t                     |                             | Normal Allocation<br>(% of Net Assets)     |  |
|   |   | d Money Market Instruments   |   | Government Securit  |                       |                             | 80-100                                     |  |
|   |   | g Floating Rate Securities   | 0-35  | Money Market Instru                                       |                       |                             | 0-20                                       |  |
|   |   | upto 100% of its net assets  |   | The maturity of the p                                     | ortfolio shall not ex | ceed 12 years               |  |  |
|   |   |  | er exchange traded or OTC, upt  |   |                       |                             |  |  |
| lisk Profile of the Scheme  | (Mutual Fund investme   | ents are subject to marke  | s, as amended from time to time<br>t risks. Please read the Sche<br>lease refer to page 10 for the su                         | me Information Docu                                       |                       |                             |  |  |
| lans and Options  | Plan: Regular   | ····· · · · · · · · · · · · · · · · ·  |   | Plan: Regular   |                       |                             |  |  |
| ·   | Options   | Facility   |   | Options*  |                       | Facility                    |  |  |
|   | Dividend  | Daily / W  | eekly / Monthly   | Dividend  |                       | Quarterly (Payou            | t and Reinvestment) **                     |  |
|   | Cumulative*   | NIL  |   | Cumulative*   |                       | NIL                         | ,  |  |
|   |   |  | end amount will compulsorily  |   | cified at the time    |                             | afault option is Cumulati                  |  |
|   | reinvested in case of mo  | anthly dividend facility unle  | ss opted for dividend payout, t   | he Ontion   |                       | oi application, the ut      | elault option is cumulati                  |  |
|   | dividend amount will com  |  | ss opted for dividend payout, t   |   | cified the default    | facility is dividend re-ir  | avectment                                  |  |
|   | *If no option is specified  | at the time of application   | the default option is Cumulati  | Ve The unitholders can                                    | alco avail Systema    | tic Approciation Withd      | Ivestitient<br>Irawal Eacility (SAM/E) upo |  |
|   | Option.   | at the time of upplication,  | the deladit option is cumulat   | the Cumulative optic                                      |                       | nic Appreciation witho      | ii awai faciiity (SAVVF) ulit              |  |
| Applicable NAV  |   | urchase or redemption or sw  | vitching of units will be based or  |   |                       | Day on which the an         | plication is accepted. Place               |  |
| appreadic terte   | refer to Page No. 10 for f  |  | account of an its will be based of  |   | יכ סי נווכ שמטווופטט  | ay on which the dp          | sication is accepted. Flee                 |  |
| Ainimum Application/Repurchase Amount   | Purchase / Repurchase   |  | mum Amount/Units  | Purchase / Repurcha                                       | se Ontions            | Minimum Am                  | ount/Unite                                 |  |
| Under each Plan / Option)   |   |  | DOO and in multiples of Re. 1/- thereaf   |   |                       |                             | in multiples of Re. 1/- therea             |  |
| • •   |   |  | 000 and in multiples of Re. 1/- thereaf   |   |                       |                             |  |  |
|   |   |  |   |   |                       |                             | n multiples of Re. 1/- thereaft            |  |
|   | Repurchase  | Dividend / Cumulative   Rs. 5  | 00 or 50 units as the case may b  | e Repurchase  | Dividend / Cum        | nulative  Rs. 500/- or 50   | units as the case may be                   |  |
| Despatch of repurchase (Redemption) request   | Within  | 10 working days of the rece  | ipt of the valid redemption requ  | est at the Investor Servic                                | e Centres / Regist    | rar or at the offices of    | the AMC                                    |  |
| enchmark Index  | CRISIL Liquid Fund Index  |  |   | I-Sec Li-Bex  |                       |                             |  |  |
| Dividend Policy   | Please refer to Page No. 1  | 0 for details  |   | Please refer to Page                                      | No. 10 for details    |                             |  |  |
| Jame of the Fund Manager  | Ms. Bekxy Kuriakose   |  |   | Ms. Bekxy Kuriakose                                       |                       |                             |  |  |
|   | · ·   | Linaitad   |   |   |                       |                             |  |  |
| lame of the Trustee Company   | L&T Mutual Fund Trustee   | Limited  | 1   | L&T Mutual Fund Tru                                       | ustee Limited         | 1                           | 1  |  |
| erformance of the Scheme  |   | Returns Da   | ta**  |   |                       | Returns Data                |  |  |
| As at October 31, 2011)   | Compounded Annuali  | sed Returns Scheme Retu  | rns % Benchmark Returns %   | 6* Compounded Ann   | ualised Returns       | Scheme Returns %            | Benchmark Returns                          |  |
|   | For the Last 1 year   | 9.04   | 7.98  | For the Last 1 year                                       |                       | 5.42                        | 4.69                                       |  |
|   | Since Inception (27/10/10   | ) 8.99   | 7.93  | For the Last 3 years                                      |                       | 0.73                        | 5.57                                       |  |
|   | *CRISIL Liquid Fund Inde  | ex is the Benchmark index fo   | r the Scheme. (Calculations base  | ed For the Last 5 years                                   |                       | 4.42                        | 7.11                                       |  |
|   | on cumulative NAV)  |  |   | Since Inception (29/                                      | (03/00)               | 7.42                        | 7.55                                       |  |
|   | ** The scheme was earl  | ior known ac LOT Chart Tarm  | Floating Rate Fund. Renamed   |   | ,                     |                             | ne. (Calculations based                    |  |
|   |   |  | nd hence returns calculated from  |   |                       | om March 31, 2002.          | THE. (Calculations based                   |  |
|   |   | s, 5 years returns are not ava   |   |   |                       | s for the last 5 finan      | rial vears                                 |  |
|   |   |  |   |   |                       |                             |  |  |
|   | Year  | wise returns for the last  | financial year  | 18% -   | Scheme                | Returns Benchmark           | Returns                                    |  |
|   | 100/  | Scheme Returns Ben   | chmark Returns  | 16% -   |                       | 14.99%                      |  |  |
|   | 18%   |  |   | 14% -<br>12% -  |                       |                             |  |  |
|   | 14% -   |  |   | 10% -   |                       | 8                           | 3.91%                                      |  |
|   | 12% -   |  |   |   | 7.14% 6.55%           | 7.47%                       | 6.05%                                      |  |
|   | 10% -   |  |   | 6% - 5.29%  |                       |                             | 0.0370                                     |  |
|   | 8% -<br>6% -  |  |   | 4% - 2% -   | 3.09%                 |                             | 1.41%                                      |  |
|   | 4% -  | 3.47% 3.24%  |   | 0% -  |                       | 0.50%                       |  |  |
|   | 2% -  |  |   | -2% 201   | 2009-10               | 2008-09 2007                | -08 2006-07                                |  |
|   | 0% -  |  |   |   |                       |                             |  |  |
|   | -2%   | 2010-11  |   | Past Pe   | erformance may        | or may not be susta         | ined in future.                            |  |
|   | Past Perfor   | mance may or may not be  | sustained in future.  |   |                       |                             |  |  |
| xpenses of the Scheme   | Continuous Offer Period   |  |   | Continuous Offer Pe                                       | riod                  |                             |  |  |
| i) Load Structure   |   |  | Entry Load (inclu   | ding SIP/STP/SWP): NIL                                    | -                     |                             |  |  |
|   | In terms of SEBI circular n   | In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August |   |   |                       |                             |  |  |
|   | commission shall be paid  | d directly by the investor to t  | he AMFI registered Distributors   |   | assessment of vari    | ous factors including t     | he service rendered by th                  |  |
|   |   |  | dis   | stributor.  |                       |                             |  |  |
|   | /   | Exit Load (including SIP/STP   | /SWP) : NIL   | Investment  | Exit Loa              | d (including SIP/STP/       | SWP)                                       |  |
|   |   |  | 5/ 2009 dated August 7, 2009 and S  | EBI For all investments                                   |                       | f redeemed <= 1 month       |  |  |
|   |   |  | , the Scheme shall not be permitted   |   |                       | leemed > 1 month            |  |  |
|   |   |  | tial exit loads based on the amount   |   |                       |                             | dated August 7, 2009 and S                 |  |
|   |   | y shall be made applicable at the  |   |   |                       |                             | heme shall not be permitted                |  |
|   |   | ,  | · · · · · · · · · · · · · · · · · · ·   | make distinction betw                                     | veen unitholders by   | charging differential exit  | loads based on the amount                  |  |
|   |   |  |   |   |                       | e applicable at the portfol |  |  |
| ii) Actual Expenses for 2010-11   | Actual expenses for the so  | heme were Rs. 7.86 lacs am   | ounting to 0.34% of Average Da  | · ·   |                       |                             | iting to 1.00% of Avera                    |  |
|   | Net Assets for the financi  |  |   | Daily Net Assets for                                      |                       |                             |  |  |
| iii) Recurring Expenses (% of daily   | Net Assets  | %  | of daily Average Net Assets   | Net Assets  |                       | % of dail                   | y Average Net Assets                       |  |
| Average Net Assets)   | First Rs. 100 crores  | ,,,  | 2.25  | First Rs. 100 crores                                      |                       | , e e. au                   | 2.25                                       |  |
|   | Next Rs. 300 crores   |  | 2.00  | Next Rs. 300 crores                                       |                       |                             | 2.00                                       |  |
|   | Next Rs. 300 crores   |  | 1.75  | Next Rs. 300 crores                                       |                       |                             | 1.75                                       |  |
|   | Balance   |  | 1.50  | Balance   |                       |                             | 1.50                                       |  |
|   |   |  |   |   | the change            | 1                           | 1.50                                       |  |
|   |   | current expense ratios on the  | boito within two working down   |   |                       |                             |  |  |
| av Treatment for the Invectors (11 nitholdors)  | The AMC would update the  | current expense ratios on the we   | ebsite within two working days ment<br>of this document or refer Staten   | ioning the effective date of<br>nent of Additional Inform | lation Document       | Investors are also advis    | ed to independently cons                   |  |
| Tax Treatment for the Investors (Unitholders)   | The AMC would update the<br>Investors are advised to re-  | current expense ratios on the we<br>fer the details on page no. 11   | ebsite within two working days ment<br>of this document or refer Staten   | nent of Additional Inform                                 | lation Document.      | Investors are also advis    | ed to independently cons                   |  |
| ax Treatment for the Investors (Unitholders)<br>Daily Net Asset Value (NAV) Publication | The AMC would update the<br>Investors are advised to re-<br>their tax advisor.  | current expense ratios on the we<br>fer the details on page no. 11<br>nder "Information Common   | of this document or refer Staten  | nent of Additional Inform                                 | iation Document.      | Investors are also advis    | ed to independently cons                   |  |
|   | The AMC would update the<br>Investors are advised to re<br>their tax advisor.<br>Please refer to page 14 ui<br>Please refer to page 14 ui | fer the details on page no. 11   | of this document or refer Staten<br>to Schemes".<br>to Schemes".  | ioning the effective date of<br>nent of Additional Inform | lation Document.      | Investors are also advis    | ed to independently cons                   |  |



| Name of Scheme   | L&T Liguid Fund  |  |   |  |  |   |  |  |  |  |
|--|--|--|---|--|--|---|--|--|--|--|
| Nature of Scheme   | An Open Ended High Liqu  | uidity Income  | Fund  |  |  |   |  |  |  |  |
| Investment Objective   |  |  |   | turns while maintaining sa   | afety and providi  | na the investor s   | uperior liquidity. To achieve  | this objective i   | nvestments wi  |  |
| nvestnent Objective  |  |  |   |  |  |   | curities and corporate debt  |  | Investments w  |  |
| Asset Allocation Pattern of the Scheme   |  | of Instrument  | 5,1   | Normal Allocation<br>(% of Net Assets)   | Pursuant to  | SEBI Circular no.   | SEBI/IMD/CIR No. 13/ 1509<br>t in/ purchase debt and m   | 975/09 dated Ja  | , ,  |  |
|  | Debt Securities  |  |   | 0-100  |  | maturity more than 91 days.   |  |  |  |  |
|  | Securitised Debt   |  |   | 0-100  | - ´  | ,   |  |  |  |  |
|  | Money Market instrumen   | its (including (   | cash / call money)  | 20-100   | _  |   |  |  |  |  |
| Risk Profile of the Scheme   |  |  |   |  | me Informatio  | n Document ar   | d Statement of Addition  | nal Informatio   | n carefully f  |  |
|  |  |  |   |  |  |   | Factors under "Information   |  |  |  |
| Plans and Options  | Plans#   |  | Options   |  |  | · · ·   | Facility   |  |  |  |
|  | Regular  |  | Weekly Dividend and   | Cumulative*  |  |   | Payout and Reinvestment**  | ł  |  |  |
|  | Institutional Plus Plan  |  | Weekly Dividend and   |  |  |   | Payout and Reinvestment**  | ł  |  |  |
|  | Super Institutional Plan   |  |   | ly Dividend Re-investment Pl   |  |   | Payout and Reinvestment**  | ł  |  |  |
|  |  |  |   | RIP) renamed to Super Inst   |  | DDRIP w.e.f. Aug  | gust 26, 2011  |  |  |  |
|  |  |  |   | fault option is Cumulative   | Option.  |   |  |  |  |  |
| Applicable NAV   |  | *If no facility is specified the default facility is dividend Reinvestment<br>e applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please |   |  |  |   |  | o rofor to Pa  |  |  |
|  | No. 10 for further details   |  |   |  |  |   | accepted. ried:  |  |  |  |
| Minimum Application /Repurchase Amount   | Purchase / Repurchase  |  | Minimum An  | nount/Units  | Options  |   | Minimum Amount/Ur  | nite   |  |  |
| Under each Plan / Option)  | Regular  |  | First Purchase  |  | Dividend /C  | umulative   | Rs. 10,000/- and in mul  |  | thereafter   |  |
|  |  |  | Additional Pur  | chase  | Dividend /C  |   | Rs. 5,000/- and in multi   | ples of Re. 1/- th   | nereafter  |  |
|  | Institutional Plus Plan  |  | First Purchase  |  | Dividend /C  |   | Rs. 10,00,000/- and in r   |  |  |  |
|  | Cuper Institute 1 DI   | Deilu  | Additional Pur  | chase  | Dividend /C  | umulative   | Rs. 1,00,000/- and in m  |  |  |  |
|  | Super Institutional Plan -<br>Dividend Reinvestment Pl   |  | First Purchase<br>Additional Pur  | rchase   | Dividend<br>Dividend   |   | Rs. 1,00,000/- and in m<br>Rs. 5,000/- and in multi  |  |  |  |
|  | Super Institutional Plan -   |  |   | CIUDE  | Dividend<br>Dividend /C  | umulative   | Rs. 5,000/- and in multi<br>Rs. 5,00,00,000/- and ir   |  |  |  |
|  | and Cumulative   | . recky Divide   | Additional Pur  | chase  | Dividend /C  |   | Rs. 1,00,000/- and in m  |  |  |  |
|  | Regular / Institutional Plus   | s / Super  | Repurchase##  |  | All Options  |   | Rs. 1,000 or 1 unit as th  |  |  |  |
|  | Institutional  |  |   | (107)  |  | D 461   |  |  |  |  |
|  | ## Please note that Face   | Value of unit  | s of all Plans/ Optio   | ns of L&T Liquid Fund sha  | all change from  | Rs. 10/- to Rs. 1   | 000/- with effect from No  | ovember 19, 20<br>may be   | 11. According  |  |
|  | Minimum Repurchase Amount / Number of units for all Plans/ Options of L&T Liquid Fund shall be minimum of Rs. 1000/- or 1 unit, as the case may be.<br>Within 10 working days of the receipt of the valid redemption request at the Investor Service Centres / Registrar or at the offices of the AMC  |  |   |  |  |   |  |  |  |  |
| Despatch of repurchase (Redemption) request  |  | 10 working da  | ays of the receipt of   | the valid redemption requ  | est at the Investo   | or Service Centre   | s / Registrar or at the office   | es of the AMC  |  |  |
| Benchmark Index  | CRISIL Liquid Fund Index   |  |   |  |  |   |  |  |  |  |
| Dividend Policy  | Please refer to Page No. 1   | 10 for details   |   |  |  |   |  |  |  |  |
| Name of the Fund Manager   | ,  | Mrs. Bekxy Kuriakose   |   |  |  |   |  |  |  |  |
| Name of the Trustee Company  | L&T Mutual Fund Trustee  | Limited  |   |  |  |   |  |  |  |  |
| Performance of the Scheme  | Regular Plan - Cumulative Option Institutional Plus Plan - Cumulative Option Super Institutional Plan - Cumulative   |  |   |  |  |   | ive Option   |  |  |  |
| As at October 31, 2011)  | Re   | turns Data   |   | Re   | turns Data   |   | Ret  | turns Data   |  |  |
|  | Compounded   | Scheme   | Benchmark   | Compounded   | Scheme   | Benchmark   | Compounded   | Scheme   | Benchmark  |  |
|  | Annualised Returns   | Returns %  | Returns %*  | Annualised Returns   | Returns %  | Returns %*  | Annualised Returns   | Returns %  | Returns %'   |  |
|  | For the Last 1 year  | 8.15   | 7.98  | For the Last 1 year  | 8.52   | 7.98  | For the Last 1 year  | 8.63   | 7.98   |  |
|  | For the Last 3 years   | 6.09   | 6.17  | For the Last 3 years   | 6.32   | 6.17  | For the Last 3 years   | 6.42   | 6.17   |  |
|  | For the Last 5 years<br>Since Inception (04/10/2000)   | 6.78   | 6.72  | For the Last 5 years   | 7.01   | 6.72  | For the Last 5 years   | 7.08   | 6.72   |  |
|  |  | 6.66   | 5.90  | Since Inception (10/04/03)   | 6.39   | 5.87  | Since Inception (03/10/06)   | 1  | 6.71   |  |
|  | *CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is the Benchmark Index for the Scheme. * CRISIL Liquid Fund Index is available only from 30th March, 2002. Date of Inception is April 10, 2003. (Calculations based on Date of Inception is October 3, 2006, hence 5 years returns are not set of the Scheme Sche |  |   |  |  |   |  |  |  |  |
|  | Ine data is available only from 3um March, 2002. Date of Inception is Da |  |   |  |  |   |  |  |  |  |
|  | <ul> <li>ULIQUEL4 ZULU (CAICULATIC</li> </ul>  | Year-wise returns for the last 5 financial years Year-wise returns for the last 5 financial years  |   |  |  |   |  |  | ,  |  |
|  | / ```  | UI LITE IASL J   | financial vears   | tear-wise returns t  | for the last 5 fi  | nancial vears   | Year-wise returns f  | or the last 4 fir  |  |  |
|  | Year-wise returns f  | e Returns Bench  |   | Schem  | for the last 5 fil<br>Benchmark  |   | Year-wise returns f  | or the last 4 fir<br>heme Returns Bench  |  |  |
|  | Year-wise returns f  | e Returns Bench  | mark Returns  | 15%  | ne Returns Benchmarl   | k Returns   | 15%  | heme Returns Bench   | mark Returns   |  |
|  | Year-wise returns f  | e Returns Bench  |   | 15%<br>10%-  | ne Returns Benchmarl   |   | 15%<br>10%-<br>633% 621%   | heme Returns Bench<br>8.60% 8.81%  |  |  |
|  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7.  | mark Returns  | 15%<br>10%-<br>5%- 622% 6.21% 4.34%<br>3.699   | ne Returns Benchmarl   | k Returns   | 15%<br>10%-<br>5%-<br>633% 6.21%<br>4.43   | heme Returns Bench<br>8.60% 8.81%  | mark Returns   |  |
|  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7.  | mark Returns  | 15%<br>10%<br>5%<br>622% 621%<br>434%<br>369   | ne Returns Benchmarl   | k Returns   | 15%<br>10%<br>5%<br>633% 621%<br>4435  | heme Returns Bench<br>8.60% 8.81%  | mark Returns   |  |
|  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7.  | mark Returns  | 15%<br>10%<br>5%<br>-<br>5%<br>-<br>5%<br>-<br>10%   | 8.55% 8.81% 8.07%  | k Returns   | 15%<br>10%-<br>5%-<br>-5%-<br>-10%-  | 8.60% 8.81%  | 8.09% 7.54%  |  |
|  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7.  | mark Returns  | 15%<br>10%<br>5%<br>6235 621%<br>434%<br>3.691<br>-5%  | 8.55% 8.81% 8.07%  | k Returns   | 15%<br>10%-<br>5%-<br>-5%-<br>-10%   | heme Returns Bench<br>8.60% 8.81%  | mark Returns   |  |
|  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7.<br>%<br>2008-09  | mark Returns<br>82% 7.54% 6.54% 6.37%<br>2007-08 2006-07  | 15%<br>10%<br>5%<br>-<br>5%<br>-<br>5%<br>-<br>10%   | Benchmari  | k Returns<br>7.54% 6.66% 6.37%<br>07-08 2006-07   | 15%<br>10%-<br>5%-<br>-5%-<br>-10%   | 8.60% 8.81%<br>8.60% 8.81%<br>3.69%<br>009-10 2008-09  | 8.09% 7.54%  |  |
| Expenses of the Scheme   | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7.<br>%<br>1 2008-09 1<br>or may not be s   | mark Returns<br>82% 7.54% 6.54% 6.37%<br>2007-08 2006-07  | 15%<br>10% -<br>5% -<br>-5% -<br>-10% -<br>2010-11 -<br>2009-10  | Benchmari  | k Returns<br>7.54% 6.66% 6.37%<br>07-08 2006-07   | 15%<br>10%<br>5%<br>-63% 621%<br>4.63<br>0%<br>-5%<br>-10%<br>2010-11 20                                   | 8.60% 8.81%<br>8.60% 8.81%<br>3.69%<br>009-10 2008-09  | 8.09% 7.54%  |  |
| Expenses of the Scheme<br>(i) Load Structure   | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7.<br>%<br>1 2008-09 1<br>or may not be s   | mark Returns<br>82% 7.54% 6.54% 6.37%<br>2007-08 2006-07  | 15%<br>10% -<br>5% -<br>-5% -<br>-10% -<br>2010-11 -<br>2009-10  | e Returns Benchmark<br>8.55% 8.81% 8.07%<br>%<br>2.008-09 / 2000<br>or may not be sust   | x Returns<br>7.54% 6.66% 6.37%<br>7.08 2006-07<br>tained in future.   | 15%<br>10%<br>5%<br>-63% 621%<br>4.63<br>0%<br>-5%<br>-10%<br>2010-11 20                                   | 8.60% 8.81%<br>8.60% 8.81%<br>3.69%<br>009-10 2008-09  | 8.09% 7.54%  |  |
| •  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>5<br>1 2008-09 1<br>or may not be s<br>1<br>lar no. SEBI/IN  | mark Returns<br>23% 7.54% 6.54% 6.37%<br>2007-08 2006-07<br>ustained in future.<br>AD/CIR No.4/ 16823(  | Schem<br>15%<br>15%<br>-<br>5%<br>-<br>-5%<br>-<br>-10%<br>-<br>2010-11<br>-<br>2009-10<br>-<br>-<br>2010-11<br>-<br>2009-10<br>-<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>2009-10<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-   | e Returns Benchmart         8.55% 8.61% 8.02%         9 2008-09 200         or may not be sust         ading SIP/STP/L         n o entry load w  | Returns           7.5%         666%         637%           17.4%         2006-07         1           tained in future.         2001/2000         1                              | Past Performance may c   | erre Returns Bench<br>serve 8 81%<br>2008-10 2008-09 0<br>or may not be sust<br>or effective Augu  | ained in future.   |  |
| •  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>5<br>1 2008-09 1<br>or may not be s<br>1<br>lar no. SEBI/IN  | mark Returns<br>23% 7.54% 6.54% 6.37%<br>2007-08 2006-07<br>ustained in future.<br>AD/CIR No.4/ 16823(  | 5% - 622% 5.21% 4.31% 3.699<br>-5%   | e Returns Benchmart<br>8.55% 8.81% 8.07%<br>5 2008-09 200<br>or may not be sust<br>uding SIP/STP/C<br>, no entry load w<br>Distributors bass   | k Returns 77-06 666% 637% 77-08 2006-07 tained in future. DIP): NIL Will be charged by ed on the investor   | 15%<br>10%<br>5%<br>-63% 621%<br>-63% 621%<br>-63%<br>-10%<br>-2010-11<br>2010-11<br>2010-11<br>2010-11    | erre Returns Bench<br>serve 8 81%<br>2008-10 2008-09 0<br>or may not be sust<br>or effective Augu  | ained in future.   |  |
| •  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>5<br>1 2008-09 1<br>or may not be s<br>1<br>lar no. SEBI/IN  | mark Returns<br>23% 7.54% 6.54% 6.37%<br>2007-08 2006-07<br>ustained in future.<br>AD/CIR No.4/ 16823(  | 5%-<br>5%-<br>5%-<br>5%-<br>5%-<br>2010-11<br>Past Performance may of<br>Entry Load (inclu<br>0/09 dated June 30, 2009,<br>tor to the AMFI registered<br>rendered b  | e Returns Benchmart<br>8.55% 8.81% 8.07%<br>5 2008-09 200<br>or may not be sust<br>uding SIP/STP/L<br>, no entry load w<br>Distributors bass<br>ay the distributor   | k Returns 7.5% 666% 637% 7.08 2006-07 tained in future. DIP): NIL Vill be charged by ed on the investor.  | Past Performance may c   | erre Returns Bench<br>serve 8 81%<br>2008-10 2008-09 0<br>or may not be sust<br>or effective Augu  | ained in future.   |  |
| •  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7.<br>5.<br>2008-09<br>or may not be s<br>1.<br>lar no. SEBI/IN<br>shall be paid  | mark. Returns<br>225, 7.5%, 6.5%, 6.37%,<br>2007-08, 2006-07<br>2007-08, 2006-07<br>ustained in future.<br>AD/CIR No.4/ 168231<br>directly by the invest  | Schem<br>15%<br>10%<br>-5%<br>-622% 521% 434% 369<br>-5%<br>-0%<br>-2010-11 2009-10<br>Past Performance may of<br>Entry Load (inclu<br>0/09 dated June 30, 2009,<br>tor to the AMFI registered<br>rendered b<br>Exit Load (includin  | e Returns enclosed<br>8.55% 8.81% 8.07%<br>5<br>2008-09 2000<br>or may not be sust<br>uding SIP/STP/L<br>n on entry load w<br>Distributors base<br>by the distributor<br>ig SIP/STP/SWF  | k Returns<br>17.5% 666% 637%<br>17.5% 2006-07<br>tained in future.<br>DIP): NIL<br>vill be charged by<br>ed on the investor:<br>2/DIP): NIL                                     | y the Scheme to the investor   | heme Returns Bench<br>3 269% 881%<br>2 208-09<br>or may not be sust<br>or effective Augu<br>actors including   | action of the service  |  |
| •  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IN<br>shall be paid<br>ar no. SEBI / I   | mark. Returns<br>22%, 7.5%, 6.5%, 6.37%,<br>2007-08 * 2006-07<br>2007-08 * 2006-07<br>ustained in future.<br>/D//CIR No. 4/ 1682.31<br>directly by the invest<br>MD / CIR No. 6 /172  | Schem<br>15%<br>10%<br>-5%<br>-622%<br>2010-11<br>2009-10<br>Past Performance may<br>Entry Load (inclu<br>0/09 dated June 30, 2009,<br>tor to the AMFI registered<br>rendered b<br>Exit Load (includ<br>10%<br>Exit Load (includ | e Returns enclosed<br>estimates and the second<br>estimates and the second                                       | Returns<br>725% 665% 637%<br>77-08 2006-07<br>tained in future.<br>DIP): NIL<br>VIDIP: NIL<br>VIDIP: NIL<br>VIDIP: NIL<br>VIDIP: NIL<br>VIDIP: NIL<br>VIDIP: NIL                | Past Performance may c   | erre Returns Bench<br>8 3 69% 2008-09<br>or may not be sust<br>pr effective Augu<br>actors including<br>uqust 17, 2009.                                    | action of the service the scheme of the sche |  |
| •  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IN<br>shall be paid<br>ar no. SEBI / I   | mark. Returns<br>22%, 7.5%, 6.5%, 6.37%,<br>2007-08 * 2006-07<br>2007-08 * 2006-07<br>ustained in future.<br>/D//CIR No. 4/ 1682.31<br>directly by the invest<br>MD / CIR No. 6 /172  | Schem<br>15%<br>10%<br>-5%<br>-622%<br>2010-11<br>2009-10<br>Past Performance may<br>Entry Load (inclu<br>0/09 dated June 30, 2009,<br>tor to the AMFI registered<br>rendered b<br>Exit Load (includ<br>10%<br>Exit Load (includ | e Returns enclosed<br>e Stevense | Returns<br>725% 66% 637%<br>77-08 2006-07<br>tained in future.<br>DIP): NIL<br>Vill be charged by<br>ed on the investor<br>7-DIP): NIL<br>1/ JMD / CIR No.<br>ds based on the . | y the Scheme to the investor<br>7 /173650 / 2009 dated A   | erre Returns Bench<br>8 3 69% 2008-09<br>or may not be sust<br>pr effective Augu<br>actors including<br>uqust 17, 2009.                                    | action of the service the scheme of the sche |  |
| i) Load Structure  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IN<br>shall be paid<br>ar no. SEBI / I<br>ed to make di  | 22%         7.5%         6.54% 6.37%           2007-08         2006-07         2006-07           ustained in future.         4000/CIR No.4/ 168231           directly by the invest         MD / CIR No. 6 /172           stinction between unitational controls of the structure of the str | Entry Load (including)<br>740 / 2010-11 / 2009-10<br>Past Performance may of<br>First Load (including)<br>745 / 2019 dated June 30, 2009,<br>for to the AMFI registered<br>rendered b<br>Exit Load (including)<br>745 / 2009 dated August 1<br>nitholders by charging diff   | e Returns enclosed<br>e Returns 2008-09 2000<br>or may not be sust<br>uding SIP/STP/C<br>y the distributors<br>basy<br>the distributor<br>g SIP/STP/SWIP<br>7, 2009 and SEB<br>ferential exit loac<br>ortfolio level res   | Returns   | y the Scheme to the investor<br>7 /173650 / 2009 dated A<br>amount of subscription and                     | erre Returns Bench<br>8 3 69% 2008-09<br>or may not be sust<br>pr effective Augu<br>actors including<br>uqust 17, 2009.                                    | action of the service the scheme  |  |
| i) Load Structure<br>ii) Actual Expenses for 2010-11   | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IN<br>shall be paid<br>ar no. SEBI / I<br>ed to make di  | 2007-08         2006-07           2007-08         2006-07           ustained in future.           //D/CIR No.4/ 168231           directly by the invest           MD / CIR No. 6 /172           stinction between un           rs. 221.48 lacs amout  | Entry Load (inclu<br>70%   | e Returns enclosed<br>e Returns 2008-09 2000<br>or may not be sust<br>uding SIP/STP/C<br>y the distributors<br>basy<br>y the distributor<br>g SIP/STP/SWP<br>7, 2009 and SEB<br>ferential exit loac<br>ortfolio level res  | Returns   | y the Scheme to the investor<br>7 /173650 / 2009 dated A<br>amount of subscription and                     | erre Returns Bench<br>8 3 69% 2008-09<br>or may not be sust<br>pr effective Augu<br>actors including<br>uqust 17, 2009.                                    | action of the service the scheme  |  |
| (i) Load Structure<br>(ii) Actual Expenses for 2010-11<br>(iii) Recurring Expenses (% of daily Average   | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IN<br>shall be paid<br>ar no. SEBI / I<br>ed to make di  | 2007-08         2006-07           2007-08         2006-07           ustained in future.           //D/CIR No.4/ 168231           directly by the invest           MD / CIR No. 6 /172           stinction between un           rs. 221.48 lacs amout  | Entry Load (inclu<br>0/09 dated June 30, 2009,<br>tor to the AMFI registered<br>rendered b<br>Exit Load (includin<br>445/ 2009 dated August<br>nitholders by charging diff<br>applicable at the p<br>unting to 0.30% of Averag<br>Iy Average Net Assets<br>2.25  | e Returns enclosed<br>e Returns 2008-09 2000<br>or may not be sust<br>uding SIP/STP/C<br>y the distributors<br>basy<br>y the distributor<br>g SIP/STP/SWP<br>7, 2009 and SEB<br>ferential exit loac<br>ortfolio level res  | Returns   | y the Scheme to the investor<br>7 /173650 / 2009 dated A<br>amount of subscription and                     | erre Returns Bench<br>8 3 69% 2008-09<br>or may not be sust<br>pr effective Augu<br>actors including<br>uqust 17, 2009.                                    | action of the service the scheme of the sche |  |
| i) Load Structure<br>ii) Actual Expenses for 2010-11<br>iii) Recurring Expenses (% of daily Average  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IN<br>shall be paid<br>ar no. SEBI / I<br>ed to make di  | 2007-08         2006-07           2007-08         2006-07           ustained in future.           //D/CIR No.4/ 168231           directly by the invest           MD / CIR No. 6 /172           stinction between un           rs. 221.48 lacs amout  | Entry Load (inclu<br>745%) - 2010-11 - 2009-10<br>Past Performance may<br>Entry Load (inclu<br>0/09 dated June 30, 2009,<br>tor to the AMFI registered<br>Exit Load (includin<br>445/ 2009 dated August 7<br>nitholders by charging diff<br>applicable at the p<br>unting to 0.30% of Average<br>19 Average Net Assets<br>2,25<br>2,00   | e Returns enclosed<br>e Returns 2008-09 2000<br>or may not be sust<br>uding SIP/STP/C<br>y the distributors<br>basy<br>y the distributor<br>g SIP/STP/SWP<br>7, 2009 and SEB<br>ferential exit loac<br>ortfolio level res  | Returns   | y the Scheme to the investor<br>7 /173650 / 2009 dated A<br>amount of subscription and                     | erre Returns Bench<br>8 3 69% 2008-09<br>or may not be sust<br>pr effective Augu<br>actors including<br>uqust 17, 2009.                                    | action of the service the scheme  |  |
| i) Load Structure<br>ii) Actual Expenses for 2010-11<br>iii) Recurring Expenses (% of daily Average  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IN<br>shall be paid<br>ar no. SEBI / I<br>ed to make di  | 2007-08         2006-07           2007-08         2006-07           ustained in future.           //D/CIR No.4/ 168231           directly by the invest           MD / CIR No. 6 /172           stinction between un           rs. 221.48 lacs amout  | Entry Load (inclu<br>2010-11 2009-10<br>Past Performance may<br>Entry Load (inclu<br>2010-11 2009-10<br>Past Performance may<br>Entry Load (inclu<br>2010-11 2009-10<br>Exit   | e Returns enclosed<br>e Returns 2008-09 2000<br>or may not be sust<br>uding SIP/STP/C<br>y the distributors<br>basy<br>y the distributor<br>g SIP/STP/SWP<br>7, 2009 and SEB<br>ferential exit loac<br>ortfolio level res  | Returns   | y the Scheme to the investor<br>7 /173650 / 2009 dated A<br>amount of subscription and                     | erre Returns Bench<br>s 2008-09<br>or may not be sust<br>pr effective Augu<br>actors including<br>uquest 17, 2009.   | action of the service the scheme  |  |
| (i) Load Structure<br>(ii) Actual Expenses for 2010-11<br>(iii) Recurring Expenses (% of daily Average   | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IN<br>shall be paid<br>ar no. SEBI / I<br>ed to make di<br>cheme were F  | mark. Returns           22%, 7.5%           2007-08           2008  | Entry Load (inclu<br>75% - 2010-11 - 2009-10<br>Past Performance may<br>rendered b<br>Exit Load (inclu<br>2009 dated June 30, 2009,<br>tor to the AMFI registered<br>rendered b<br>Exit Load (includi<br>445/ 2009 dated August 1<br>nitholders by charging diff<br>applicable at the p<br>unting to 0.30% of Averag<br>Iy Average Net Assets<br>2.25<br>2.00<br>1.75<br>1.50  | e Returns enclosed<br>e Returns enclosed<br>e S5% 881% e 07%<br>2008-09 2000<br>or may not be sust<br>uding SIP/STP/C<br>uding SIP/STP/C<br>or may not be sust<br>uding SIP/STP/C<br>y the distributor<br>g SIP/STP/SWP<br>SIP/STP/SWP<br>A 2009 and SEB<br>ferential exit load<br>controlio level res<br>ge Daily Net Asse  | Returns   | y the Scheme to the investor<br>7 /173650 / 2009 dated A<br>amount of subscription and<br>ial year 2010-11 | erre Returns Bench<br>s 2008-09<br>or may not be sust<br>pr effective Augu<br>actors including<br>uquest 17, 2009.   | action of the service the scheme of the sche |  |
| i) Load Structure<br>ii) Actual Expenses for 2010-11<br>iii) Recurring Expenses (% of daily Average<br>Net Assets)   | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IL<br>shall be paid<br>ar no. SEBI/IL<br>ed to make di<br>cheme were F<br>e current expe   | mark Returns<br>22% 7.54% 6.54% 6.37%<br>2007-08 2006-07<br>ustained in future.<br>/D/CIR No.4/ 168231<br>directly by the invest<br>MD / CIR No. 6 /172<br>stinction between ui<br>35. 221.48 lacs amou<br>% of dai<br>nse ratios on the web  | Entry Load (inclu<br>2009-10<br>Past Performance may<br>Entry Load (inclu<br>2009-10<br>Past Performance may<br>Entry Load (inclu<br>2009-10<br>Past Performance may<br>Entry Load (inclu<br>2009-10<br>Past Performance may<br>Entry Load (inclu<br>2009-10<br>Exit Load (inclu<br>10%-2009 dated August 1<br>nitholders by charging diff<br>applicable at the p<br>unting to 0.30% of Average<br>Iy Average Net Assets<br>2.25<br>2.00<br>1.75<br>1.50<br>site within two working day  | e Returns enclosed<br>e Returns enclosed<br>e S5% 881% e 07%<br>e 2008-09 2000<br>or may not be sust<br>uding SIP/STP/C<br>uding SIP/STP/C<br>or may not be sust<br>uding SIP/STP/C<br>y the distributor<br>g SIP/STP/SWP<br>7, 2009 and SEB<br>ferential exit load<br>cortfolio level res<br>ge Daily Net Asse<br>ys mentioning the   | Returns   | y the Scheme to the investor<br>7 /173650 / 2009 dated A<br>amount of subscription and<br>ial year 2010-11 | erre Returns Bench<br>safety 881%<br>2009-10 2008-09<br>or may not be sust<br>or effective Augu<br>actors including<br>ugust 17, 2009<br>d such parity sha | ained in future.<br>ust 1, 2009.<br>the service  |  |
| (i) Load Structure<br>(ii) Actual Expenses for 2010-11<br>(iii) Recurring Expenses (% of daily Average<br>Net Assets)  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IL<br>shall be paid<br>ar no. SEBI/IL<br>ed to make di<br>cheme were F<br>e current expe   | mark Returns<br>22% 7.54% 6.54% 6.37%<br>2007-08 2006-07<br>ustained in future.<br>/D/CIR No.4/ 168231<br>directly by the invest<br>MD / CIR No. 6 /172<br>stinction between ui<br>35. 221.48 lacs amou<br>% of dai<br>nse ratios on the web  | Entry Load (inclu<br>2009-10<br>Past Performance may<br>Entry Load (inclu<br>2009-10<br>Past Performance may<br>Entry Load (inclu<br>2009-10<br>Past Performance may<br>Entry Load (inclu<br>2009-10<br>Past Performance may<br>Entry Load (inclu<br>2009-10<br>Exit Load (inclu<br>10%-2009 dated August 1<br>nitholders by charging diff<br>applicable at the p<br>unting to 0.30% of Average<br>Iy Average Net Assets<br>2.25<br>2.00<br>1.75<br>1.50<br>site within two working day  | e Returns enclosed<br>e Returns enclosed<br>e S5% 881% e 07%<br>e 2008-09 2000<br>or may not be sust<br>uding SIP/STP/C<br>uding SIP/STP/C<br>or may not be sust<br>uding SIP/STP/C<br>y the distributor<br>g SIP/STP/SWP<br>7, 2009 and SEB<br>ferential exit load<br>cortfolio level res<br>ge Daily Net Asse<br>ys mentioning the   | Returns   | y the Scheme to the investor<br>7 /173650 / 2009 dated A<br>amount of subscription and<br>ial year 2010-11 | erre Returns Bench<br>safety 881%<br>2009-10 2008-09<br>or may not be sust<br>or effective Augu<br>actors including<br>ugust 17, 2009<br>d such parity sha | a 09% 7.54%<br>2007-08<br>2007-08<br>2007-08<br>2007-08<br>2007-08<br>2007-08<br>2007-08<br>2007-08<br>2007-08   |  |
| (i) Load Structure<br>(ii) Actual Expenses for 2010-11<br>(iii) Recurring Expenses (% of daily Average<br>Net Assets)<br>Tax Treatment for the Investors (Unitholders) | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IL<br>shall be paid<br>ar no. SEBI/IL<br>ed to make di<br>cheme were F<br>e current expe<br>fer the details  | mark Returns<br>22%, 7.54%, 6.54%, 6.37%,<br>2007-06 2006-07<br>ustained in future.<br>AD/CIR No. 4/ 168230<br>directly by the invest<br>MD / CIR No. 6 /172<br>stinction between un<br>Rs. 221.48 lacs amou<br>% of dai  | Entry Load (including)<br>Past Performance may of<br>The the transmission of the the transmission of transmission of the transmission of transmiss   | e Returns enclosed<br>e Returns enclosed<br>e S5% 881% e 07%<br>e 2008-09 2000<br>or may not be sust<br>uding SIP/STP/C<br>uding SIP/STP/C<br>or may not be sust<br>uding SIP/STP/C<br>y the distributor<br>g SIP/STP/SWP<br>7, 2009 and SEB<br>ferential exit load<br>cortfolio level res<br>ge Daily Net Asse<br>ys mentioning the   | Returns   | y the Scheme to the investor<br>7 /173650 / 2009 dated A<br>amount of subscription and<br>ial year 2010-11 | erre Returns Bench<br>safety 881%<br>2009-10 2008-09<br>or may not be sust<br>or effective Augu<br>actors including<br>ugust 17, 2009<br>d such parity sha | action of the service |  |
| •  | Year-wise returns f  | e Returns Bench<br>8.40% 8.81% 7<br>2008-09<br>or may not be s<br>1<br>lar no. SEBI/IL<br>shall be paid<br>ar no. SEBI/IL<br>ed to make di<br>cheme were F<br>e current expe<br>fer the details<br>nder "Informa                           | mark Returns<br>22%, 75%, 65%, 63%, 63%,<br>2007-06 2006-07<br>ustained in future.<br>AD/CIR No. 4/ 168230<br>directly by the invest<br>MD / CIR No. 6 /172<br>stinction between ui<br>Rs. 221.48 lacs amou<br>% of dai<br>nse ratios on the web<br>on page no. 11 of thi<br>ation Common to Sco  | Entry Load (including)<br>Past Performance may of<br>The the transmission of the the transmission of transmission of the transmission of trans   | e Returns enclosed<br>e Returns enclosed<br>e S5% 881% e 07%<br>e 2008-09 2000<br>or may not be sust<br>uding SIP/STP/C<br>uding SIP/STP/C<br>or may not be sust<br>uding SIP/STP/C<br>y the distributor<br>g SIP/STP/SWP<br>7, 2009 and SEB<br>ferential exit load<br>cortfolio level res<br>ge Daily Net Asse<br>ys mentioning the   | Returns   | y the Scheme to the investor<br>7 /173650 / 2009 dated A<br>amount of subscription and<br>ial year 2010-11 | erre Returns Bench<br>safety 881%<br>2009-10 2008-09<br>or may not be sust<br>or effective Augu<br>actors including<br>ugust 17, 2009<br>d such parity sha | action of the service |  |

5



| Name of Scheme  | L&T Ultra Short Term Fund  |  |   |  |  |                                   |  |  |
|---|--|--|---|--|--|-----------------------------------|--|--|
| Nature of Scheme  | An Open Ended Pure Income Schem  | e  |   |  |  |                                   |  |  |
| nvestment objective   | The investment objective is to gener<br>a well diversified and highly liquid p<br>instruments  |  |   |  |  |                                   |  |  |
| Asset Allocation Pattern of the Scheme  | Type of Instrum  |  |   |  |  |                                   | ents, however this is not<br>invest in securities havin        |  |
|   | Debt Securities  |  | 0-100                                       |  | nore than 91 days.                                       |                                   |  |  |
|   | Money Market instruments (includin   | 0-100  |   |  |  |                                   |  |  |
| tisk Profile of the Scheme  | (Mutual Fund investments are su  | 5 5.   |   | Information  | Document and G   | tatomo                            | nt of Additional Ir  | formation carofully fo                         |
|   | details on risk factors before inve  |  | efer to page 10 for the sum                 |  |  | tors und                          | ler "Information Con   |  |
| lans and Options  | Plans  |  | Options                                     |  |  | Facility                          | •  |  |
|   | Regular  |  | Monthly / Semi-annual Di                    | ividend and Cu   | imulative*   | Payout and Reinvestment**         |  |  |
|   | Institutional  |  | Weekly / Monthly/ Semi-a                    | nnual Dividenc   | and Cumulative*  | Payout                            | and Reinvestment**   |  |
|   | Institutional Plan - Daily Dividend Reinvestment Plan (DDRIP)         Daily Dividend         Reinvestment           *If no option is specified at the time of application, the default option is Cumulative Option.         **If no facility is specified the default facility is dividend Reinvestment         **If no facility is specified the default facility is dividend Reinvestment  |  |   |  |  | stment                            |  |  |
| Applicable NAV  | The applicable NAV for purchase or redemption or switching of units will be based on the amount and/ or time of the Business Day on which the application is accepted refer to Page No. 10 for further details.  |  |   |  |  |                                   | lication is accepted. Pleas                                    |  |
| Iinimum Application Amount (Under each  | Plans  | Purchase / Repurcha  | ase   |  | Minimum Amo  | unt/Un                            | its  |  |
| lan / Option)   | Regular  | First Purchase   |   |  | Rs. 3.000 and in   | multiple                          | es of Re. 1/- thereaft   | Pr   |
|   |  | Additional Purchase  |   |  |  |                                   | es of Re. 1/- thereaft   |  |
|   | Institutional (except DDRIP)   | First Purchase   |   |  |  |                                   | nultiples of Re. 1/- th  |  |
|   |  | Additional Purchase  |   |  |  |                                   | tiples of Re. 1/- there  |  |
|   | Daily Dividend   | First Purchase   |   |  |  |                                   | tiples of Re. 1/- there  |  |
|   | Reinvestment Plan (DDRIP)  | Additional Purchase  |   |  |  |                                   | es of Re. 1/- thereaft   | er   |
|   | Regular / Institutional  | Repurchase   |   |  | Rs. 500 or 50 ur   |                                   | ,  |  |
| Despatch of repurchase (Redemption) request   |  | days of the receipt of th  | e valid redemption request                  | at the Investo   | r Service Centres / I                                    | Registra                          | r or at the offices of t                                       | he AMC   |
| Benchmark Index Dividend Policy   | CRISIL Liquid Fund Index<br>Please refer to Page No. 10 for detai  | ilc  |   |  |  |                                   |  |  |
| Name of the Fund Manager  | Ms. Bekxy Kuriakose  | 15   |   |  |  |                                   |  |  |
| Jame of the Trustee Company   | L&T Mutual Fund Trustee Limited  |  |   |  |  |                                   |  |  |
| erformance of the Scheme  |  | lan - Cumulative Optic   | on  |  | Institut   | ional Pl                          | an - Cumulative Op   | tion   |
| As at October 31, 2011)   |  | Returns Data   |   |  |  |                                   | turns Data   |  |
|   | Compounded Annualised Return   | s Scheme Returns %   | Benchmark Returns %*                        | Compound   | ed Annualised Re   | eturns                            | Scheme Returns %   | Benchmark Returns %                            |
|   | For the Last 1 year  | 8.78   | 7.98  | For the Last   | ,  |                                   | 9.03   | 7.98   |
|   | For the Last 3 years   | 6.55   | 6.17  | For the Last   | ,  |                                   | 6.84   | 6.17   |
|   | For the Last 5 years   | 7.19   | 6.72  | For the Last   | ,  |                                   | 7.40   | 6.72   |
|   | Since Inception (27/11/97)   | 8.03   | 5.90  | Since Incept   | ion (10/04/03)   |                                   | 6.59   | 5.87   |
|   | The data is available from 30th Marc   |  |   |  | Voor wico r  | oturne                            | for the last E finan   |  |
|   | Year-wise returns for the last 5 financial years         Year-wise returns for the last 5 financial years           Scheme Returns         Scheme Returns         Scheme Returns   |  |   |  |  |                                   |  |  |
|   | 18%<br>16%<br>12%<br>10%<br>6,17%<br>6,21%<br>4,74%<br>3,69%<br>2010-11<br>2009-10   | 8.40% 8.81% 8.54%<br>7.52<br>2008-09 2007-08<br>ay or may not be susta   | % 6.81% 6.37%<br>2006-07<br>ined in future. | 18%<br>16%<br>14%<br>12%<br>6%<br>6%<br>-<br>2%<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>0%<br>-<br>-<br>0%<br>-<br>-<br>-<br>0%<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 6.55% 6.21%<br>5.02%<br>2010-11 2007<br>Past Performance | 3.69%<br>9-10 <b>-</b><br>e may o | 3.63% 8.81% 8.53% 7.5<br>2008-09 2007-0<br>or may not be susta | 2% 6.86% 6.37%<br>8 2006-07<br>ined in future. |
| xpenses of the Scheme   | Continuous Offer Period  |  |   |  |  |                                   |  |  |
| i) Load Structure   | Entry Load (including SIP/STP/SWP): NIL<br>In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.<br>Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service<br>rendered by the distributor.            |  |   |  |  |                                   |  |  |
|   | Exit Load (including SIP/STP/SWP): NIL<br>Pursuant to SEBI circular no. SEBI / IMD / CIR No. 6 /172445/ 2009 dated August 7, 2009 and SEBI / IMD / CIR No. 7 /173650 / 2009 dated August 17, 2009, the Scheme<br>shall not be permitted to make distinction between unitholders by charging differential exit loads based on the amount of subscription and such parity shall be made<br>applicable at the portfolio level respectively. |  |   |  |  |                                   |  |  |
| i) Actual Expenses for 2010-11  | Actual expenses for the scheme wer   | e Rs. 528.30 lacs amoun  | ting to 0.29% of Average I                  | Daily Net Asset  | s for the financial y                                    | /ear 201                          | 0-11.  |  |
| ii) Recurring Expenses (% of daily Average  | Net Assets   | % of daily   | Average Net Assets                          |  |  |                                   |  |  |
| let Assets)   | First Rs. 100 crores   |  | 2.25  |  |  |                                   |  |  |
|   | Next Rs. 300 crores  |  | 2.00  |  |  |                                   |  |  |
|   | Next Rs. 300 crores  |  | 1.75  |  |  |                                   |  |  |
|   | Daidlice   |  | 1.JU  |  |  |                                   | 1  |  |
|   | Balance 1.50 The AMC would undate the current expense ratios on the website within two working days mentioning the effective date of the change  |  |   |  |  |                                   |  |  |
| ay Treatment for the Invectors (Unithaldow)   |  | The AMC would update the current expense ratios on the website within two working days mentioning the effective date of the change.<br>Investors are advised to refer the details on page no. 11 of this document or refer Statement of Additional Information Document. Investors are also advised to independently consult |   |  |  |                                   |  | d to independently cons                        |
| ax Treatment for the Investors (Unitholders)<br>Daily Net Asset Value (NAV) Publication |  | ils on page no. 11 of this   | document or refer Stateme                   |  | 5  |                                   |  | d to independently consi                       |



| Name of Scheme  |   |   | L&T Select Income Fund - Flexi Debt Fund An Open Ended Income Scheme   |  |  |  |  |  |
|---|---|---|--|--|--|--|--|--|
| Nature of Scheme  | · · ·   |   |  |  |  |  |  |  |
| Investment Objective<br>Asset Allocation Pattern of the Scheme  |   | 5   |  |  | 11 7 5   | ebt (including securitised debt), governm  | ent and money market   | securities.  |
| Asset Allocation Pattern of the Scheme  | Government  | nstrument   | (% of N  | et Assets) • T   | he Scheme shall not invest in forei<br>he Scheme may undertake derivati  | ive transactions for the purpose of portfolio he   | dging and portfolio baland   | ing, as permitted under the  |
|   |   | et Instruments  |  | 100  | egulations and guidelines issued by<br>be Scheme can invest up to 100%   | y SEBI from time to time.<br>in money market instruments, however this is  | not a liquid scheme, and t   | ne Fund Manager shall have   |
|   | Corporate Bo<br>Debt Instrum  | onds and Other<br>ents  | 0-   | 100 ti<br>• T  | ne liberty to invest in securities hav<br>he Scheme is positioned as a debt  | ring maturity of more than 91 days.<br>scheme which has flexibility to invest in all del   | ot asset classes such as fixe  | d income securities, floating  |
| Diele Dwafila of the Calenna  | (Mantural Fun   |   |  | T  | his is in order to capture all types o   | securities and other debt instruments and acro<br>of opportunities available in the debt market.   |  |  |
| Risk Profile of the Scheme  |   |   |  |  |  | e Information Document and Statem<br>Imarized Scheme Specific Risk Factors un  |  |  |
| Plans and Options   | Flexi Debt F  |   |  |  |  |  |  |  |
|   | Option  | Institutional O   | ption  | Retail Option  |  |  |  |  |
|   | Sub Option  | Dividend^   |  | Dividend^  |  |  |  |  |
|   |   | Growth*   | dond   | Growth*<br>Quarterly Divider   | ad a   |  |  |  |
|   |   | Quarterly Divi<br>Bonus**   | uenu   | Bonus**  |  |  |  |  |
|   | ^ Investors a   |   | note that  |  | d of Trustee Company has dec   | cided the frequency as Monthly dividend  | (under Dividend Optio  | n). However, the Board (   |
|   | Directors of  | Trustee Compan  | y reserves   | the right to declar  | e the dividend and/ or change  | the frequency of Dividend Option.  |  | , ,  |
|   | · · ·   |   |  |  | efault option is Growth Option   | n.   |  |  |
|   |   | as and when de  |  |  | · · · · · · · · · · · · · · · ·  |  |  |  |
| Applicable NAV  |   | No. 10 for furth  |  | emption or switch  | ing of units will be based on th   | he amount and/ or time of the Business I   | Day on which the applic  | ation is accepted. Please  |
| Minimum Application/Repurchase Amount   | Option:   |   | ier details.   | Minimum A  | mount/Units  | Additional investments   | Repurchase Am  | ount/Units   |
| (Under each Plan / Option)  | Institutional   | Option  |  | A minimum o  | of Rs. 50,00,000/- per   | Minimum of Rs.1,000 /- per application   | A minimum of Rs  | 500 /- per application   |
|   | Retail Option   | •   |  |  | nd any amount thereafter.<br>of Rs.5,000/- per application   | and any amount thereafter  | or 50 units  |  |
| Despatch of repurchase (Redemption) request   |   | Within 10 y   | vorking da   | and any amo  | unt thereafter   | t at the Investor Service Centres / Register   | or or at the offices of th   | a AMC  |
| Benchmark Index   | CRISIL Comp   | Within 10 working days of the receipt of the valid redemption request at the Investor Service Centres / Registrar or at the offices of the AMC<br>CRISIL Composite Bond Fund Index  |  |  |  |  | Ame  |  |
| Dividend Policy   | Please refer to Page No. 10 for details   |   |  |  |  |  |  |  |
| Name of the Fund Manager<br>Name of the Trustee Company   | Ms. Bekxy Ku  | iriakose<br>Fund Trustee Lim  | ited   |  |  |  |  |  |
| Performance of the Scheme   |   |   |  | umulative Optio  | n  | Institutiona   | - Cumulative Option  |  |
| (As at October 31, 2011)  |   |   |  | turns Data   |  |  | eturns Data  |  |
|   | Compounde<br>Returns  | ed Annualised   |  | cheme Returns %  | Benchmark Returns %*   | Compounded Annualised Returns  |  | Benchmark Returns<br>%*  |
|   | For the last 1  | year  |  | 8.90   | 5.87   | For the last 1 year  | 9.40   | 5.87   |
|   | Since Incepti   |   |  | 6.84   | 5.57   | Since Inception (08/10/09)   | 7.31   | 5.57   |
|   |   | mposite Bond<br>based on cumu   |  |  | nark index for the Scheme  | <ul> <li>* CRISIL Composite Bond Fund Inc<br/>(Calculations based on cumulative NA)</li> </ul>   |  | index for the Scheme   |
|   |   |   |  |  | turns are not available  | Date of Inception is October 08, 2009  | ,  | is are not available   |
|   |   | tion is October   | 08, 2009.  | Hence 3,5 years re   |  |  |  |  |
|   |   |   |  | for the last 2 fina  | ancial years   | 1  | for the last 2 financia  | li years   |
|   |   |   | e returns  | for the last 2 fina  |  | Year-wise returns  |  |  |
|   | Date of Incer   |   | e returns  |  |  | Year-wise returns  | for the last 2 financia  |  |
|   | Date of Incer   | Year-wis  | e returns  | for the last 2 fina<br>me Returns Beno   |  | Year-wise returns  | me Returns 📃 Benchmai  |  |
|   | Date of Incer   | Year-wis  | e returns  | for the last 2 fina<br>me Returns Bence  |  | Year-wise returns  |  |  |
|   | Date of Incep   | <b>Year-wis</b>   | e returns  | for the last 2 fina<br>me Returns Bence  | hmark Returns  | Year-wise returns  | me Returns Benchmai  | k Returns  |
|   | Date of Incer   | <b>Year-wis</b> 5% - 6. 5% - 6.   | e returns  | for the last 2 fina<br>me Returns Bence  | hmark Returns  | Year-wise returns  | me Returns Benchmai  | k Returns  |
|   | Date of Incep   | Year-wis  | e returns  | for the last 2 fina<br>me Returns Bence  | hmark Returns  | Year-wise returns  | me Returns Benchman<br>06%<br>2.46%  | 2.81%  |
|   | Date of Incep   | Year-wis  | e returns  | for the last 2 fina<br>me Returns Beno<br>16% 2.   | 25% 2.81%  | Year-wise returns  | me Returns Benchman<br>06%<br>2.46%<br>2.200   | 2.81%  |
| •   | Date of Incer   | Year-wis  | e returns  | for the last 2 fina<br>me Returns Beno<br>16% 2.   | 25% 2.81%<br>2009-10<br>stained in future.   | Year-wise returns  | me Returns Benchman<br>06%<br>2.46%<br>2.200   | 2.81%  |
| •   | Date of Incer   | Year-wis  | e returns<br>Sche<br>40% 5.0<br>2010-11<br>nce may c   | for the last 2 find<br>me Returns Bend<br>16%<br>2<br>br may not be su   | hmark Returns<br>25% 2.81%<br>2009-10<br>stained in future.  | Year-wise returns  | Benchman<br>06%<br>2.46%<br>200<br>Dor may not be sustain  | k Returns<br>2.81%<br>19-10<br>ed in future.   |
| •   | Date of Incer   | Year-wis           5%           0%           5%           0%           5%           0%           5%           0%           5%           0%           5%           0%           5%           0%           5%           0%           5%           0%           9% | e returns  | for the last 2 fina<br>me Returns Benn<br>16%<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.  | 25%         2.81%           2009-10         2009-10           stained in future.         Entry Load (includir           30/09 dated June 30, 2009, no         2009, no   | Year-wise returns  | me Returns Benchman<br>06%<br>2.46%<br>200<br>Dr may not be sustain<br>ne to the investor effec  | k Returns<br>2.81%<br>19-10<br>ed in future.   |
| •   | Date of Incer   | Year-wis           5%           0%           5%           0%           5%           0%           5%           0%           5%           0%           5%           0%           5%           0%           5%           0%           5%           0%           9% | e returns  | for the last 2 fina<br>me Returns Benn<br>16%<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.<br>2.  | thmark Returns 25% 2.81% 2009-10 2tained in future. Entry Load (includir 30/09 dated June 30, 2009, no stor to the AMFI registered Dis   | Year-wise returns  | me Returns Benchman<br>06%<br>2.46%<br>200<br>Dr may not be sustain<br>ne to the investor effec  | k Returns<br>2.81%<br>19-10<br>ed in future.   |
| •   | Date of Incep   | Year-wis  | e returns<br>  | for the last 2 fina<br>me Returns Benn<br>16%<br>2.<br>2.<br>36%<br>2.<br>30%<br>2.<br>30%<br>2.<br>30%<br>30%<br>30%<br>30%<br>30%<br>30%<br>30%<br>30%<br>30%<br>30%   | thmark Returns<br>25% 2.81%<br>2009-10<br>stained in future.<br>Entry Load (includir<br>30/09 dated June 30, 2009, no<br>stor to the AMFI registered Dis<br>rendered by t<br>P/SWP))   | Year-wise returns  | me Returns Benchman<br>06%<br>2.46%<br>200<br>Dr may not be sustain<br>ne to the investor effec  | k Returns<br>2.81%<br>19-10<br>ed in future.   |
| •   | Date of Incep   | Year-wis       5%       6%       5%       0%       5%       0%       5%       0%       9       Past Performal       Offer Period       of SEBI circular r       commission sha       Ex       nents     0.2   | e returns<br>Sche<br>40% 5,0<br>2010-11<br>nce may c<br>no. SEBI/IM<br>II be paid c<br>it Load (1)<br>25% if redu  | for the last 2 fining relation of th   | thmark Returns<br>25% 2.81%<br>2009-10<br>stained in future.<br>Entry Load (includir<br>30/09 dated June 30, 2009, no<br>stor to the AMFI registered Dis<br>rendered by t<br>P/SWP))   | Year-wise returns  | me Returns Benchman<br>06%<br>2.46%<br>200<br>Dr may not be sustain<br>ne to the investor effec  | k Returns<br>2.81%<br>19-10<br>ed in future.   |
| •   | Date of Incer<br>1<br>1<br>Continuous<br>In terms<br>Upfront<br>Investment<br>For all investr   | Year-wis  | e returns<br>Sche<br>40% 5,(<br>2010-11<br>nce may c<br>it Load (1<br>25% if rede<br>- if redeel   | for the last 2 fina<br>me Returns Bence<br>here a second second second second<br>pr may not be sus<br>D/CIR No.4/ 1682:<br>directly by the inve<br>clincluding SIP/ST<br>seemed <= 30 day<br>med > 30 days   | thmark Returns<br>thmark Returns<br>25% 2.81%<br>2009-10<br>stained in future.<br>Entry Load (includir<br>S0/09 dated June 30, 2009, no<br>stor to the AMFI registered Dis<br>rendered by t<br>P/SWP))<br>5;   | Year-wise returns  | me Returns Benchman<br>Benchman<br>2.46%<br>2.46%<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.00<br>2.0 | k Returns<br>2.81%<br>   |
| •   | Date of Incer<br>1<br>1<br>1<br>Continuous<br>In terms<br>Upfront<br>Investment<br>For all investor<br>Pursuant to 5  | Year-wis       5%       0%       5%       0%       6%       0%       6%       0%       6%       0%       6%       0%       6%       0%       6%   | e returns<br>Sche<br>40% 5,0<br>2010-11<br>nce may c<br>no. SEBI/IM<br>II be paid (<br>it Load (1<br>25% if redee<br>SEBI / IMD  | for the last 2 fine<br>me Returns Bend<br>here may not be sus<br>D/CIR No.4/ 1682;<br>directly by the inve<br>(including SIP/ST<br>seemed <= 30 days<br>/ CIR No. 6 /1724  | thmark Returns thmark Returns 25% 2.81% 2009-10 stained in future. Entry Load (includir 30/09 dated June 30, 2009, nd stor to the AMFI registered Dis rendered by t P/SWP)) S; 45/ 2009 dated August 7, 200  | Year-wise returns  | me Returns Benchman<br>Benchman<br>Benchman<br>2.46%<br>200<br>200<br>pr may not be sustain<br>ne to the investor effect<br>nent of various factors i<br>2009 dated August 17,   | k Returns<br>2.81%<br>   |
| () Load Structure   | Date of Incer<br>Date of Incer<br>1<br>1<br>1<br>-1<br>Continuous<br>In terms<br>Upfront<br>Investment<br>For all investi<br>Pursuant to S<br>not be permithe portfolio   | Year-wis  | 2010-11           no. SEBI/IM           II be paid of           it Load (1)           25% if reduction           - if redeet           SEBI / IMD           Stinction b  | for the last 2 fine<br>me Returns Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench | thmark Returns<br>25% 2.81%<br>2009-10<br>stained in future.<br>Entry Load (includir<br>30/09 dated June 30, 2009, no<br>stor to the AIMFI registered Dis<br>rendered by the<br>P/SWP))<br>5;<br>45/ 2009 dated August 7, 200<br>s by charging differential exit   | Year-wise returns<br>Year-wise returns<br>Sche<br>15%<br>10%<br>5%<br>-5%<br>-10%<br>2010-11<br>Past Performance may<br>and SIP/STP/SWP) : NIL<br>the distributor<br>D9 and SEBI / IMD / CIR No. 7 /173650 /<br>loads based on the amount of subscript   | me Returns Benchman<br>Benchman<br>2.46%<br>2.46%<br>200<br>br may not be sustain<br>me to the investor effect<br>nent of various factors i<br>2009 dated August 17,<br>ion and such parity sha  | k Returns<br>2.81%<br>   |
| (ii) Load Structure   | Date of Incer<br>1<br>1<br>1<br>Continuous<br>In terms<br>Upfront<br>Investment<br>For all investu<br>Pursuant to S<br>not be perm<br>the portfolio<br>Actual expen   | Year-wis  | 2010-11           no. SEBI/IM           II be paid of           it Load (1)           25% if reduction           - if redeet           SEBI / IMD           Stinction b  | for the last 2 fine<br>me Returns Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench | thmark Returns<br>25% 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| me Returns Benchman<br>Benchman<br>2.46%<br>2.46%<br>200<br>br may not be sustain<br>me to the investor effect<br>nent of various factors i<br>2009 dated August 17,<br>ion and such parity sha  | k Returns<br>2.81%<br>   |
| (ii) Load Structure<br>(ii) Actual Expenses for 2010-11<br>(iii) Recurring Expenses (% of daily Average   | Date of Incer<br>Date of Incer<br>1<br>1<br>1<br>-1<br>Continuous<br>In terms<br>Upfront<br>Investment<br>For all investi<br>Pursuant to S<br>not be permithe portfolio   | Year-wis  | 2010-11           no. SEBI/IM           II be paid of           it Load (1)           25% if reduction           - if redeet           SEBI / IMD           Stinction b  | for the last 2 fine<br>me Returns Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench | thmark Returns<br>25% 2.81%<br>2009-10<br>stained in future.<br>Entry Load (includir<br>30/09 dated June 30, 2009, no<br>stor to the AIMFI registered Dis<br>rendered by the<br>P/SWP))<br>5;<br>45/ 2009 dated August 7, 200<br>s by charging differential exit   | Year-wise returns<br>Year-wise returns<br>Sche<br>15%<br>10%<br>5%<br>-5%<br>-10%<br>2010-11<br>Past Performance may<br>and SIP/STP/SWP) : NIL<br>the distributor<br>D9 and SEBI / IMD / CIR No. 7 /173650 /<br>loads based on the amount of subscript   | me Returns Benchman<br>Benchman<br>2.46%<br>2.46%<br>200<br>br may not be sustain<br>me to the investor effect<br>nent of various factors i<br>2009 dated August 17,<br>ion and such parity sha  | k Returns<br>2.81%<br>   |
| (ii) Load Structure<br>(ii) Actual Expenses for 2010-11<br>(iii) Recurring Expenses (% of daily Average   | Date of Incer<br>1<br>1<br>1<br>1<br>Continuous<br>In terms<br>Upfront<br>Investment<br>For all investr<br>Pursuant to S<br>not be perm<br>the portfolio<br>Actual expen<br>Next Rs. 100 o<br>Next Rs. 300                                | Year-wis  | 2010-11           no. SEBI/IM           II be paid of           it Load (1)           25% if reduction           - if redeet           SEBI / IMD           Stinction b  | for the last 2 fine<br>me Returns Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench | thmark Returns thmark Returns 25% 2.81% 2009-10 stained in future. Entry Load (includir 30/09 dated June 30, 2009, no stor to the AMFI registered Dis rendered by t P/SWP)) 5; 45/ 2009 dated August 7, 200 s by charging differential exit unuting to 0.64% of Average I ily Average Net Assets 2.25 2.00   | Year-wise returns<br>Year-wise returns<br>Sche<br>15%<br>10%<br>5%<br>-5%<br>-10%<br>2010-11<br>Past Performance may<br>and SIP/STP/SWP) : NIL<br>the distributor<br>D9 and SEBI / IMD / CIR No. 7 /173650 /<br>loads based on the amount of subscript   | me Returns Benchman<br>Benchman<br>2.46%<br>2.46%<br>200<br>br may not be sustain<br>me to the investor effect<br>nent of various factors i<br>2009 dated August 17,<br>ion and such parity sha  | k Returns<br>2.81%<br>9-10<br>ed in future.<br>tive August 1, 2009.<br>ncluding the service<br>2009, the Scheme shal   |
| (i) Load Structure<br>(ii) Actual Expenses for 2010-11<br>(iii) Recurring Expenses (% of daily Average  | Date of Incer<br>1<br>1<br>1<br>Continuous<br>In terms<br>Upfront<br>Investment<br>For all investr<br>Pursuant to S<br>not be perm<br>the portfolio<br>Actual expens<br>First Rs. 100 c   | Year-wis  | 2010-11           no. SEBI/IM           II be paid of           it Load (1)           25% if reduction           - if redeet           SEBI / IMD           Stinction b  | for the last 2 fine<br>me Returns Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench<br>Bench | thmark Returns thmark Returns 25% 2.81% 2009-10 2009-10 2009-10 2009-10 2009-10 2009-10 2009-10 2009 dated in future. Entry Load (includir 80/09 dated june 30, 2009, nd stor to the AMFI registered Dis rendered by t rendered by t P/SWPJ)) 5; 45/ 2009 dated August 7, 200 5; 5; 5; 5; 5; 5; 5; 5; 5; 5; 5; 5; 5;   | Year-wise returns<br>Year-wise returns<br>Sche<br>15%<br>10%<br>5%<br>-5%<br>-10%<br>2010-11<br>Past Performance may<br>and SIP/STP/SWP) : NIL<br>the distributor<br>D9 and SEBI / IMD / CIR No. 7 /173650 /<br>loads based on the amount of subscript   | me Returns Benchman<br>Benchman<br>2.46%<br>2.46%<br>200<br>br may not be sustain<br>me to the investor effect<br>nent of various factors i<br>2009 dated August 17,<br>ion and such parity sha  | k Returns<br>2.81%<br>9-10<br>ed in future.<br>tive August 1, 2009.<br>ncluding the service<br>2009, the Scheme shal   |
| (i) Load Structure<br>(ii) Actual Expenses for 2010-11<br>(iii) Recurring Expenses (% of daily Average  | Date of Incer<br>Date of Incer<br>1<br>1<br>1<br>1<br>Continuous<br>In terms<br>Upfront<br>Investment<br>For all investu<br>Pursuant to S<br>not be perm<br>the portfolio<br>Actual expen<br>Next Rs. 300<br>Next Rs. 300<br>Next Rs. 300 | Year-wis  | 2010-11<br>Construction of the provided states  | for the last 2 finitians and the last 2 finiti   | thmark Returns<br>25% 2.81%<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>200                           | Year-wise returns<br>Year-wise returns<br>Sche<br>15%<br>10%<br>5%<br>-5%<br>-10%<br>2010-11<br>Past Performance may<br>approximate the schere<br>stributors based on the investors' assess<br>the distributor<br>D9 and SEBI / IMD / CIR No. 7 /173650 /<br>loads based on the amount of subscript<br>Daily Net Assets for the financial year 20  | me Returns Benchman<br>Benchman<br>Benchman<br>2.46%<br>200<br>200<br>200<br>200<br>200<br>200<br>200<br>20  | k Returns<br>2.81%<br>9-10<br>ed in future.<br>tive August 1, 2009.<br>ncluding the service<br>2009, the Scheme shal   |
| (i) Load Structure<br>(ii) Actual Expenses for 2010-11<br>(iii) Recurring Expenses (% of daily Average<br>Net Assets)   | Date of Incer<br>Date of Incer<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1   | Year-wis  | 2010-11<br>Construction of the second s | for the last 2 finitian in the last 2 finitia   | thmark Returns<br>25% 2.81%<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2009-10<br>2000-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10<br>200-10 | Year-wise returns<br>Year-wise returns<br>Sche<br>15%<br>10%<br>5%<br>-5%<br>-10%<br>2010-11<br>Past Performance may<br>and SIP/STP/SWP) : NIL<br>the distributor<br>D9 and SEBI / IMD / CIR No. 7 /173650 /<br>loads based on the amount of subscript   | me Returns Benchman<br>Benchman<br>2.46%<br>200<br>200<br>200<br>200<br>200<br>200<br>200<br>20  | k Returns<br>2.81%<br>2.81%<br>ed in future.<br>ed in future.<br>tive August 1, 2009.<br>ncluding the service<br>2009, the Scheme shal<br>Il be made applicable at |
| (i) Load Structure<br>(ii) Actual Expenses for 2010-11<br>(iii) Recurring Expenses (% of daily Average<br>Net Assets)<br>Tax Treatment for the Investors (Unitholders)  | Date of Incer<br>Date of Incer<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1   | Year-wis  | e returns<br>Sche<br>40% 5,(<br>2010-11<br>nce may c<br>2010-11<br>nce may c<br>it Load (1<br>25% if redee<br>5EBI / IMD<br>stinction b<br>y.<br>me were R<br>rrent exper<br>he details c  | for the last 2 finitian in the last 2 finitia   | thmark Returns<br>thmark Returns<br>25% 2.81%<br>2009-10<br>stained in future.<br>Entry Load (includir<br>30/09 dated June 30, 2009, no<br>stor to the AMFI registered Dis<br>rendered by t<br>P/SWPJ))<br>5;<br>45/ 2009 dated August 7, 200<br>to compare the amplitude of   | Year-wise returns<br>Year-wise returns<br>Sche<br>15%<br>10%<br>5%<br>0%<br>-5%<br>-10%<br>2010-11<br>Past Performance may<br>approximate the schere<br>stributors based on the investors' assess<br>the distributor<br>D9 and SEBI / IMD / CIR No. 7 /173650 /<br>loads based on the amount of subscript<br>Daily Net Assets for the financial year 20<br>mentioning the effective date of the change   | me Returns Benchman<br>Benchman<br>2.46%<br>200<br>200<br>200<br>200<br>200<br>200<br>200<br>20  | k Returns<br>2.81%<br>2.81%<br>ed in future.<br>ed in future.<br>tive August 1, 2009.<br>ncluding the service<br>2009, the Scheme shal<br>Il be made applicable at |
| Expenses of the Scheme<br>(i) Load Structure<br>(ii) Actual Expenses for 2010-11<br>(iii) Recurring Expenses (% of daily Average<br>Net Assets)<br>Tax Treatment for the Investors (Unitholders)<br>Daily Net Asset Value (NAV) Publication<br>For investor Grievances please contact<br>Unitholder's Information | Date of Incer<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1  | Year-wis  | e returns<br>sche<br>40% 5,0<br>2010-11<br>nce may c<br>2010-11<br>nce may c<br>it Load (1<br>25% if redee<br>SEBI / IMD<br>stinction b<br>y.<br>me were R<br>rrent exper<br>he details c<br>"Informatii"  | for the last 2 finite results and the last 2 finite results and the last 2 finite results and the results and the last 2 finite results and the results and the last 2 finite results and the  | hmark Returns<br>25% 2.81%<br>2009-10<br>2009-10<br>stained in future.<br>Entry Load (includir<br>30/09 dated June 30, 2009, no<br>stor to the AMFI registered Dis<br>rendered by t<br>P/SWPJ)<br>5;<br>45/ 2009 dated August 7, 200<br>s by charging differential exit<br>by charging differential exit<br>punting to 0.64% of Average I<br>illy Average Net Assets<br>2.25<br>2.00<br>1.75<br>1.50<br>bsite within two working days n<br>nis document or refer Statemer<br>emes".<br>emes".  | Year-wise returns<br>Year-wise returns<br>Sche<br>15%<br>10%<br>5%<br>0%<br>-5%<br>-10%<br>2010-11<br>Past Performance may<br>approximate the schere<br>stributors based on the investors' assess<br>the distributor<br>D9 and SEBI / IMD / CIR No. 7 /173650 /<br>loads based on the amount of subscript<br>Daily Net Assets for the financial year 20<br>mentioning the effective date of the change   | me Returns Benchman<br>Benchman<br>2.46%<br>200<br>200<br>200<br>200<br>200<br>200<br>200<br>20  | k Returns<br>2.81%<br>2.81%<br>ed in future.<br>ed in future.<br>tive August 1, 2009.<br>ncluding the service<br>2009, the Scheme shal<br>Il be made applicable at |

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## COMPARISION BETWEEN EXISTING OPEN ENDED INCOME SCHEMES

| Scheme  | L&T Liquid Fund   |             |  |  |  |  |
|---|---|-------------|--|--|--|--|
| Comparison  | <ol> <li>Categorised as a liquid Scheme in which applications for purchases/ switch-ins received before 2.00 p.m., gets<br/>historic NAV.</li> <li>The Scheme cannot buy any Debt Securities or Money Market Instruments with maturity greater than 91 days.</li> <li>No Exit Load</li> </ol> |             |  |  |  |  |
| Risk Mitigation Factors   | The Scheme carries low risk as it invests in securities of maturity less than 91 days.  |             |  |  |  |  |
|   | Instruments   | Min% - Max% |  |  |  |  |
|   | Debt securities   |             |  |  |  |  |
| Asset Allocation  | Securitized Debt  | 0%-100%     |  |  |  |  |
|   | Money Market instruments (including cash/call 20%-100% money)   |             |  |  |  |  |
| Investment Strategy   | The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety, liquidity and the return aspect of various investments.   |             |  |  |  |  |
| Assets under Management (in Rs. Crores)<br>(as on October 31, 2011) | 2655.99   |             |  |  |  |  |
| Number of folios (as on October 31, 2011)                           | 2226  |             |  |  |  |  |

| Schemes  | L&T Floating Ra   | te Fund  | L&T Ultra Sł   | nort Term Fund   |  |  |
|--|---|--|--|--|--|--|
| Comparison   | <ol> <li>Categorised as an Income</li> <li>The Scheme invests minim<br/>in Floating Rate securitie<br/>instruments.</li> <li>No Exit Load</li> </ol>  | um of 65% of assets  | <ol> <li>Categorised as an Income Scheme.</li> <li>The Scheme can invest in a mix of Debt securities and Money Mar<br/>Instruments. However, the Scheme can invest in securities hav<br/>maturity of more than 91 days.</li> <li>No Exit Load</li> </ol> |  |  |  |
| Risk<br>Mitigation<br>Factors  | The aim of the investment str<br>reasonable returns with inve<br>predominantly with short te<br>period and with a low risk,<br>interest rate risk.  | estment in securities<br>rm maturity / reset   | the Scheme does not carry high dur   | e category of ultra short terms funds; as<br>ations.   |  |  |
| Asset Allocation   | Instruments   | Min% - Max%  | Instruments  | Min% - Max%  |  |  |
|  | Floating Rate Securities and<br>Money Market Instruments  | 65% - 100%   | Debt Securities  | 0% - 100%  |  |  |
|  | Debt Instruments including<br>Floating Rate Securities  | 0% - 35%   | Money Market instruments<br>(including cash/ call money)   | 0% - 100%  |  |  |
|  | The Scheme may invest upto 1<br>in Securitized debt.<br>The Scheme may take exposure<br>exchange traded or OTC, upto<br>as permitted by SEBI regulation   | e in derivatives, either<br>100% of Net Assets   |  |  |  |  |
| Investment Strategy  | <ol> <li>In line with the investmen<br/>Scheme, the investmen<br/>predominately in a p<br/>substantially of floating<br/>market instruments, fixe<br/>market instruments sw<br/>rate returns, and fixed<br/>Government securities<br/>instruments.</li> <li>The Fund Manager w<br/>objective criteria for sec<br/>in the portfolio. These of</li> </ol> | nts would be made<br>portfolio comprising<br>rate debt / money<br>ed rate debt / money<br>vapped for floating<br>rate debt securities,<br>and money market<br>rould apply multiple<br>election of securities | <ul> <li>in fixed income securities inclow to moderate risk.</li> <li>2. The Fund Management team for selection of securities in th yield, credit rating, tenure, lic instrument.</li> </ul>   | jective, the investments would be made<br>luding money market instruments with<br>would apply multiple, objective criteria<br>e portfolio. These criteria would include<br>quidity and value added features of the |  |  |
|  | yield, credit rating, tenu<br>added features of the in  | re, liquidity and value  |  |  |  |  |
| Assets under Management<br>(in Rs. Crores)<br>(as on October 31, 2011) | 1.34  |  | 80   | 59.71  |  |  |
| Number of folios<br>(as on October 31, 2011)                           | 250   |  | 1  | 111  |  |  |



Schemes L&T Select Income Fund - Flexi Debt Fund L&T Triple Ace Fund 1. Categorised as an Income Scheme Categorised as an Income scheme 2. The Scheme has flexibility to invest in all debt asset classes such as fixed income securities, floating rate debt securities, money market 2. It would invest primarily in securities rated by CRISIL or any other rating agency. Also, the Scheme invests atleast 80% of the Comparison investments in debt and government securities. securities and other debt instruments. Further, it can invest across various tenors ranging from short term to long term. 3. Exit load: 1% if redeemed <= 1 year; Nil - if redeemed > 1 year 3. Exit load: 0.25% if redeemed <= 30 days; Nil - if redeemed > 30 days **Risk Mitigation Factors** Since, the Scheme has to invest atleast 80% in Debt & Government The Scheme actively manages its duration and hence the risk is mitigated by changing the overall duration of the Scheme based on Securities; the risk is mitigated by buying lower duration paper in macro economic environment, views on interest rates etc. the adverse environment based on the interest rate views. Asset Allocation Min% - Max% Instruments Min% - Max% Instruments Govt Securities 0% - 100% Debt & Government Securities 80% - 100% (including cash/ call money) Money Market Instruments 0% - 100% Corporate Bonds and Other 0% - 100% Money market instruments 0% - 20% (including cash/ call money) Debt Instruments The Scheme may invest in Securitized Debt. Investments in foreign securities and stock lending - Nil. Investment Strategy The percentage of investment in various fixed income securities will be The corpus of the Scheme would be invested primarily in debt decided after considering the economic environment, the performance market securities, such as non-convertible debentures, bonds of the corporate sector and general liquidity, prevailing political issued by corporates, banks and government, commercial paper, conditions and other considerations in the economy and markets. certificates of deposit and other money market instruments. Since the securities with the highest credit rating should have the least risk, the investments is made predominantly in corporate securities (bonds, debentures & commercial papers) with a credit rating of "AAA" ascribed by CRISIL or an equivalent credit rating assigned by other agencies. The Scheme may also invest in privately placed debt of such AAA rated companies. Assets under Management 214.18 5.14 (in Rs. Crores) (as on October 31, 2011) Number of folios (as on 281 2098 October 31, 2011)

| Schemes   | L&T Mor   | nthly Income Plan  | 1  |   | L&T Gilt Fun   | d  |
|---|---|--|--|---|--|--|
| Comparison  | <ol> <li>Categorised as an Income s<br/>20% towards equities and e</li> <li>The Scheme carries risks ass<br/>is invested equity and equity</li> <li>Exit load: 1% if redeemed </li> </ol>                           | quity related instru<br>ociated with equiti<br>related instrument            | 2. T<br>a<br>b<br>3. E   | ategorised as a Gilt fund<br>he Scheme as per the asset alloca<br>minimum of 80% in Governme<br>ills.<br>xit load: 0.25% if redeemed <= 1<br>• 1 month  | nt Securities and Treasury   |  |
| Risk Mitigation Factors   | <ol> <li>The Scheme actively manage</li> <li>For Equity portion: Equity d<br/>used in order to hedge the v</li> </ol>   | erivatives like call o   | p<br>d<br>2. N<br>tł   | cheme Information Documen<br>ortfolio maturity not to exceed<br>luration risk in control.<br>Mostly sovereign risk and low<br>he Scheme can invest only upto<br>hstruments and the balance in G<br>reasury bills. | d 12 years, so it keeps<br>credit risk exposure, as<br>20% in Money market   |  |
| Asset Allocation  | Instruments   | Min% - Max%  |  | Instruments   | Min% - Max%  |  |
|   |   |  | of the Corpus  | Go  | vernment Securities  | 80%- 100%  |
|   | Debt, Money Markets &         80%-100%         90%           Government         Securities         (including cash/call money)         90%  |  |  |   | oney market instruments<br>luding cash/call money)   | 0% - 20%   |
|   | Equity & Equity related instruments   | 0% - 20%   | 5%   |   |  |  |
|   | Securitized Debt  | 0% - 40%   | 5%   |   |  |  |
| Investment Strategy   | <ol> <li>The Fund Manager shall<br/>movement based on various<br/>as developments in global m</li> <li>For Equity portion of the Postructured investment proce<br/>only in those companies th<br/>house.</li> </ol> | parameters of the l<br>narkets.<br>ortfolio, the Fund I<br>ess. The Scheme e | ndian economy, as well<br>Manager shall follow a<br>endeavors by investing | ir<br>b<br>0<br>2. Ti<br>N<br>ir<br>o   | he Fund Management team<br>nvestment objective of the Sc<br>alance between safety, liquidity a<br>f various investments.<br>he Scheme shall be actively n<br>Aanagement team shall formu<br>terest rate movement by monit<br>f the Indian economy, as well a<br>narkets. | heme by maintaining a<br>ind the profitability aspect<br>managed and the Fund<br>late active view of the<br>oring various parameters |
| Assets under<br>Management<br>(in Rs. Crores)<br>(as on October 31, 2011) |   | 123.60   |  |   | 1.31   |  |
| Number of folios<br>(as on October 31, 2011)                              |   | 5928   |  |   | 107  |  |

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| Schemes   | L&T MIP  | - Wealth Builder Fund          |  |  |  |  |  |  |
|---|--|--------------------------------|--|--|--|--|--|--|
| Comparison  | <ol> <li>Categorised as Income Scheme for investors with an aggressive risk profile, where the Scheme proposes to invest upto 30% in equity and equity related instruments.</li> <li>The Scheme carries risks associated with equities apart from debt; as marginal portion is invested equity and equity related instruments.</li> <li>Exit load: 1% if redeemed &lt;= 1 year; NIL - if redeemed &gt; 1 year</li> </ol> |                                |  |  |  |  |  |  |
| Risk Mitigation Factors   | <ul> <li>Stock specific risk shall be minimized by investing in those companies that have been thoroughly researched in-house.</li> <li>Risk would also be managed through broad diversification of the portfolios within the framework of the Schemes' investment objective and policies.</li> <li>The Scheme may also invest in derivative products to reduce the volatility of the portfolio.</li> </ul>              |                                |  |  |  |  |  |  |
| Asset Allocation  | Instruments  | Min% - Max%                    |  |  |  |  |  |  |
|   | Debt, Money Market Instruments & Government<br>Securities (including CBLO/ reverse repos)  | 70%- 100%                      |  |  |  |  |  |  |
|   | Equity & Equity related instruments  | 0% - 30%                       |  |  |  |  |  |  |
|   | The Scheme may invest upto 50% of its net assets in Securitiz  | ed debt.                       |  |  |  |  |  |  |
|   | The Scheme shall have derivatives exposure as per the SEBI/<br>Interest rate derivatives transactions for the purpose of hedgin<br>from time to time). The stock lending, if undertaken, would n   | g and portfolio rebalancing (\ | vithin the permissible limits specified by RBI/ SEBI |  |  |  |  |  |
| Investment Strategy   | <ol> <li>For debt portion of the portfolio: The Fund Management team endeavours to meet the investment objective whilst maintainin<br/>balance between safety, liquidity and return on investments. The Fund Manager shall formulate a view of the interest rate movem<br/>based on various parameters of the Indian economy, as well as developments in global markets.</li> </ol>                                      |                                |  |  |  |  |  |  |
|   | <ol> <li>For Equity portion of the portfolio: The Fund Manager shall invest in a universe of stocks, which will be identified using fundamental analysis.<br/>Scheme will invest in a portfolio of both value and growth stocks.</li> </ol>  |                                |  |  |  |  |  |  |
| Assets under<br>Management<br>(in Rs. Crores)<br>(as on October 31, 2011) |  | 73.37                          |  |  |  |  |  |  |
| Number of folios<br>(as on October 31, 2011)                              |  | 4858                           |  |  |  |  |  |  |



## INFORMATION COMMON TO SCHEMES (AS APPLICABLE)

## **REDEMPTION FOR ALL SCHEMES**

For all the schemes minimum amount for redemptions is either Rs. 500/- or 50 units as the case may be, except L&T Liquid Fund. In respect of all Plans/ Options of L&T Liquid Fund the same shall be minimum of Rs. 1000/- or 1 unit, as the case may be. The minimum redemptions amounts / units will not be applicable to transactions under Systematic Investment Plan (SIP) - Systematic Withdrawal Plan (SWP), Daily Investment Plan (DIP) or Systematic Transfer Plan (STP).

| APPLICABLE NAV & CUT OFF TIME      |  |
|------------------------------------|--|
| Applicable to                      | Applicable NAV & Cut off Time  |
| All Income / Debt Oriented Schemes | Purchases/ Switch-in:  |
| (except L&T Liquid Fund)           | <ul> <li>In respect of valid applications received up to 3.00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable, provided funds for the entire amount of purchase/ switch-in as per the application are credited to the Bank account of the Scheme before the cut-off time without availing any credit facility, whether intra-day or otherwise, by the Scheme.</li> </ul>      |
|                                    | <ul> <li>In respect of valid applications received after 3.00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable, provided funds for the entire amount of purchase/ switch-in as per the application are credited to the Bank account of the Scheme on the next business day before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</li> </ul> |
|                                    | <ul> <li>In respect of valid applications with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day (or immediately following Business Day if that day is not a Business Day) on which the funds are available for utilization shall be applicable.</li> </ul>   |
|                                    | <ul> <li>However, in respect of valid applications with outstation cheques/ demand drafts not payable at par at the place where the application is received, closing<br/>NAV of the business day on which cheque/demand draft is credited shall be applicable.</li> </ul>  |
|                                    | Redemptions/ Switch-out:   |
|                                    | In respect of valid applications received up to 3.00 p.m., the closing NAV of the day on which application is received shall be applicable.  |
|                                    | • In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day shall be applicable.   |
| L&T Liquid Fund                    | Purchases/ Switch-in:  |
|                                    | <ul> <li>In respect of valid applications received upto 2.00 p.m. on a day and funds are available for utilization before cut off time without availing any credit facility whether intra-day or otherwise, the closing NAV of the day immediately preceding the day of receipt of application shall be applicable.</li> </ul>   |
|                                    | <ul> <li>In respect of valid applications received after 2.00 p.m. on a day and funds are available for utilization on the same day, without availing any credit facility,<br/>whether intra-day or otherwise, the closing NAV of the day of immediately preceding the next Business Day shall be applicable.</li> </ul>   |
|                                    | <ul> <li>Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut off time without availing any credit facility,<br/>whether intra-day or otherwise, the closing NAV of the day immediately preceding the day on which funds are available for utilization shall be applicable.</li> </ul>   |
|                                    | Redemptions/ Switch-out:   |
|                                    | <ul> <li>In respect of valid applications received up to 3.00 p.m., the closing NAV of the day on which application is received shall be applicable.</li> </ul>  |
|                                    | <ul> <li>In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day shall be applicable.</li> </ul>   |

## USAGE OF LOAD ACCOUNT

- Pursuant to SEBI Circular no. CIR/IMD/DF/4/2011 dated March 9, 2011 load balances can be used for marketing and selling expenses including distributors/ agent commissions.
- One-third of the Load balances as on July 31, 2009 can be used in any financial year. The unutilized balances can be carried forward, provided the total spending, in any financial year, is not more than one-third of the Load balances as on July 31, 2009.
- With effect from August 1, 2009, exit load / CDSC (if any) up to 1% of the redemption value charged to the Unit holder by the Fund on redemption of units shall be retained by each of the Schemes in a separate account and will be utilized for payment of distributor/ agent commissions and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the Unit holder as exit load / CDSC shall be credited to the respective Scheme immediately.

## DIVIDEND POLICY

The Schemes does not guarantee or assure any monthly or quarterly or semi-annual dividend. The dividend distributions in each Dividend Options of the Schemes/ Plans will be dependent on the returns achieved through active management of the portfolio(5). Monthly / Quarterly / Semi annual distributions of the Schemes may vary from month to month or quarter to quarter or semi annual to semi annual based on the investment results of the portfolio(5). Investors should note that pursuant to the payment of dividend, the NAV of the Dividend Options of the Schemes will fall to the extent of payout and statutory levy, if any. Under dividend option, in case of net dividend entitlement is less than Rs. 250/- the dividend amount will be reinvested in the Schemes automatically. There is no assurance or guarantee to unitholders as to the rate of dividend distribution nor that dividends will be paid regularly.

## Effect of Dividends

When dividends are paid, the NAV of the Dividend Option/Plan will stand reduced by the amount of dividend and statutory levy (if applicable) paid. To the extent, the entire net income and realized gains are not distributed, the same will remain invested in the scheme and will be reflected in its NAV.

## **Despatch of Dividend**

Wherever dividend is declared, the dividend warrants shall be despatched to the unitholders within 30 days of the declaration of the dividend. However, all efforts will be made to despatch the dividend warrants earlier. Dividends will be paid by ECS Credit / Cheque / DD, net of taxes as may be applicable. Please note that it is mandatory for Unitholders to mention their bank account numbers in their application form. To safeguard the interest of unitholders from loss or theft of cheques, the name of their bank, branch and account number as provided in the application form will be incorporated in the cheque.

## Dividend payable only to first holder

Dividend will be paid only in favour of the first named holder of the units. In case of joint holding of units by two or more investors, the first holder shall receive the dividend as and when declared.

## **Unclaimed Dividend Amount**

Investors who claim their unclaimed dividend amount within three years from the due date for payment of the dividend, it will be paid at the then prevailing NAV. Subsequently, it will be paid at the NAV prevailing at the end of three years from due date for payment of dividend.

## Scheme Specific Risk Factors

## (i) Risks associated with investing in Bonds/Fixed Income Securities

Investment in Debt is subject to price, credit, reinvestment, liquidity risk and interest rate risk. The NAV of the Schemes may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. Investing in Bonds and Fixed Income securities are subject to the risk of an Issuer's inability to meet principal and interest payments obligation (credit risk) and may also be subject to price volatility due to such factors as interest rate sensitivity, market perception of the creditworthiness of the issuer and general market liquidity (market risk).

The timing of transactions in debt obligations, which will often depend on the timing of the Purchases and Redemptions in the Schemes, may result in capital appreciation or depreciation because the value of debt obligations generally varies inversely with the prevailing interest rates.

- Interest Rate Risk: As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of longer-term securities generally fluctuate more in response to interest rate changes than do shorter-term securities. Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements in the NAV. Liquidity or Marketability Risk: This refers to the ease at which a security as besold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.
- Credit Risk: Credit risk or default risk refers to the risk which may arise due to default on
  the part of the issuer of the fixed income security (i.e. will be unable to make timely
  principal and interest payments on the security). Because of this risk debentures are sold at
  a yield spread above those offered on Treasury securities, which are sovereign obligations
  and generally considered to be free of credit risk. Normally, the value of a fixed income
  security will fluctuate depending upon the actual changes in the perceived level of credit
  risk as well as the actual event of default.
- Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Schemes are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cashflows.
- Liquidity Risk: Securities, which are not quoted on the stock exchanges, are inherently
  illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that
  are listed on the exchanges or offer other exit options to the investor, including a put
  option. The AMC may choose to invest in unlisted securities that offer attractive yields.
  This may increase the risk of the portfolio.
- Prepayment Risk: The risk associated with the early unscheduled return of principal on a fixed-income security. The early unscheduled return of principal may result in reinvestment risk.
- (ii) Risks associated with investing in Equity and Equity related instruments (applicable in case of L&T Monthly Income Plan and L&T MIP Wealth Builder Fund):
  - Monthly Income is not assured and is subject to the availability of distributable surplus.
  - Equity securities 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's portfolio.



- The performance and the value of the Scheme's investments may be affected by factors
  affecting the securities markets such as price and volume volatility in the capital markets,
  currency exchange rates, changes in law / policies of the Government, taxation laws and
  political, economic or other developments which may have an adverse bearing on
  individual securities, a specific sector or all sectors. Consequently, the NAV of the Units
  may be affected.
- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment.
- The Scheme may invest in securities which are not quoted on a stock exchange ("unlisted securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Schemes will realize its investments in unlisted securities at a fair value.

# (iii) Additional Scheme Specific Risk Factors (applicable in case of L&T MIP – Wealth Builder Fund)

- Monthly income is not assured and is subject to availability of distributable surplus
- Since the NAV of the Scheme will be linked to the share price performance of Companies where the Scheme will invest, they may outperform or under perform the benchmark index (CRISIL MIP Blended Fund Index) and/or the constituents of the said benchmark index.
- Since the Scheme proposes to invest upto 30% in equity and equity related instruments, risk associated with it could be relatively more than a pure Income/ Debt Scheme. Investors are requested to consult their legal, financial, tax advisor before investing.

## (iv) Risk associated with investing in Derivatives

The AMC, on behalf of the Schemes may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments

As and when the Scheme(s) trades in the derivatives market there are risk factors and issues concerning the use of derivatives that Investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Please read the Scheme Information Document for Strategies relating to Trading in Derivatives.

## v) Risk Associated with Investing in Securitized Debt and PTC:

Schemes may invest in domestic securitized debt such as Asset Backed Securities (ABS) or Mortgage Backed Securities (MBS). ABS are securitized debts where the underlying assets are receivables arising from automobile loans, personal loans, loans against consumer durables, etc. MBS are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of residential/ commercial properties. ABS/ MBS instruments reflect the undivided interest in the underlying pool of assets and do not represent the obligation of the issuer of ABS/ MBS or the originator of the underlying receivables. The ABS/ MBS holders have a limited recourse to the extent of credit enhancement provided. If the delinquencies and credit losses in the underlying pool exceed the credit enhancement provided, ABS/ MBS holders will suffer credit losses. ABS/ MBS are also normally exposed to a higher level of reinvestment risk as compared to the normal corporate or sovereign debt.

Typically, investments in securitized debt carry credit risk (where credit losses in the underlying pool exceed credit enhancement provided, (if any) and the reinvestment risk (which is higher as compared to the normal corporate or sovereign debt).

Generally the following asset classes for securitization are available in India:

- (a) Commercial Vehicles
- (b) Auto and Two wheeler pools
- (c) Mortgage pools (residential housing loans)
- (d) Personal Loan, credit card and other retail loans
- (e) Corporate loans/receivables
- (f) Single Loan PTC

In terms of specific risks attached to securitization, each asset class would have different underlying risks, however, residential mortgages are supposed to be having lower default rates as an asset class. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables, etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans/receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset classes classes. The rating agencies have an elaborate system of stipulating margins, over collateralization and guarantee to bring risk limits in line with the other Aat acted securities.

A single loan PTC is a securitization transaction in which a loan given by an originator (Bank/ NBFC/ Fl etc.) to a single entity (obligor) is converted into pass through certificates and sold to investors. The transaction involves the assignment of the loan and the underlying receivables by the originator to a trust, which funds the purchase by issuing PTCs to investors at the discounted value of the receivables. The PTCs are rated by a rating agency, which is based on the financial strength of the obligor alone, as the PTCs have no recourse to the originator. The advantage of a single loan PTC is that the rating represents the credit risk of a single entity (the obligor) and is hence easy to understand and track over the tenure of the PTC. The primary risk is that of all securitized instruments, which are not traded as often in the secondary market and hence carry an illiquidity risk. The structure involves an assignment of the loan by the originator to the trustee who then has no interest in monitoring the credit quality of the originator. The originator that is most often a bank is in the best position to monitor the credit quality of the originator. The investor then has to rely on an external rating agency to monitor the PTC. Since the AMC relies on the documentation provided by the originator, there is a risk to the extent of the underlying documentation between the seller and underlying borrower.

Investors are requested to note the following additional risks associated with investments in securitized debt and PTC:

- Tenor risk: While building the planned amortization schedule for a PTC there can be a clause stating a minimum percentage of receivable by the issue to stick to the initial cash flows. If the receivables are less than the minimum stated receivables then the tenor of the PTC can get elongated or vice versa.
- Credit risk: The PTC holders/ Contributors are taking a direct exposure to the repayment ability
  of the underlying borrowers. Hence the timely payment on the PTCs/ Contributions will
  depend on the credit quality of the pool borrowers. The credit-cum-liquidity enhancement
  stipulated for the PTCs/ Contributions adequately covers the credit risk.
- Commingling risk: This risk arises on account of time lag between pool collections and investor payouts, during which the Collection Agent continues to hold the pool collections. The risk of loss of cash flows on account of commingling depends on the credit standing of the issuer.
- Prepayment risk: Since the PTCs/ Contributions are structured at "par", prepayment of loans in the pool will not lead to any loss. The prepaid principal will be passed on in its entirety to the PTC holders. However, prepayments result in higher reinvestment risk to the PTC holders/ Contributors than originally envisaged. This risk is borne by the PTC holders/ Contributors.

Investors are requested to refer section on "Guidelines for investments in Securitized Debt", mentioned in this Document.

- (vi) Risk associated with investing in Overseas/ Foreign Securities: The Schemes currently do not propose to invest in overseas/ foreign securities. However, subsequently after obtaining necessary approvals/ consents, to the extent that some part of the assets of the Schemes may be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment. Since the Schemes would invest only partially in overseas securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme. To manage risks associated with foreign currency, the Fund may use derivatives for efficient portfolio management including hedging (and for such other matter as may be permitted by SBI / SBI from time to time. Investors are requested to note that the investment in overseas/ foreign securities (subject to obtaining necessary approvals) shall be as permitted by RBI and/ or SEBI.
- (vii) Risk associated with Short Selling and Securities Lending: A mutual fund may lend and borrow securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board. The risk associated with upward movement in market price of security sold short may result in loss. The losses on short position may be unlimited as there is no upper limit on rise in price of a security. Subject to the Regulations and the applicable guidelines, the Scheme and the Plans thereunder may, if the Trustee permits, engage in stock lending. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period. It may be noted that Securities Lending activity would have the inherent probability of collateral value drastically falling in times of strong downward market trends or due to it being comprised of tainted / forged securities, resulting in inadequate value of collateral until such time as that diminution in value is replenished by additional security. It is also possible that the borrowing party and / or the approved intermediary may suddenly suffer severe business setback and become unable to honour its commitments. This alongwith a simultaneous fall in value of collateral would render potential loss to the Schemes. Besides, there can also be temporary illiquidity of the securities that are lent out and the Schemes may not be able to sell such lent out securities. The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Schemes and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

#### (viii) Other Scheme Specific Risk factors

- Returns: Investors of the Schemes of L&T Mutual Fund are not being offered any guaranteed returns.
- 2. Dividends: The Schemes does not guarantee or assure any monthly or quarterly or semiannual dividend. The dividend distributions in each Dividend Options of the Schemes/ Plans will be dependent on the returns achieved through active management of the portfolio(s). Monthly / Quarterly / Semi annual distributions of the Schemes may vary from month to month or quarter to quarter or semi annual to semi annual based on the investment results of the portfolio(s). Investors should note that pursuant to the payment of dividend, the NAV of the Dividend Options of the Schemes will fall to the extent of payout and statutory levy, if any. Under dividend option, in case of net dividend entitlement is less than Rs. 250/- the dividend amount will be reinvested in the Schemes automatically.
- 3. Performance Risk: Scheme's performance can decrease or increase, depending on a variety of factors, which may affect the values and income generated by a Scheme's portfolio of securities. The returns of a Scheme's investments are based on the current yields of the securities, which may be affected generally by factors affecting capital markets such as price and volume, volatility in the stock markets, interest rates, currency exchange rates, foreign investment, changes in government and Reserve Bank of India policy, taxation, political, economic or other developments and closure of the stock exchanges. Investors should understand that the investment pattern indicated for the Schemes, inline with prevailing market conditions, is only a hypothetical example as all investments involve risk and there can be no assurance that the Scheme's investment



objective will be attained nor will the Schemes be in a position to maintain the model percentage of investment pattern / composition particularly under exceptional circumstances so that the interest of the unitholders are protected. The AMC will endeavor to invest in highly researched growth companies, however the growth associated with equities is generally high as also the erosion in the value of the investments/portfolio in the case of the capital markets passing through a bearish phase is a distinct possibility. A change in the prevailing rates of interest is likely to affect the value of the Scheme's investments held by the Schemes generally will vary inversely with the changes in prevailing interest rates.

- 4. Basis Risk (Interest Rate Movement): During the life of floating rate security or a swap the underlying benchmark index may become less active and may not capture the actual movement in the interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.
- 5. Liquidity & Settlement Risk: Investors may note that AMC's investment decisions may not be always profitable. The Scheme shall invest substantially in Debt, Money Market Instruments & Government Securities and accordingly, trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of the Indian financial markets have different settlement periods and such 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. By the same rationale, the inability to sell securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the Scheme's portfolio.
- 6. Exchange Rate Risk: Companies with high export earnings may generate revenues and make investments in foreign currencies. Changes in exchange rates may have a positive or negative impact on the prospects of such companies.
- 7. Changes in Government Regulations: The businesses in which companies operate are exposed to a range of government regulations, related to tax benefits, liberalization, provision of infrastructure and the like. Changes in such regulations may affect the prospects of companies.
- 8. Political Risk: Whereas the Indian market was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved the removal of trade barriers and other protectionist measures, which could adversely affect the value of investments. It is possible that future changes in the Indian political situation, including political, social, or economic instability, diplomatic developments and changes in laws or regulations could have an effect on the value of investments. Expropriation, confiscatory taxation, or other relevant developments could also affect the value of investment
- **9.** Market Risk: Securities are subject to price volatility due to factors and forces affecting the stock market, changes in interest rates and market liquidity.
- 10. Interest rate Risk: As interest rates increase or decline, the prices of individual debt securities will increase or decrease thus affecting the NAV. Interest rate movements in the Indian debt markets can be volatile leading to large price movements and hence large movements in NAV.
- 11. Duration Risk: Duration is a risk measure used to measure the bond / security price changes to potential changes in interest rates. Duration of portfolio x the expected changes in rates = the expected value change in the portfolio. Duration is more scientific measure of risk compared to average maturity of the portfolio. The higher the duration of the portfolio, the greater the changes in value (i.e. higher risk) to movement in interest rates. Modified duration is the duration of a bond / security given its current yield to maturity, put / call feature, and an expected level of future interest rates.

## **TAXATION - APPLICABLE TO DEBT SCHEMES**

#### (As per Finance Act, 2011)

The Income-tax benefits described in this document are as available under the present Incometax Act, 1961 (the Act) as amended by Finance Act, 2011 and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors / Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his / her own professional tax advisor.

## TAX IMPLICATIONS TO UNITHOLDERS:

#### A) Tax on income in respect of units:

As per the provisions of Section 10(35) of the Act, income other than Capital Gains received in respect of units of a mutual fund specified under Section 10(23D) of the Act is exempt from income tax in the hands of the recipient unit holders.

#### B) Tax on capital gains:

As per section 2(42A) of the Act, units of the scheme held as a capital asset, for a period of less than 12 months immediately preceding the date of transfer, will be treated as short-term capital assets for the computation of capital gains; in all other cases, they would be treated as long-term capital assets.

Long-term and short-term capital gains arising to unit holders from the transfer of units of the Scheme will be taxable as mentioned below.

Long-term capital gains on sale of units of Mutual Funds other than equity oriented funds are not exempt from income tax in the hands of unit holders under Section 10(38) of the Act. The provisions for taxation of long-term capital gains for different categories of assessee are as under:

# i) For Individuals, HUFs, Partnership Firms, Non-residents (other than Non-Resident Indians), Indian Companies, Foreign Companies:

Long-term capital gains in respect of units of a non equity oriented Mutual Fund held for a period of more than 12 months will be chargeable under Section 112 of the Act at a rate of 20% plus surcharge as applicable and Education Cess and Secondary and Higher Education Cess. Capital gains would be computed after taking into account cost of acquisition as adjusted by Cost Inflation Index notified by the Central Government and expenditure incurred wholly and exclusively in connection with such transfer. In the case of a resident individual or HUF where taxable income as reduced by long term capital gains is below the exemption limit, the long term capital gains will be reduced to the extent of the shortfall and only the balance long term capital gains will be charged at the flat rate of 20% plus surcharge, as may be applicable and Education Cess and Secondary and Higher Education Cess.

It is further provided that an assessee will have an option to apply concessional rate of 10% plus applicable surcharge and Education Cess and Secondary and Higher Education Cess, provided the long term capital gains are computed without substituting indexed cost in place of cost of acquisition.

## ii) For Non-resident Indians:

Under Section 115E of the Act for non-resident Indians, income by way of long-term capital gains in respect of Units is chargeable at the rate of 20% plus applicable surcharge and Education Cess at and Secondary and Higher Education Cess. Such long-term capital gains would be calculated without indexation of cost of acquisition.

It may be possible for non-resident Indians to opt for computation of long term capital gains as per Section 112, which provides for 10% tax on long term capital gain, if he undertakes to forego all the benefits of concessional rate of tax available to Non-Resident Indians under Chapter XII-A of the Act However, this issue is not free from doubt.

#### iii) For Overseas Financial Organizations (Section 115AB) and Foreign Institutional Investors (115AD):

Under Section 115AB of the Act, income earned by way of long-term capital gains in respect of units purchased in foreign currency held for a period of more than 12 months by Overseas Financial Organisation will be chargeable to tax at the rate of 10%, plus applicable surcharge and education cess and secondary and higher education cess. Such gains would be calculated without indexation of cost of acquisition. Similarly, the long term capital gain is chargeable at the rate of 10% in case of Foreign Institutional Investors covered by Section 115AD.

## Exemption from Long Term capital gain:

In respect of long term capital gains, certain exemptions are available under Sections 54F and 54EC of the Act subject to the conditions specified therein.

## C) Short Term Capital Gains on Transfer of Units:

Short term capital gains in respect of units held for a period not more than 12 months is added to the total income. Total income including short-term capital gains is chargeable to tax as per the relevant slab rates. However, in case of Foreign Institutional Investors and companies, short term capital gains will be chargeable to tax at the rate of 30% plus applicable surcharge and education cess and secondary and higher education cess. In case of foreign companies, the tax rate would be 40% plus applicable surcharge and education cess.

#### D) Disallowance of losses:

- Sub-section 7 of section 94 of the Act provides that losses, if any, arising from the sale/ transfer of units (including redemption) purchased up to 3 months prior to the record date (for entitlement of dividends) and sold within 9 months after such date, will be disallowed to the extent of income distribution (excluding redemptions) on such units claimed as tax exempt by the unitholder.
- (ii) Additionally, sub-section 8 of section 94 of the Act provides that in case of units purchased within a period of 3 months prior to the record date (for entitlement of bonus) and sold/ transferred (including redeemed) within 9 months after such date, the loss, if any, arising on transfer of original units shall be ignored for the purpose of computing the income chargeable to tax if all or any of the bonus units are continued to be held by the unitholder. The loss so ignored shall be treated as cost of acquisition of such bonus units.

## E) Tax deducted at source:

## Income in respect of units:

As per the proviso to Section 196A(1) of the Act, no tax shall be deducted at source from any income credited or paid to non-resident unitholders in respect of units of a mutual fund specified under Section 10(23D) of the Act.

In case of resident unitholder, the issue of tax deduction from the income from units does not arise as the income is exempt u/s 10(35) of the Income Tax Act, 1961.

#### **Capital gains:**

- No tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units in case of resident investors.
- As per the provisions of Section 195 of the Act, tax is required to be deducted at source from the redemption proceeds paid to non resident investors.
- 3. The rate of withholding for short-term capital gains would be 30 percent (plus education cess and secondary and higher education cess as applicable) and for long-term capital gains would be 20 percent (plus education cess and secondary and higher education cess as applicable) if the payee is an Non-Resident Indian ('NRI') / Person of Indian origin ('PIO'). The rate of withholding tax for long term capital gain and short-term capital gains earned by a Foreign Company would be 20 percent and 40 percent respectively (plus surcharge and education cess and secondary and higher education cess as applicable).
- No tax would be deductible at source from the capital gains (whether long-term or short-term) arising to an FII on repurchase/redemption of units in view of the provisions of Section 196D (2) of the Act.
- 5. The above rates would be subject to relief under the applicable Double Tax Avoidance Agreement/Treaty in case of non-resident unit holders. However, with effect from 1st April, 2010, where the unit holder, resident or non-resident, does not furnish its PAN to the mutual fund, then tax will be withheld at the rate of 20% even if the relevant DTAA or the Act provide for a lower rate.

## Set-off and carry forward of losses:

The capital loss resulting from sale of units would be available for set off against other capital gains made by the investor. However, losses on transfer of long-term capital assets would be allowed to be set-off only against gains from transfer of other long-term capital assets. Losses arising on transfer of short-term capital assets would be allowed to be set-off against any capital gains, whether short-term or long-term. Further, as the long-term gains arising on transfer of units of equity oriented funds are not subject to tax, the long-term capital losses from such units would not be allowed to be set off or carry forward. Unabsorbed capital losses of a particular year can be carried forward



**L&T Mutual Fund** Built on strong foundations.

to subsequent years upto a maximum of 8 years provided the return of income is filed within the prescribed time limit.

## TAX IMPLICATIONS TO MUTUAL FUND:

L&T Mutual Fund is registered with SEBI and as such, the entire income of the Fund is exempt from income tax under Section 10(23D) of the Act. In view of the provisions of Section 196(iv) of the Act, no income tax is deductible at source on the income earned by the mutual fund.

Income Distribution tax As per Section 115R of the Act, income distribution tax is payable as follows: Debt funds are liable to pay income distribution tax as follows:

- At 25 percent (plus applicable additional surcharge by way of education cess of 2 percent and secondary and higher Education Cess of 1 percent on the amount of tax plus surcharge) on income distributed to unitholders of Money Market Mutual Fund and Liquid Fund. The rate has been increased to 30% (plus applicable additional surcharges called Education Cess and Secondary and Higher Education Cess) in case of income distributed to other unitholders w.e.f. 1st June, 2011 vide the Finance Act 2011.
- At 12.5 percent (plus additional surcharge by way of education cess of 2 percent and secondary
  and higher education cess of 1 percent on the amount of tax) on income distributed to
  individuals and HUFs by other funds; and
- At 20 percent (plus a surcharge of 7.5 percent and an additional surcharge by way of education cess of 2 percent and secondary and higher education cess of 1 percent on the amount of tax plus surcharge) on income distributed by other funds to persons other than individuals and HUFs, for instance, corporates. This rate has been increased to 30% (plus applicable surcharge and additional surcharges called Education Cess and Secondary and Higher Education Cess) w.e.f. 1st June, 2011 vide the Finance Act 2011. Also, the rate of surcharge has been reduced to 5% w.e.f. 1<sup>st</sup> June, 2011 vide the Finance Act, 2011.

## GIFT TAX:

The Gift-tax Act, 1958, has ceased to apply to gifts made on or after 1st October 1998. Gifts of Units, purchased under the Scheme, would therefore, be exempt from gift-tax. However, with effect from 1<sup>st</sup> October 2009, if any individual or an Hindu Undivided Family receives a gift of units of any mutual fund whose market value exceeds Rs. 50,000 and such gift is received from a person other than a relative as defined in section 56 of the Act, then the value of such gift would be considered as the income of the recipient and would be added to the normal income of such person for incometax purposes.

## WEALTH TAX BENEFITS:

Units of a mutual fund are not to be treated as assets as defined under Section 2(ea) of the Wealth-Tax Act, 1957 and hence will not be liable to wealth-tax.

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAV will be declared at the close of all business days and will be published in two daily newspapers. The AMC shall update the NAVs on the website of the Fund www.Intmf.com and of the Association of Mutual Funds in India – AMFI (www.amfiindia.com) by 9.00 p.m. on every Business Day.

## For Investor Grievances

Please Contact:

## Registrar and Transfer Agent

## Computer Age Management Services Pvt. Ltd.

Unit: L&T Mutual Fund, 148, Old Mahabalipuram Road, Okkiyam Thuraipakkam, Chennai - 600 097; Tel: 044 – 24587094, 044 – 30407094.

## L&T Mutual Fund

B. John Vijayan

Mr. John Vijayan is the Investor Grievance Officer and can be contacted at:

L&T Investment Management Limited

309, 3<sup>rd</sup> floor, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Phone: 022 6136 6600 Fax: 022 6136 6603/04

Email: ltmf@lntmf.com

#### Unit holder's Information

#### Statements of Account/ Consolidated Account Statement (CAS)

 On acceptance of valid application for subscription, the investor shall receive confirmation specifying the number of units allotted by way of email and/ or SMS to the investor's registered email address and/or mobile number (if provided by the investor) as soon as possible but not later than five business days from the date of receipt of valid subscription request. This is applicable for subscriptions received through both physical and demat mode.

- Thereafter, Consolidated Account Statement (CAS) shall be sent by mail/ email to the investors
  for each calendar month on or before tenth day of succeeding month. The said Account
  Statement shall contain details relating to all the transactions\* and holding at the end of the
  month including transaction charges paid to the distributor, across all schemes of all mutual
  funds, to all the investors in whose folios transaction has taken place during that month.
- Further, the CAS shall be sent by mail/ email to the investors for every half year (September/ October), on or before tenth day of succeeding month, detailing holding at the end of the six month, across the schemes of all mutual funds, to all such investors in whose folios no transaction\* has taken place during that period.
- Investors are requested to maintain uniform email IDs across schemes of all mutual funds.
  - \*The word "transaction" shall include purchase, redemption, switch, dividend payout, dividend reinvestment, SIP/SWP/STP/DIP and bonus transactions.

# Investors are requested to take note of the following in respect of dispatch of Statement of Account/ CAS:

- If an investor desires, the AMC shall issue the unit certificates to within five business days of the
  receipt of request for the certificate.
- For those investors who have provided an email address, the AMC will send the statement of account by e-mail.
- The investor may request for a physical statement of account by writing/calling the AMC/ISC/ Registrar & Transfer Agent.
- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). Thus CAS shall not be received by the investor for the folio(s) not updated with PAN/ invalid PAN. Such folios will receive CAS from L&T Investment Management Limited (AMC) in respect of their investment in schemes of L&T Mutual Fund only. Investors are therefore requested to ensure that the folio(s) are updated with their PAN at the earliest.
- The CAS shall not be received by the investor in respect of Applications on behalf of Minor (Minor Folios). Such folios shall receive CAS from AMC in respect of their investment in schemes of L&T Mutual Fund only, till the time status of folio is changed from minor to major.
- In the event the folio having more than one registered holder, the first named holder shall
  receive CAS/ Statement of Account. Investors are requested to note that Consolidation for the
  purpose of sending CAS shall be done only for folios in which the unitholders and the order of
  holding in terms of first, second and third is similar.
- The statement of holding of the beneficiary account holder for units held in demat mode will be sent by the respective Depository Participants periodically.

## Annual Report:

Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.

Unitholders are requested to note that email shall be treated as a default mode for sending Abridged Annual Report of the Schemes of L&T Mutual Fund to the Unitholders who have provided their email address in the Application Form or in any other subsequent communication in any of the folio belonging to the unitholder. Unitholders who wish to update/ provide their email address can contact the Branches of L&T Investment Management Limited/ CAMS Service Centres (CSCs). Unitholders can download and print the Abridged Annual Report after receiving the email from the Mutual Fund. If the Unitholder experiences any difficulty in accessing the Abridged Annual Report sent via email, the Unitholder can inform the branches of L&T Investment Management Limited/ CSCs os as to enable the Mutual Fund to make the delivery through alternate means. Failure to inform within 72 hours after receiving the email would serve as an affirmation regarding the acceptance by the Unitholder of the Abridged Annual Report. Unitholders who also wish to obtain a physical copy of Abridged Annual Report can request the Branches of L&T Investment Management Limited/ CSCs. Upon such request copy of Abridged Annual Report shall be provided to the unitholder free of cost.

Further, the unitholders are requested to note that a link of the scheme annual reports or abridged summary shall be displayed prominently on our website www.Intmf.com

## Disclosures: Portfolio/ Financial Results:

The Mutual Fund shall publish a complete statement (in format prescribed by SEBI) of the scheme portfolio and the unaudited financial results, within one month from the close of each half year by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.



## **Facilities Offered**

## SYSTEMATIC INVESTMENT PLAN (SIP)

The unitholders under the Schemes can avail the facility of SIP by investing specified amount(s) at regular intervals and thus take advantage of Rupee Cost Averaging. The investment made under SIP shall be made to purchase the additional units at NAV based prices. SIP is presently available in L&T Gilt Fund, L&T Monthly Income Fund, L&T MIP -Wealth Builder Fund, L&T Triple Ace Fund and L&T Select Income Fund – Flexi Debt Fund. TERMS OF SIP

## Minimum Investment

At least 6 cheques for an equal amount of Rs. 1000/- or more for all schemes.

#### Investment Interval

Investors can invest at Monthly interval by submitting post-dated cheques. All cheques should be for the same amount. Alternatively investors can avail of the Auto Debit Facility for SIP by filling up the Auto Debit form along with the application form or contact the CAMS ISC / AMC Offices for more information.

## Date of Cheques

All SIP cheques (except the first one) must be uniformly dated 5<sup>th</sup>, 15<sup>th</sup>, 25<sup>th</sup> or 30<sup>th</sup> (28<sup>th</sup> for the month of February) of the month or the next Business Day if the chosen date happens to be a non-business day. All post dated cheques should be uniformly dated (except the first cheque). Where an investor has opted for the "Auto Debit Facility", the initial application alongwith the first SIP cheque should be handed over to the respective collection centre at least 21 days before the first SIP date.

## Maximum Period of Investment

- In case of post-dated cheques 3 years from the date of investment.
- In case of Auto Debit facility 25 years from the date of investment

#### Payment details

- All cheques should be drawn in favour of the Scheme Name e.g. L&T Triple Ace Fund.
- All cheques should be crossed "Account Payee Only".
- The cheques must be payable at the centre where the applications are submitted.

#### Allotment of Units

 The post-dated cheques / drafts will be presented on the dates mentioned on the cheques and subject to their realisation; units will be allotted at the applicable NAV.

**Note:** If any cheque is dated other than any of the dates mentioned above, the cheque will be presented to the bank only on the immediately following value date, namely, 5th, 15<sup>th</sup>, 25<sup>th</sup> or 30<sup>th</sup> (28<sup>th</sup> for the month of February) of the month and units will be allotted accordingly.

#### **Confirmation Letter**

#### Investor Rights

An investor can discontinue or terminate the SIP facility by giving 14 day(s) prior notice to the Registrar, in which case the unencashed cheques / drafts will be returned to the investor.

## **Business Day**

If any of the dates mentioned above is not a Business Day, then the immediately following Business Day will be considered as the date on which cheques will be presented to the bank.

## SYSTEMATIC WITHDRAWAL PLAN (SWP)

SWP is presently available in all the schemes except L&T Liquid Fund. An Unitholder may establish SWP in the Scheme and can withdraw regular monthly/ quarterly (available only in L&T Monthly Income Plan, L&T MIP - Wealth Builder Fund, L&T Floating Rate Fund and L&T Ultra Short Term Fund) amount in case of Fixed Amount Withdrawal Plan or appreciation amount in case of Capital Appreciation Plan from their account.

## TERMS OF SWP

## Periodicity

5<sup>th</sup>, 15<sup>th</sup> or 25<sup>th</sup> of each month/ quarter (wherever applicable). If any of the dates mentioned above is not a Business Day, then the immediately following Business Day will be the date on which redemptions will be considered.

## **SWP** Options

- Fixed amount withdrawal: A minimum fixed amount of Rs. 500/- and equal amount thereafter can be
  withdrawn subject to having minimum account balance as applicable in the scheme at the time of opting
  for the plan.
- Capital appreciation withdrawal: Capital appreciation can be withdrawn subject to maintenance of minimum account balance of Rs. 10,000/- in the Scheme/ Plan.

## Applicability

SWP is applicable only for Cumulative Option of respective schemes / plans.

## **Redemption of Units**

The amount thus withdrawn by redemption will be converted into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unitholder.

#### **Redemption Cheque**

Normally, the redemption cheque will be dispatched to the unitholders within 3 Business Days of the value date.

#### Investor Rights

- Unitholder may change the amount indicated in the SWP, subject of the minimum amounts mentioned above by giving appropriate written notice to the Registrar/ AMC.
- The SWP may be terminated on a written notice by a Unitholder of the Scheme and it will terminate
  automatically if all Units are liquidated or withdrawn from the account or upon the Funds receipt of
  notification of death or incapacity of the Unitholder.

## **Business Day**

If any of the dates mentioned above is not a Business Day, then the immediately following Business Day will be the date on which redemption will be considered.

#### Minimum Account Balance

The Fund may close a Unitholder's account if the balance falls below Rs. 500 and the investor fails to invest sufficient funds to bring the value of the account up to Rs. 500 within 30 days, after a written intimation in this regard is sent to the Unitholder.

#### Termination of SWP

Unitholders may change the amount indicated in the SWP, subject to the minimum amounts mentioned above by giving appropriate written notice to the Registrar/ AMC. The SWP may be terminate on a written notice by a Unitholder of the Scheme and it will terminate automatically if all Units are redeemed, liquidated or withdrawn from the account or upon the Funds receipt of notification of death or incapacity of the Unitholder.

## SYSTEMATIC TRANSFER PLAN (STP)

Unitholders may choose to transfer investments on periodical basis, (monthly or quarterly) from one eligible scheme to another eligible scheme of L&T Mutual Fund.

## The list of eligible schemes is as follows:

| From any of the following schemes (Transfere | r To any of the following schemes (Transferee Schemes) |
|--|--|
| Schemes)                                     |  |

| L&T Liquid Fund                          | L&T Growth Fund               |
|--|-------------------------------|
| L&T Ultra Short Term Fund                | L&T Midcap Fund               |
| L&T Floating Rate Fund                   | L&T Opportunities Fund        |
| L&T Select Income Fund - Flexi Debt Fund | L&T Contra Fund               |
|  | L&T Monthly Income Plan       |
|  | L&T MIP - Wealth Builder Fund |
|  | L&T Tax Saver Fund            |
|  | L&T Hedged Equity Fund        |
|  | L&T Infrastructure Fund       |
| L&T Ultra Short Term Fund                | L&T Triple Ace Fund           |
| L&T Monthly Income Plan                  | L&T Growth Fund               |
| L&T MIP - Wealth Builder Fund            | L&T Midcap Fund               |
|  | L&T Opportunities Fund        |
|  | L&T Contra Fund               |
|  | L&T Tax Saver Fund            |
|  | L&T Hedged Equity Fund        |
|  | L&T Infrastructure Fund       |
|  | L&T Triple Ace Fund           |

## OTHER TERMS OF STP

#### Periodicity

STP facility can be availed on a Monthly/ Quarterly basis on 5th, 15th or 25th of a month. If these dates fall on nonbusiness days then the immediate succeeding business day will be considered for STP.

The investment under STP for all the schemes has to be for a minimum amount of Rs. 6000/- i.e. 6 cheques of Rs. 1000/each 5th, 15th, 25th of the month or on the next Business Day if the chosen date happens to be a non-business day. Unitholders may change the amount (but not below the specified minimum) by giving written notice to the registrar.

## Regular (STP)

## 1) Option

- (i) Fixed Amount: A minimum fixed amount as mentioned above can be transferred subject to availability of a minimum account balance of Rs. 25,000/- in the transferor scheme at the point of initialization of STP.
- (ii) Capital Appreciation: The capital appreciation in the Transferor Scheme, subject to minimum amount as mentioned above, can be transferred subject to maintenance of a minimum account balance of Rs. 25,000/- in the transferor scheme. Balance as on the date of opting for the STP would be considered as principal amount and any capital appreciation over that is considered for transfer under this option.

For an existing investor, account balance as of the date of opting for the STP would be considered as principal amount and any capital appreciation over that is considered for systematic transfer under the capital appreciation option.

- The minimum application size applicable to any of the schemes is not applicable while transfer to any of the schemes under STP.
- 3) Investors are requested to refer the STP Form for terms & conditions before enrolment.

#### Note: An investor cannot simultaneously participate in SIP / STP / SWP in the same Scheme. DAILY INVESTMENT PLAN (DIP)

Under this Plan, the Investors can make one time investment in L&T Liquid Fund – Regular Plan - Cumulative Option or L&T Freedom Income – Short Term Fund – Regular Plan – Cumulative Option and subsequently opt for daily transfer of a fixed amount to the Schemes as mentioned below:

| Switch From                                      | Switch To               |  |  |  |  |
|--|-------------------------|--|--|--|--|
| L&T Liguid Fund – Regular Plan -                 | L&T Opportunities Fund  |  |  |  |  |
| Cumulative Option or L&T Ultra Short Term Fund - | L&T Growth Fund         |  |  |  |  |
| Regular Plan – Cumulative Option                 | L&T Midcap Fund         |  |  |  |  |
| L&T Ultra Short Term Fund – Regular Plan –       | L&T Hedged Equity Fund  |  |  |  |  |
| Cumulative Option                                | L&T Contra Fund         |  |  |  |  |
|  | L&T Infrastructure Fund |  |  |  |  |
| Summary Features of DIP:                         |                         |  |  |  |  |

| Minimum Investment Amount | The minimum investment amount is Rs. 10,000 and in multiples of Re. 1 thereafter.<br>Minimum amount to be transferred: Rs. 50/- and in multiples of Re 1/- thereafter. |
|---------------------------|--|
| Default Options           | If Option (Cumulative/ Dividend) is not selected: Cumulative<br>If the Dividend type (Reinvestment / Payout) is not selected: Dividend Reinvestment.                   |
| Beginning of first DIP    | $\ensuremath{DIP}$ will commence on the 7th day from the date of receipt of duly completed $\ensuremath{DIP}$ form.  |
| Applicable loads          | The load charged under this Plan will be same as of the respective Scheme, applicable at the time of registration of DIP.  |

On receipt of the post-dated cheques, confirmation letter will be sent by the Registrar to Unitholders confirming investor's inclusion under SIP.



|   | Change in investment amount | If an investor wants to change the investment amount, a fresh request has to be<br>submitted to the AMC/ CAMS and this will be effected within 7 business days. | į |
|---|-----------------------------|---|---|
|   | Forms to be filled          |   | ٦ |
|   | By new investor             | A. Fresh Application Form<br>B. DIP form  |   |
| Į | By existing unitholder      | A. DIP form   |   |

The transfers shall be done on business days of the Equity Schemes only, and will continue so long as there is balance in L&T Liquid Fund – Regular Plan - Cumulative Option or L&T Ultra Short Term Fund – Regular Plan – Cumulative Option. However, if the balance falls below Rs. 50/-, the entire balance will be transferred to the eligible Equity Scheme where Investor has invested.

For discontinuation of this Plan, the Investor should intimate in writing to the AMC/ CAMS. On receipt of such completed request, Daily Investment Plan will be terminated and debit instruction given by the investor will be cancelled within 7 Business Days.

The AMC reserves the right to discontinue the above Plan including change in the terms and conditions.

#### Investors/ Unitholders are requested to refer and fill up DIP Enrolment Form available on our website www. Intmf.com to avail this facility.

## Personal Identification Number (PIN):

PIN is a must for effective and speedy online transactions in products of L&T Mutual Fund. The PIN will help investors to use the Invest Online Facility at www.Intmf.com to buy, sell and switch units, to name a few services. The PIN is a vital requirement to do online investment transactions in a safe, secure and convenient way. It thereby helps in increasing the share of paperless transactions in the economy thus making an important contribution to a healthier environment. An investor/ unitholder who wish to receive PIN is requested to read the PIN agreement available in the Download section of www.Intmf.com under the heading **"Online PIN Generation Form"** and sign at the designated place. On receipt of the same, a PIN will be sent at the postal address noted in the records of the AMC.

Once PIN is generated investors/ unitholders can avail "Invest Online Facility" and can register and transact 24x7 at your own convenience. Investors/ Unitholders are requested to visit "INVEST ONLINE" in the Download section of www.Intmf.com

## **General Information & Instructions**

#### A. GENERAL INSTRUCTIONS

Please read the Statement of Additional Information, Key Information Memorandum and the terms of the Scheme Information Document of the respective scheme(s) carefully before making an investment decision and filling up the Application Form. Investors should make themselves aware of the load structure on the date of submitting 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

Application 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 application along with full payment and supporting documents may be remitted at any branches of L&T Investment Management Limited or Investor Service Centres (ISCs)/ CAMS Service Centres (CSCs). The addresses of the branches of L&T Investment Management Limited ISCs/ CSCs are given at the end of this KIM..

Note: Kindly retain the acknowledgement slip initialled / stamped by the collecting authority.

## B. APPLICATIONS ON BEHALF OF MINOR:

## I. Investors/ Unitholders are requested to take note of the following:

- a. The minor shall be the first and the sole holder in the folio.
- Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- c. The AMC/ RTA shall obtain photo copy of Birth Certificate or School Leaving Certificate or Higher Secondary Board marksheet or passport or any other suitable proof of the date of birth of the minor for validating the date of birth and relationship of the Guardian in case of natural guardian and necessary supporting documentary evidence in case of court appointed legal guardian.

#### II. On Minor Attaining Majority – Status Change:

- a. Prior to minor attaining majority, the AMC/ RTA shall send advance notice to the registered correspondence address of the guardian and the minor to submit a fresh application form along with service request form, new bank mandate, signature attestation of the major and KYC acknowledgement of the major.
- b. In case the documents pertaining to change in status are not received by the AMC/ RTA, all financial and non financial transactions including fresh registration of SIP/ STP/ DIP/ SWP cannot be undertaken by the guardian until all valid documents, mentioned in point (a) above are received by the AMC/ RTA. Please note that request date for change in status should be date of minor attaining majority or later.
- c. The AMC/ RTA shall send an advance notice to the registered correspondence address advising the guardian and the minor that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time an instruction from the major to terminate the standing instruction is received by the AMC/ RTA alongwith documents as mentioned in point (a) above.
- d. The standing instruction shall be terminated within 30 days from the date of receipt of instruction.

## III. Change in Guardian:

The AMC/ RTA shall register change in guardian either due to mutual consent or demise of existing guardian, subject to submission of valid documents, as mentioned below, including Bank attestation attesting the signature of the new guardian in a bank account of the minor and KYC of the new guardian. The new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian.

- a. Request letter from the new guardian,
- b. No Objection Letter (NoC) or Consent Letter from existing guardian or Court Order for new guardian, in case the existing guardian is alive.
- c. Notarized copy or attested copy of the Death Certificate of the deceased guardian, where applicable. The attestation may also be dome by a special executive magistrate, AMC authorised official or manager of a scheduled bank.

## C. Permanent Account Number (PAN):

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 unitholders/ 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 / New Guardian (in cases of change in guardian) must be submitted. Furnishing an incorrect PAN or not furnishing these details could invite a penalty of Rs. 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 Rs. 50,000/- per year per investor;
- Investments from investors residing in the state of Sikkim;
- 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).

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".

## D. KNOW YOUR CUSTOMER (KYC)

As per SEBI guidelines, KYC policy should clearly spell out the client identification procedure in order to implement the anti money laundering provisions as envisaged under the Anti Money Laundering Act, 2002. Investors are requested to note that it shall be mandatory to quote the KYC Compliance status and attach attested/ certified copy of KYC Acknowledgement for all fresh investment transactions registered by Individual Investors effective January 1, 2011, irrespective of the amount of investment. Individual Investors shall include each of the applicants, in case of application in joint name, Power of Attorney (POA) holders where investments are made through a POA, Guardian/ New Guardian (in cases of change in guardian) where investments are made in the name of a minor and individual becoming an investor due to an operation of law.

In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted this responsibility of collection of documents relating to identity and address and record keeping to an independent agency presently CDSL Ventures Limited (CVL) that will act as central record keeping agency. As a token of having verified the identity and address and for efficient retrieval of records, CVL will issue an acknowledgement to each investor who submits an application.

## PAN Based Common Standard KYC through CVL:

Investors who wish to complete the KYC requirements have to submit a completed Application Form for KYC along with all the prescribed documents listed in the KYC application Form, at any of the Point of Service ('POS'). POS are the designated centers appointed by CVL for receiving application forms, checking the documents and issuing the acknowledgement thereof.

The KYC for investor will be performed based on the Permanent Account Number (PAN), so submission of PAN is mandatory for all the investors. CVL will not issue any new number instead PAN will be accepted as the identification number for the investor. The investor will quote their PAN at the time of investment in Mutual Fund Schemes for which the Front Office of the AMC/ Registrar &



# ) L&T Mutual Fund

Built on strong foundations.

Transfer Agent will access the CVL database for detailed information.

The acknowledgement will be issued by CVL based on the submission of the following proof/ documents:

i) photo, ii) proof of identity, iii) proof of address, iv) copy of PAN Card, v) information with regard to financial status and other demographic details and vi) any other information and/or documentation to establish identity of any unitholder.

It should also be noted that investors are required to be registered with CVL failing to do so the KYC for the investor will not be complete and the investment for the investor is liable to be rejected.

## 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 transactions 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 Rs. 50,000 per year per investor Documents required:
- Standard specified identification instruments like Voter ID card, Government/Defense ID card, Card of Reputed employer, Driving License, Passport in lieu of PAN.
- Proof of address copy. It is clarified that where photo identification documents contains the address
  of the investor, a separate proof of address is not required.
- Supporting documents copy shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

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

## B. Investments from Investors residing in Sikkim Documents required:

- 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.
- 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. Intmf.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.Intmf.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 unitholder, if after due diligence, the investor/ unitholder/person making the payment on behalf of the investor does not fulfill the requirements of the KYC Policy or the AMC believes that the transaction is suspicious in nature with regard to money laundering.

Currently, the AMC is also acting as POS at its following offices as detailed below:

- Head office at 309, 3rd Floor, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai -400 051.
- Mumbai (Fort Office) at 12/22, Bake House, Ground Floor, Maharashtra Chamber of Commerce Lane, Next to Rampart Business Centre, Opposite Maharashtra State Co-operative Bank, Fort, Mumbai – 400 023.
- (iii) Mumbai (Deonar Office) at Spanco House, B.S. Deoshi Marg, Plot No.322, 322/1, Deonar, Mumbai 400 088.
- (iv) Bhubaneshwar at Plot No. 428/3818, 2nd Floor, Eastern Block, Jaidev Nagar, Bhubaneshwar -751002
- (v) Bangalore at S-411, 2nd Floor, West Minister, No.13, Cunningham Road, Bangalore 560 052.
- (vi) Chennai at Montieth Palace, 4th Floor, 47 Montieth Road, Egmore, Chennai 600 008
- (vii) Cuttack at Manisha Plaza, Plot No-1050, 1st Floor, Link Road, Arundaya Market, Cuttack-753012.
- (viii) Durgapur at B-27, Biplabi Rashbihari Basu Sarani, Bidhan Nagar, Sector 2 A, Durgapur 713 212. West Bengal
- (ix) Kolkata at Gooptu Court, 7A/1A, Middleton Street, 1st Floor, Kolkata 700 071.
- (x) New Delhi at 9 B, 9th Floor, Hansalya Building, Barakhamba Road, New Delhi 110 001.
- (xi) Patna at 3004, 3rd Floor, Grand Plaza, Fraser Road, Near Dakbunglow Chowraha, Patna 800 001.
- (xii) Pune at 1st Floor, 1240-A, Subhadra Bhavan, Apte Road, Deccan, Pune 411004
- (xiii) Ranchi at 1st Floor, 45 Gari Khana, Near Punjab National Bank, Harmu Road, Ranchi 834 001.
- (xiv) Rourkela at Sector 19, Ambagan, Rourkela 769005, Orissa.

- (xv) Siliguri at C/o Sona Wheels, 3rd Mile, Sevoke Road, Siliguri 734 008.
- (xvi) Varanasi at 2nd Floor, Office No. 3, Urvashi Complex, Sigra, Varanasi 221010.

## E. Mandatory quoting of Bank Mandate:

It is mandatory for investors/ unitholders to provide their bank details. **Applications without complete bank details are liable to be rejected.** The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques/ warrants and/ or any delay/ loss in transit.

## F. Nomination

 The nomination can be made only by individuals holding units on their own behalf singly or jointly. However, Nomination shall be mandatory for new folios/ accounts opened with sole/ single holding. Investors who do not wish to nominate must sign separately on the Application Form confirming their non-intention to nominate.

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 jointholders will sign the nomination form, irrespective of the mode of holding.

- 2. Nomination shall be applicable for investments in all the Schemes in the folio or account.
- 3. 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. If no guardian is provided, nomination of minor will be invalid. The guardian should be a person other than the Unitholder. However, nomination shall not be allowed in a folio/ account held on behalf of a minor. Nomination can also be in favour of the Central Govt., State Govt; local authority, any person designated by virtue of his office or a religious charitable trust.
- 4. 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.
- 5. Nomination in respect of the units stands rescinded upon the transfer of units.
- 6. The nomination facility extended under the Scheme is subject to existing laws. The AMC shall, subject to production of such evidence which in their opinion is sufficient, proceed to effect the payment/transfer to the Nominee(s). Transfer of units/payment to the nominee(s) of the sums shall discharge the Mutual Fund / AMC of all liability towards the estate of the deceased Unit holder and his/her/their successors/legal heirs.
- 7. Every new nomination shall overwrite the existing nomination in the folio/ account.
- 8. 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. All joint holders should sign form for cancellation of nomination, irrespective of the mode of holding. (Please note that if one of the jointholder dies other surviving holder cannot cancel.)
- 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.
- 10. Nomination shall be registered only if the form is filled in completely.
- 11. Nomination can be made for maximum of 3 nominees. In case of multiple nominees, the percentage of allocation/ share in favour of each of the nominees should be indicated against their name and such allocation/ share should be in whole numbers without any decimals making a total of 100 percent. In the event of Unit holders not indicating the percentage of allocation/ share for each of the nominees, the Mutual Fund/ the AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- 12. The investor(s) by signing this nomination form is/are deemed to have read and understood the provisions of Regulation 29 A of SEBI (Mutual Funds) Regulations, 1996, read with SEBI circular dated Feb. 16, 2004 and/ or any amendments thereto or any rules/ regulations framed in pursuance thereof governing the nomination facility and agree/s to be bound by the same. For multiple nomination form please contact the nearest AMC/ Registrar office. The form can be obtained from the website www.htmf.com

## G. Transmission of Units:

Investors/ Unitholders are requested to refer the table mentioned below for documents required under different scenarios of Transmission:

| Sr.<br>No       | Documents Required for Transmission   | Transmission<br>to Surviving<br>Joint<br>Holders | Demise of<br>Sole/All unit<br>holders &<br>N o m i n e e / s<br>registered. | Nominee/s NOT | Demise of<br>Karta of an<br>HUF. |  |  |  |  |  |  |
|-----------------|---|--|---|---------------|----------------------------------|--|--|--|--|--|--|
| Basic Documents |   |  |   |               |                                  |  |  |  |  |  |  |
| 1               | Letter from the Nominee/s or the Claimant/s or new Karta addressed to the AMC/Fund/Registrar.   | V  | V   | V             | V                                |  |  |  |  |  |  |
| 2               | Death Certificate of deceased Unit<br>Holder/s / Karta in original or Photocopy<br>duly notarized.  | V  | V   | V             | V                                |  |  |  |  |  |  |
| 3               | KYC of Nominee/s or Claimant/s or<br>Surviving Unit holders or HUF & New<br>Karta,<br><u>Or</u><br>KYC of the Guardian (in case of nominee/<br>claimant being a minor / of unsound<br>mind) | V  | V   | V             | V                                |  |  |  |  |  |  |

## L&T Mutual Fund

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| 4     | New Bank Mandate details - duly attested<br>by Bank Manager - (Annexure I) or<br>Cheque copy with account number and<br>holders name printed on the cheque. | V | V | V | ٨ |  |  |  |  |  |  |
|-------|---|---|---|---|---|--|--|--|--|--|--|
| اممما |   |   |   |   |   |  |  |  |  |  |  |

Legal Documents

(Indemnity Bonds to be on minimum Rs 20/- stamp paper and duly notarized. KYC acknowledgement address should match with the address mentioned in the Indemnity Bond.)

| mater | I with the address mentioned in the indenni  | ing bonnaily |   |   |   |
|-------|--|--------------|---|---|---|
| 1     | Indemnity bond signed by Nominee/s<br>(Annexure II) if the transmission amount<br>exceeds 100,000  |              | V |   |   |
| 2 A   | Indemnity bond signed by all legal heir/s confirming the claimant/s (Annexure III)   |              |   | V |   |
| 2 B   | Individual Affidavit by the Legal Heir/s<br>(Annexure IV)  |              |   | V |   |
| 2 C   | Transmission value Less than Rs<br>1,00,000: Document evidencing<br>relationship of the claimant/s with the<br>deceased unitholder/s.<br>Transmission value Rs. 1,00,000/- or<br>more: Notarised copy of the Probated<br>Will OR Legal Heir / Succession / Claimant<br>certificate by a competent court OR Letter<br>of Administration, in case of Inestate<br>Succession. |              |   | 1 |   |
| 3 A   | Indemnity Bond signed by all the co-<br>parceners appointing the new karta<br>(Annexure V)   |              |   |   | V |
| 3 B   | Notarized copy of Settlement Deed OR<br>Deed of Partition OR Decree of the<br>relevant competent Court:<br>(In case of no surviving co-parceners and<br>the transmission value Rs. 1,00,000/- or<br>more, OR where there is an objection<br>from any surviving members of the HUF)   |              |   |   | V |

Copy of PAN or another proof of identity of nominee(s)/ claimant(s) may not be required if KYC issued by CVL is made available.

- In the event of transmission of units in favour of the minor, various documents like KYC, PAN, Bank details, indemnity etc should be of the guardian of the minor.
- The Fund/ AMC/ RTA may seek additional documents, if the amount of transmission is Rs. One Lakh and above, on a case to case basis.

## H. Transaction through Third Party instruments:

Investors are requested to note that w.e.f. November 15, 2010, third party instruments cannot be used for Mutual Fund subscription/ investments in the schemes of L&T Mutual Fund.

Third Party Payment Instruments are defined as:

- When payment is made through instruments issued from an account other than that of the investor, the same is referred to as Third-Party payment.
- b) It is clarified that in case of payments from a 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 payment is made.
   Following are the exceptions to the above:
- Following are the exceptions to the above:
- a) Payments made by Parents/ Grand Parents/ Related Person on behalf of minor in consideration of natural love and affection or as gift. However, single subscription value shall not exceed above Rs. 50,000/- (including investments through each regular purchase or single Systematic Investment Plan (SIP) installment).
- Payment made by an Employer on behalf of Employee under SIPs or lump sum / one-time subscription through payroll deductions.
- c) Custodian making investments on behalf of a Foreign Institutional Investor or a Client.

In case of exceptions as mentioned above, investors are required to submit following documents alongwith the application/ transaction form, without which subscription for units will be rejected/ not processed/ refunded:

 KYC Acknowledgment letter (as issued by CDSL Ventures Limited) of the Investor and the person making the payment i.e., third party;

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 Centers of the Fund or can be downloaded from our website www.Intmf.com.

Investors are requested to further note as follows:

- Registration of Pay-in bank account: The Investor at the time of his/ her subscription for units
  must provide the details of his/ her Pay-in bank account (i.e. account from which subscription
  payment is made) and his/ her Pay-out bank account (i.e. account into which redemption / dividend
  proceeds are to be paid). The details on facility for registration of Multiple Bank Accounts are
  mentioned hereafter.
- 2. Subscription through Pre-funded Instruments like Pay Order / Demand Draft etc: In case of subscription through pre-funded instruments such as Pay Order / Demand Draft / Banker's Cheque, such pre-funded instruments should be procured by the Investor only against a registered Pay in account. Along with the payment instrument, the Investor is also required to submit one of the following proof/ document:
  - 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.

3. Subscription through Pre-funded Instruments (Demand Draft, Pay-order etc.) procured against Cash: Subscription through a pre-funded instrument procured against cash shall only be accepted for investments below Rs. 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.

- Subscriptions through RTGS, NEFT, ECS, bank transfer 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.

Investors/ Unitholders are requested to note that Terms and Conditions and form relating to "Third Party Payment" is available at nearest Investors Service Centres of the fund or can be downloaded from our website www.Intmf.com.

## I. Registering Multiple Bank Accounts:

Pursuant to AMFI Best Practice Circular dated October 22, 2010, AMC is implementing the facility of registering Multiple Bank Accounts in respect an investor folio with effect from November 15, 2010. The Mutual Fund offers its investors' facility to register multiple bank accounts and designate one of the registered bank account as "Default Bank Account". Individuals and HUFs can register upto five bank accounts and upto ten bank accounts in other cases including non individuals. Investor may choose one of the registered bank accounts as default bank accounts for the credit of redemption / dividend proceeds. The Investor may, however, specify any other registered bank accounts for credit of redemption proceeds at the time of requesting for the redemption. Further, Investors are requested to note that they may change such bank account to any other registered bank account through written instructions to AMC/ Registrar & Transfer Agent (RTA). In case of existing Investors, their existing registered bank mandate, and in case of new Investors, their bank account details as mentioned in the Application Form shall be treated as default account for bank account, if they have not specifically designated a default bank account. Where an Investor proposes to delete his/ her existing default Pay-out account, he/ she shall compulsorily designate another account as default account. In case of modification in Bank Mandate, the AMC will require a cooling period of upto 10 calendar days from the receipt of the duly completed application for implementing the revised mandate/ default Bank Account. The same shall be communicated to the Investor through such means as may be deemed fit by the AMC.

For the purpose of registration of bank account(s), Investor should submit Bank Mandate Registration Form together with any one of the following documents:

(i) Cancelled cheque leaf in respect of bank account to be registered; or

(ii) Bank Statement / Pass Book page with the Investor's bank account number, name and address.

The AMC will register the bank account only after verifying that the sole/ first joint holder is the holder/ one of the joint holders of the bank account. In case if the copy of documents is submitted, investor shall submit the original to the AMC / Service Center for verification, and the same shall be returned.

Investors are requested to note that Terms and Conditions and Form to register the Multiple Bank Accounts is available at nearest Investor Service Centers of the Fund or can be downloaded from our website www.Intmf.com.

## J. Option to hold Units in Dematerialized (DEMAT) Mode:

Pursuant to SEBI circular no. CIR/IMD/DF/9/2011 dated May 19, 2011, L&T Mutual Fund, offers an option to its investors to subscribe\*/ hold/ redeem units of Schemes/ Plans/ Options of L&T Mutual Fund in demat mode subject to the provisions of the SID/ SAI/ KIM of the said Schemes/ Plans/ Options and in terms of the guidelines/ procedural requirements as laid by the SEBI/ Depositories/ Depository Participant from time to time.

\* Available only for Fresh Purchase and Additional Purchases. Switch/ Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ Systematic Withdrawal Plan (SWP)/ Daily Investment Plan (DIP) shall not be made available in demat mode. Demat Mode is not available for daily/ weekly dividend Plans/ Options of the Schemes of L&T Mutual Fund.

Accordingly, investors are requested to note that units of the Schemes/ Plans/ Options held in demat mode would be transferable subject to the provisions of the SID/ SAU KIM of the said Schemes/ Plans/ Options and in accordance with provisions of the Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as amended from time to time. However, restrictions on transfer of units of Equity Linked Savings Schemes of L&T Mutual Fund during the lock-in period shall continue to be applicable as per the ELSS guidelines.

Unitholders who wish to invest in Schemes of L&T Mutual Fund in Demat Mode are requested to fill up **"Application Form for Subscription of Units in Dematerialized Mode"** available at Branches of L&T Investment Management Limited or Investor Service Centres (ISCs) or CAMS Service Centres (CSCs). The same is also available on our website www.Intmf.com

In case, an investor desires to convert the units in Dematerialized/ Physical Mode, as the case may be, at a later date, the request for conversion of units held in physical mode to demat mode or vice-versa should be submitted alongwith Request Form to their Depository Participants.

Investors are requested to note that no redemption requests will be accepted by Branches of L&T Investment Management Limited or Investor Service Centres (ISCs) or CAMS Service Centres (CSCs) for units held in demat mode.

## K. Mode of Payment

## I. Resident Investors

a) Payment must be made by cheque or bank draft on any bank which is situated at and is a member of the Bankers Clearing House located at the place where the application is submitted. Applications can also be made by way of "Direct Deposit Application Facility" i.e. along with account to account transfer instruction in addition to "Regular Application" i.e. along with a local cheque / DD. The Fund may introduce other newer **L&T Mutual Fund** Built on strong foundations.

methods of application which will be notified as and when introduced.

- b) Outstation cheques / drafts and Non-MICR cheques will not be accepted and applications accompanied by such cheques / drafts will be rejected.
- c) All cheques and bank drafts must be drawn in favour of the respective scheme name and crossed "Account Payee only". A separate cheque or bank draft must accompany each application.
- d) Applicants located in a place where there is no Offices/ Branches of the AMC or CAMS Service Centres (CSC), may send their application, accompanied by a separate "Account Payee only" demand draft in favour of the respective scheme at the following address: L & T Investment Management Limited, 309, 3rd Floor, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. India. Such investors may recover bank charges for the demand draft (as may be specified by AMFI / SEBI from time to time) from the scheme by way of deduction from the amount of investment.
- e) All demand drafts should be payable at Mumbai.
- f) In case of applications made by a demand draft, the demand draft charges may be deducted from the amount to invested. However, SBI DD charges will be treated as standard DD charges for ascertaining the quantum of DD charges. In case after applying the DD charges based on standard SBI DD charges, the amount of investment is below the minimum application amount, the application may be rejected.
- g) Any request for refund of demand draft charges will not be entertained.
- Investors are advised in their own interest to send the applications by registered post only.

## II. NRIs / FIIs

**Repatriation basis :** In case of NRIs and Persons of Indian origin residing abroad, payment may be made by way of Indian Rupee drafts purchased abroad and payable at Mumbai or by way of cheques drawn on Non-Resident (External) (NRE) Accounts payable at par at Mumbai. Payments can also be made by means of rupee drafts payable at Mumbai - and purchased out of funds held in NRE Accounts / FCNR Accounts.

All cheques / drafts should be made out in favour of the respective scheme / plan name for example "L&T Liquid Fund" and crossed "Account Payee only". In case Indian Rupee drafts are purchased abroad or from FCNR / NRE A/c. an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

**Non-Repatriation basis :** In case of NRIs / Persons of Indian Origin applying for Units on a nonrepatriation basis, payments may be made by cheques / demand drafts drawn out of Non-Resident Ordinary (NRO) accounts payable at the city where the Application Form is accepted.

#### Redemption by NRIs / FIIs

Units held by an NRI and FIIs (Subject to applicable regulations) may be redeemed by such investor in accordance with the procedure described above and subject to any procedures laid down by RBI. Such redemption proceeds will be paid by means of a Rupee cheque payable to NRIs / FIIs subject to RBI procedures and approvals, and subject to deduction of tax at source, as applicable.

# III. Application under Power of Attorney / Body Corporate / Registered Society / Trust / Partnership

In case of an application under Power of Attorney or by a limited company, Body Corporate, registered society, trust, or partnership, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the memorandum and articles of association / bye-laws must be lodged at the AMC/ Registrar's Office alongwith the Application Form.

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney.

#### L. E-mail Communication

Account Statements / Newsletters / Annual Reports / Other statutory information (as permitted under SEBI (Mutual Funds) Regulations, 1996), as amended from time to time, will be sent to each Unit holder by e-mail. Investors are requested to provide their e-mail address for the same and this will also help us resolve queries more promptly. For the Unit holders who have provided e-mail, all the documents will be sent by e-mail only and no physical documents will be sent. Any change in the e-mail address should be communicated to the Registrar/ L&T Investment Management Ltd./Registrars are not responsible for e-mail not reaching the investor and for all consequences thereof. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the AMC will arrange for the same through physical mode on receipt of request for the same. It is deemed that the Unit holder is avaare of all security risks of e-mail communication including possible third party interception of the documents and contents of the documents becoming known to third parties. Neither the Mutual Fund nor the Registrar shall be liable at all for any misuse if any, of any data placed on the Internet, by third parties "hacking" or unauthorisedly accessing the server etc.

## M. Documentation

The application form must be accompanied by the following original documents or true copies thereof Certified by Company Secretary / Director / Managing Trustee / Notary Public / Active Partner

| or |   | authorized |        |           | pers                 |      |   |
|----|---|------------|--------|-----------|----------------------|------|---|
|    | Documents   | Companies  | Trusts | Societies | Partnership<br>Firms | FIIs | Investments through<br>Constituted Attorney |
| 1  | Resolution / Authorisation to invest                            | 1          | 1      | 1         |                      | 1    | √   |
| 2  | List of Authorised<br>Signatories with Specimen<br>Signature(s) | √          | 1      | √         | √                    | √    | $\checkmark$                                |
| 3  | Memorandum & Articles<br>of Association                         | 1          |        |           |                      |      |   |
| 4  | Trust Deed  |            | 1      |           |                      |      |   |
| 5  | Bye-Laws  |            |        | 1         |                      |      |   |

| 6  | Partnership Deed                  |   |   |   | √ |   |   |
|----|-----------------------------------|---|---|---|---|---|---|
| 7  | Overseas Auditor's<br>Certificate |   |   |   |   | 1 |   |
|    | Notarised Power<br>of Attorney    |   |   |   |   |   | √ |
| 9  | PAN                               | √ | √ | 1 | √ | √ | 1 |
| 10 | КҮС                               | √ | 1 | 1 | 1 | 1 | √ |

#### **Rejection of Application**

Applications not complete in any respect are liable to be rejected. The investors should specify in the application whether they are investing under dividend (regular) option or cumulative option. Please note that if no option is specified, then the amount will be treated as invested in cumulative option. Investors/ Unitholders are requested to refer the Default Option/ Facility mentioned in Ready Reckoner for Equity Schemes on page 20 of this document.

#### N. Transactions through Distributors and compliance with the SEBI circulars

#### a. Anti Money Laundering

In terms of SEBI circular dated December 11, 2009 and AMFI circular dated January 28, 2010, February 24, 2010, and December 22, 2010 the AMC/ Registrar & Transfer Agent (CAMS) is responsible for maintaining all the documentation pertaining to the unitholders/ investor including Know your Client, Power of Attorney (PoA) in respect of transactions/ requests made through Distributors.

The AMC reserves the right to reject the transactions if all documentations pertaining to the transaction made through Distributors are not made available including withholding the brokerage/ commission to comply with the above circulars.

The AMC will adhere to the requirements of the SEBI circular dated December 11, 2009 and AMFI circular dated January 28, 2010, February 24, 2010 and December 22, 2010 and such guidelines / procedures as may be issued by SEBI/ AMFI/ any other regulatory authority in this regard from time to time.

#### b. Distribution Agreements/ Arrangements that restrict/ constrain unit holders' rights

Investors are requested to note that SEBI vide its circular dated June 2, 2010 had directed Fund Houses to amend the Distribution agreement which restricts the rights of the unit holders to approach the AMCs directly and also provides for mandatory power of attorney to be given in favour of the Distributor by unit holders. Accordingly, an addendum to the existing Online Distribution has been passed by the AMC to ensure that unitholders have unfettered and unrestricted access to Mutual Fund/AMC.

## O. Transaction Charge in respect of Applications routed through Distributors/ Brokers:

Unitholders are requested to note that in accordance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011; L&T Mutual Fund shall deduct Transaction Charge (TC) from each subscription/ purchase request of Rs. 10,000/- and above, routed through distributor/ broker (who have opted to receive TC), with effect from November 1, 2011 and pay the same to such distributors/ brokers, subject to the following:

 For First Time Mutual Fund Investor<sup>^</sup> (across Mutual Funds), TC of Rs. 150/- shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor.

^An investor who invests for the first time ever in any mutual fund either by way of subscription/ purchase or Systematic Investment Plan (SIP)

 For Investor other than First Time Mutual Fund Investor (across Mutual Funds), TC of Rs. 100/- shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor.

However, TC in respect of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. In such cases the TC would be recovered in maximum 4 installments.

## TC shall not be deducted in respect of:

- (a) Subscriptions/ purchase requests below Rs. 10,000/-;
- (b) Transactions other than subscriptions/ purchase relating to new inflows. Thus no TC shall be deducted in respect of inflows through Switch/ Systematic Transfer Plan/ Daily Investment Plan etc;
- (c) Direct Investments (i.e. Subscriptions/ purchase not routed through any distributor / agent) and
- (d) Transactions carried out through the stock exchange platform (including Mutual Fund Service System (MFSS) of NSE and/ or Stock exchange platform for Allotment and Repurchase of Mutual funds (StAR MF) of BSE).

Investors are requested to note that deduction of TC and payment of the same to distributor/ broker, as mentioned above, shall be in addition to Upfront commission paid directly by the investor to distributors/ brokers, based on the investor's assessment of various factors including the service rendered by the distributors in accordance with SEBI circular CIR No.4/ 168230/09 dated June 30, 2009.

Following example will assist to understand the impact of Transaction Charge payable to the Broker:

(For illustration purpose only)

- Subscription Amount Rs. 10,000/-
- Net Asset Value (per unit) Rs. 10/-
- Transaction Charge Payable to the Broker Rs. 150/- (assuming the investor is a New Investor across Mutual Fund)
- Amount available for investment in the Scheme = Rs. 9,850/- (i.e., Rs. 10,000 Rs. 150)
- Number of Units allotted to the Investor: Rs. 9,850/ Rs. 10 per unit = 985 units



Further, the Investors are requested to note that the requirement of Minimum Application Amount shall not be applicable, i.e., the requirement of Minimum Application Amount shall not be applicable if the investment amount falls below the minimum requirement due to deduction of Transaction Charge from the subscription amount.

Unitholders are requested to take note of the following in respect of deduction of TC:

- 1. Identification of First Time Mutual Fund Investor/ Existing Mutual Fund Investor will be done at First/ Sole Applicant/ Guardian (if the First/ Sole Applicant is a Minor) level.
- 2. First/ Sole Applicant/ Guardian should clearly indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form in respect of Applications of Rs. 10,000/- and above routed through Distributors/ Brokers
- 3. AMC shall on best effort basis cross check the status of First/ Sole Applicant/ Guardian as First Time Mutual Fund Investor/ Existing Mutual Fund Investor on Permanent Account Number (PAN) basis
- 4. If the status of First/ Sole Applicant/ Guardian as First Time Mutual Fund Investor/ Existing Mutual Fund Investor on Permanent Account Number (PAN) basis does not match with declaration made by First/ Sole Applicant/ Guardian in the Application Form, the finding of the AMC shall hold valid and final.
- 5. However, if an investor has not provided any declaration he will be considered as an "existing" investor
- 6. Accordingly TC of Rs. 100/- or Rs. 150/-, as the case may be shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor.

#### P. Disclosure

The Fund will disclose details of the investors A/c and all his / her / its transactions to the intermediaries whose stamp appears on the application form. In addition, the fund shall disclose details as necessary to the investor's bankers for the purpose of effecting payments to the investors.

## Ready reckoner for debt schemes

| Scheme                                      | Plan   | Option   |                                       | Minimum Application Amount   | Default Option /<br>Facility          |  |  |  |  |  |  |
|---|--|--|---------------------------------------|--|---------------------------------------|--|--|--|--|--|--|
| L&T Triple Ace Fund                         | Regular                                      | Quarterly Dividend, Semi-annual<br>Dividend, Bonus and Cumulative            | First Purchase<br>Additional Purchase | Rs. 2,000 and in multiples of Re. 1 thereafter<br>Rs. 1,000 and in multiples of Re. 1 thereafter   | Cumulative /<br>Dividend Reinvestment |  |  |  |  |  |  |
| L&T Ultra Short Term Fund                   | Regular                                      | Monthly Dividend, Semi-annual<br>Dividend and Cumulative                     | First Purchase<br>Additional Purchase | Rs. 3,000 and in multiples of Re. 1 thereafter<br>Rs. 1,000 and in multiples of Re. 1 thereafter   | Cumulative /<br>Dividend Reinvestment |  |  |  |  |  |  |
|   | Institutional                                | Weekly Dividend, Monthly<br>Dividend, Semi-annual<br>Dividend and Cumulative | First Purchase<br>Additional Purchase | Rs. 10,00,000 and in multiples of Re. 1 thereafter<br>Rs. 1,00,000 and in multiples of Re. 1 thereafter  | Cumulative /<br>Dividend Reinvestment |  |  |  |  |  |  |
|   |  | Daily Dividend<br>Reinvestment Plan (DDRIP)                                  | First Purchase<br>Additional Purchase | Rs. 1,00,000 and in multiples of Re. 1 thereafter<br>Rs. 5,000 and in multiples of Re. 1 thereafter  | Dividend Reinvestment                 |  |  |  |  |  |  |
| L&T Floating Rate Fund                      | Regular                                      | Daily Dividend, Weekly Dividend,<br>Monthly Dividend and Cumulative          | First Purchase<br>Additional Purchase | Rs. 5,000 and in multiples of Re. 1 thereafter<br>Rs. 1,000 and in multiples of Re. 1 thereafter   | Cumulative /<br>Dividend Reinvestment |  |  |  |  |  |  |
| L&T Gilt Fund                               | Investment                                   | Quarterly Dividend and Cumulative  | First Purchase<br>Additional Purchase | Rs. 10,000 and in multiples of Re. 1 thereafter<br>Rs. 1,000 and in multiples of Re. 1 thereafter  | Cumulative /<br>Dividend Reinvestment |  |  |  |  |  |  |
| L&T Liquid Fund#                            | Regular                                      | Weekly Dividend<br>and Cumulative  | First Purchase<br>Additional Purchase | Rs. 10,000 and in multiples of Re. 1 thereafter<br>Rs. 5,000 and in multiples of Re. 1 thereafter  | Cumulative /<br>Dividend Reinvestment |  |  |  |  |  |  |
|   | Institutional Plus                           | Weekly Dividend<br>and Cumulative  | First Purchase<br>Additional Purchase | Rs. 10,00,000 and in multiples of Re. 1 thereafter<br>Rs. 1,00,000 and in multiples of Re. 1 thereafter  | Cumulative /<br>Dividend Reinvestment |  |  |  |  |  |  |
|   | Super Institutional                          | Daily Dividend<br>Reinvestment Plan (DDRIP)                                  | First Purchase<br>Additional Purchase | Rs. 1,00,000 and in multiples of Re. 1 thereafter<br>Rs. 5,000 and in multiples of Re. 1 thereafter  | Dividend Reinvestment                 |  |  |  |  |  |  |
|   | Super<br>Institutional                       | Weekly Dividend<br>and Cumulative  | First Purchase<br>Additional Purchase | Rs. 5,00,00,000 and in multiples of Re. 1 thereafter<br>Rs. 1,00,000 and in any amount thereafter  | Cumulative /<br>Dividend Reinvestment |  |  |  |  |  |  |
| L&T Monthly Income Plan                     | Regular /<br>Institutional                   | Monthly Dividend and<br>Quarterly Dividend                                   | First Purchase<br>Additional Purchase | Rs. 10,000 and in multiples of Re. 1 thereafter<br>Rs. 1,000 and in multiples of Re. 1 thereafter  | Cumulative /<br>Dividend Reinvestment |  |  |  |  |  |  |
|   | Regular /<br>Institutional                   | Cumulative/ Bonus**  | First Purchase<br>Additional Purchase | Rs. 5,000 and in multiples of Re. 1 thereafter<br>Rs. 1,000 and in multiples of Re. 1 thereafter   | Cumulative                            |  |  |  |  |  |  |
| _&T MIP - Wealth Builder<br>Fund            | NIL  | Monthly Dividend and<br>Quarterly Dividend                                   | First Purchase<br>Additional Purchase | Rs. 10,000 and in multiples of Re. 1 thereafter<br>Rs. 1,000 and in multiples of Re. 1 thereafter  | Growth /<br>Dividend Reinvestment     |  |  |  |  |  |  |
|   |  | Growth   | First Purchase<br>Additional Purchase | Rs. 5,000 and in multiples of Re. 1 thereafter<br>Rs. 1,000 and in multiples of Re. 1 thereafter   |                                       |  |  |  |  |  |  |
| .&T Select Income Fund –<br>Flexi Debt Fund | Institutional<br>Option and<br>Retail Option | Dividend*, Quarterly Dividend,<br>Bonus** and Growth                         | First Purchase                        | Rs. 50,00,000/- per application and any amount<br>thereafter under institutional option<br>Rs.5,000/- per application and any amount thereafter<br>under retail option | Growth                                |  |  |  |  |  |  |
|   |  |  | Additional Purchase                   | Rs.1,000/- per application and any amount thereafter   |                                       |  |  |  |  |  |  |

\*At present trustees have decided frequency as Monthly Dividend under dividend option

\*\*Declared as and when decided by the trustees

# Institutional Plan - Daily Dividend Reinvestment Plan (DDRIP) renamed to Super Institutional Plan - DDRIP w.e.f. August 26, 2011

Statutory Details: L&T Mutual Fund has been established as a trust under the Indian Trust Act, 1882 by L&T Finance Limited, Sponsor/ Settlor (liability restricted to the seed corpus of Rs. 1 lakh) with L&T Mutual Fund Trustee Limited as the Trustee Company and L&T Investment Management Limited as the Investment Manager. Risk Factors: All investments in mutual funds and securities are subject to market risks and the NAV of the Schemes of the Fund may go up or down depending upon the factors and forces affecting the securities market. Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Schemes/ Plans. The Sponsor is not responsible or liable for any loss resulting from the operation of the Schemes beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund. The name of the Schemes/Plans/Mutual Fund do not in any manner indicate either the quality of the Schemes/ Plans or its future prospects and returns; and are only the name of the Schemes/Plans. There can be no assurance that the objectives of the Schemes/Plans/Mutual Fund will be achieved. Schemes specific risk factors: Investment in the Schemes shall be subject to various risks including but not limited to risk associated with: Investment in Derivatives, Securitised Debt, etc. For L&T Monthly Income Plan & L&T MIP – Wealth Builder Fund - Monthly Income Plan & L&T MIP – Wealth Builder Fund - Monthly Income is not assured and is subject to distributable surplus. Please read the Scheme Information Document and Statement of Additional Information carefully before investing.

## COMBINED APPLICATION FORM FOR DEBT SCHEMES



| (only emparien  | ed Distribu   | <b>TION</b><br>utors/Brok  | ers will b   | e permi  | tted to  | distribu   | ite Uni  | ts)  | F   | OR O   | FFIC                                       | EUS                        | ΕO  | NLY   |   |  |   |   |                          |                           |  |                          |                       |       |
|---|---|--|--|--|--|--|--|--|---|--|--|----------------------------|---|---|---|--|---|---|--------------------------|---------------------------|--|--------------------------|-----------------------|-------|
| Distributor/<br>ARN-  | Broker A  | RN   |  | S  | Sub-Br   | oker Co  | de   |  |   |  |  |                            |   |   |   |  |   |   |                          |                           |  |                          |                       |       |
| Jpfront commission shall l<br><b>Transaction Charge (Applica</b><br>Applicant is a Minor).  | able only in r  | respect of A<br>I am a First T   | <b>pplications</b><br>Time Mutual  | Fund Invest  | hrough E<br>stor, acros  | <b>Distributo</b><br>ss all Mutu   | r <b>s/ Broke</b><br>al Funds  | <b>ers) (Ple</b> a<br>(Rs. 150/  | <b>ase refer</b><br>'- shall be   | <b>instructi</b><br>deducted   | <b>on O a</b><br>from s                    | <b>nd tick</b><br>ubscript | √ <b>any</b><br>ions of   | <b>one) (</b><br>Rs. 10   | <b>To be t</b><br>,000/- a  | ticked<br>and ab   | <b>only by</b><br>ove and   | / <b>First/</b><br>paid to                  | <b>Sole A</b><br>the dis | <b>pplica</b><br>stribute | <b>ant or</b><br>tor/brok  | <b>r Guar</b> o<br>ker). |                       | the   |
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| First/Sole Applic   | ant   | 1 1  |  | Gend   | er (Ple  | ease √)  |  | Male   |   | Fem  | ale  | 1 1                        |   |   |   | Da   | ite of  | Birth                                       | <u>ם ו</u>               |                           |  | IM                       |                       | Y     |
| Name Mr. Ms. M/s.   |   |  |  |  |  |  |  |  |   |  |  |                            |   |   |   |  |   |   |                          |                           |  |                          |                       |       |
| PAN*  |   |  |  |  |  | copy o   |  |  |   |  |  |                            |   |   |   |  | Proot   |   |                          | <u> </u>                  |  |                          |                       | _     |
| Guardian/change ir<br>(Please $\checkmark$ ) $\Box$ Mot<br>Gender (Please $\checkmark$ )  | her 🗌 Fa  | ather 🗌  | Court  |  |  |  |  |  | irst app  | olicant  | is a l                                     | Vino                       | r) Co   | ntac  | t Per   | son  | (in ca  | se of                                       | Non                      | Indi                      | ividu  | ial Ir                   | nvest                 | ors   |
| Name Mr. Ms. M/s.   |   | e ∟ re<br>   |  |  |  |  |  |  |   |  |  |                            |   |   | 1   |  |   |   | 1                        | 1                         |  |                          |                       |       |
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| Document of Mind  |   |  |  |  |  |  | Sch  |  | aving   | Certifi  |  |                            |   |   |   |  |   |   |                          |                           |  |                          | (plea                 |       |
| Letter of Author  |   |  |  |  |  |  |  |  |   |  | icute                                      |                            | JCIV  | iui k.  | nice  |  | ussp  |   | 00                       | icij                      |  |                          | picu                  | JC .  |
| Nationality   |   |  |  |  |  |  |  |  |   | Coun   | try o                                      | f Res                      | iden  | ce  |   |  |   |   |                          |                           |  |                          |                       |       |
| Address for Corre   | esponde   | nce [P.  | O. Box   | Addres   | s is nc  | t suffic   | ient]  |  |   |  | -  | -                          |   |   |   |  | -   |   |                          |                           |  |                          |                       |       |
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| City  |   |  |  |  | +  |  | State  | $\left  \right $   |   |  |  | $\left  \right $           | _   |   |   | -  |   |   | in Co                    |                           | $\left  - \right $   | $\left  - \right $       | $\left  - \right $    |       |
| City Contact Details  |   |  |  |  |  | 1  | State  |  |   |  |  |                            |   |   |   | 1  |   | PI  |                          | Jue                       |  |                          |                       |       |
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| -mail^#   |   |  |  |  |  |  |  |  |   |  |  |                            |   |   |   |  |   |   |                          |                           |  |                          |                       |       |
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| Status (Please ✓) □<br>Occupation of Sole   |   |  |  |  |  | Societ   |  |  | HUF 🗌   |  |  |                            |   |   |   |  |   | orate [                                     | 0                        | ther                      |  | ] Pr                     | ofess                 | sior  |
| Agriculturist   | Retire  | ed 🗌   | Housev   | vife   | 🗌 Stı  | udent  | F  | orex   | Dealer  |  | Oth  | ers (I                     | leas  | e spe   | ecify)  |  |   |   |                          |                           |  |                          |                       |       |
| Second Applicar   | <b>t</b> (N.A. if   | the first  | t Applic   | ant is a   | 1 minc   | or) Ge   | ender  | (Pleas   | ie √) [   | Ma   | le 🗌                                       | Fema                       | ale   |   | Dat   | e of   | Birth   | ۱   | D                        | D                         | M  | M                        | Y                     | Y     |
| Name Mr. Ms. M/s.   |   |  |  |  |  |  |  |  |   |  |  |                            |   |   |   |  |   |   |                          |                           |  |                          |                       |       |
|   |   |  |  |  |  |  |  |  |   |  |  |                            |   |   |   |  |   | k   |                          |                           |  |                          |                       |       |
| PAN*  |   |  |  | Encl   | osed c   | opy of   | (Pleas   | se √)  | D PA  | N Prod   | of*  |                            | (YC   | Com   | pliar   | ice P  | 1001  |   | 1                        |                           | 1 1  |                          |                       |       |
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| PAN* Third Applicant  | (N.A. if th   | ne first A   | \pplican   | t is a m   | ninor)   |  | der (Pl  | ease ·   | <b>√)</b> □   | Male   | - Fe                                       | male                       |   |   | ate   | of Bi  | rth   |   | D                        | D                         | Μ  | Μ                        | Y                     | Y     |
| PAN*  |   |  |  | t is a m<br>Enclo  | ninor)<br>osed c   | Geno<br>opy of   | der (Pl<br>(Pleas  | ease ·<br>e √)   | √) □<br>□<br>□ PAI  | Male<br>N Proc   | Fe   | male                       |   |   | ate   | of Bi  | rth   |   | D                        | D                         | M  | M                        | Y                     | Y     |
| PAN*  | Please √)   | ) 🗌 Sing   | le OR  | t is a m<br>Enclo  | ninor)<br>osed co<br>Joint   | Geno<br>opy of<br>OR   | der (Pl<br>(Pleas  | ease<br>e ✓)<br>nyone  | ✓) □ □ □ □ PAI • • OR Suppose   | Male<br>N Proc<br>Irvivoi  | Fe<br>f*                                   | male                       | (YC C   | C<br>Comj   | olian   | of Bi<br>ce P  | rth<br>roof*  |   |                          |                           |  |                          | y  <br>     <br>∋le   | Y     |
| PAN* Third Applicant<br>Name Mr. Ms. Ms.<br>PAN* Mode of Holding (<br>POA Holder Deta   | Please √)   | ) 🗌 Sing   | le OR  | t is a m<br>Enclo  | ninor)<br>osed co<br>Joint   | Geno<br>opy of<br>OR   | der (Pl<br>(Pleas  | ease<br>e ✓)<br>nyone  | ✓) □ □ □ □ PAI • • OR Suppose   | Male<br>N Proc<br>Irvivoi  | Fe<br>f*                                   | male                       | (YC C   | C<br>Comj   | olian   | of Bi<br>ce P  | rth<br>roof*  |   |                          |                           |  |                          | Y  <br>     <br>ale   | Y     |
| PAN* Third Applicant<br>Name Mr. Ms. Ms.<br>PAN* Mode of Holding (<br>PoA Holder Deta<br>Name Mr. Ms. Ms.<br>PAN*   | Please √)<br>ails (If the   | )  Sing investmen  | Ie OR  | t is a m<br>Enclo<br>c J<br>g made b<br>Enclo  | ninor)<br>osed co<br>Joint<br>oy a Cor   | Geno<br>opy of<br>OR<br>nstituted  | der (Pl<br>(Pleas<br>Aı<br>Attorn  | ease ↔<br>e ✓)<br>nyone<br>ey plea<br>l                                    | <ul> <li>✓) □</li> <li>□ PAI</li> <li>□ PAI</li> <li>□ OR Sunit</li> <li>□ NAN</li> </ul> | Male<br>N Proc<br>urvivoi<br>sh the c  | Fe<br>of*<br>r<br>details                  | male                       | (YC C   | Comp<br>der)  | olian<br>Gen  | of Bi<br>ce P<br>der<br>ce Pr  | rth<br>roof*<br>(Pleas  | se √)                                       |                          | 1ale                      |  | -ema                     | Y  <br>               | Y     |
| PAN* Third Applicant<br>Name Mr. Ms. Ms.<br>PAN* Mode of Holding (<br>PoA Holder Deta<br>Name Mr. Ms. Ms.<br>PAN*   | Please √)<br>ails (If the   | )  Sing investmen  | Ie OR  | t is a m<br>Enclo<br>c J<br>g made b<br>Enclo  | ninor)<br>osed co<br>Joint<br>oy a Cor   | Geno<br>opy of<br>OR<br>nstituted  | der (Pl<br>(Pleas<br>Aı<br>Attorn  | ease ↔<br>e ✓)<br>nyone<br>ey plea<br>l                                    | <ul> <li>✓) □</li> <li>□ PAI</li> <li>□ PAI</li> <li>□ OR Sunit</li> <li>□ NAN</li> </ul> | Male<br>N Proc<br>urvivoi<br>sh the c  | Fe<br>of*<br>r<br>details                  | male                       | (YC C   | Comp<br>der)  | olian<br>Gen  | of Bi<br>ce P<br>der<br>ce Pr  | rth<br>roof*<br>(Pleas  | se √)                                       |                          | 1ale                      |  | -ema                     | Y  <br>     <br>      | Y     |
| PAN* Third Applicant<br>Name Mr. Ms. Ms.<br>PAN* Mode of Holding (<br>PoA Holder Deta<br>Name Mr. Ms. Ms.<br>PAN*   | Please ✓)<br>ails (If the   | )  Sing investmen investme | ILE OR   | t is a m<br>Enclo<br>Enclo<br>g made b<br>Enclo<br>irrespect   | ninor)<br>osed co<br>Joint<br>by a Cor<br>bsed co<br>tive of t   | Geno<br>opy of<br>OR<br>nstituted<br>opy of of<br>the amou   | der (Pl<br>(Pleas<br>Aı<br>Attorn<br>(Please<br>unt of in  | ease ·<br>e ✓)<br>nyone<br>ey plea<br>e ✓) [<br>nvestm                     | PAI     PAI     OR Su     Su     See furni     PAN     PAN                                | Male<br>N Proc<br>urvivor<br>sh the c<br>N Proo<br>ase atta  | Fe   | male                       | (YC C   | Comp<br>der)  | olian<br>Gen  | of Bi<br>ce P<br>der<br>ce Pr  | rth<br>roof*<br>(Pleas  | se √)                                       |                          | 1ale                      |  | -ema                     | Y  <br>   <br>   <br> | Y     |
| PAN* Third Applicant Name Mr. Ms. Ms. PAN* Mode of Holding ( PoA Holder Deta Name Mr. Ms. Ms. PAN* PAN and KYC Proof is BANK ACCOUNT  | Please ✓)<br>ails (If the   | )  Sing investmen investme | ILE OR   | t is a m<br>Enclo<br>Enclo<br>g made b<br>Enclo<br>irrespect   | ninor)<br>osed co<br>Joint<br>by a Cor<br>bsed co<br>tive of t   | Geno<br>opy of<br>OR<br>nstituted<br>opy of of<br>the amou   | der (Pl<br>(Pleas<br>Aı<br>Attorn<br>(Please<br>unt of in  | ease ·<br>e ✓)<br>nyone<br>ey plea<br>e ✓) [<br>nvestm                     | PAI     PAI     OR Su     Su     See furni     PAN     PAN                                | Male   | Fe<br>of*<br>details<br>details<br>details | male                       | A Hold<br>YC C  | Comp<br>der)  | Gen   | of Bi<br>ce P<br>der (<br>ce Pr<br>YC. (   | rth<br>roof*<br>(Pleas<br>oof*<br>Please  | se √)                                       | instru                   | 1ale                      | Friend Friedrich | -ema<br> <br>& D)        |                       | Y<br> |
| PAN*  | Please ✓)<br>ails (If the   | )  Sing investmen investme | ILE OR   | t is a m<br>Enclo<br>Enclo<br>g made b<br>Enclo<br>irrespect   | ninor)<br>osed co<br>Joint<br>by a Cor<br>bsed co<br>tive of t   | Geno<br>opy of<br>OR<br>nstituted<br>opy of of<br>the amou   | der (Pl<br>(Pleas<br>Aı<br>Attorn<br>(Please<br>unt of in  | ease ·<br>e ✓)<br>nyone<br>ey plea<br>e ✓) [<br>nvestm                     | PAI     PAI     OR Su     Su     See furni     PAN     PAN                                | Male   | Fe<br>of*<br>details<br>details<br>details | male                       | A Hold<br>YC C  | Comp<br>der)  | Gen   | of Bi<br>ce P<br>der (<br>ce Pr<br>YC. (   | rth<br>roof*<br>(Pleas<br>oof*<br>Please  | se √)<br> <br>e refer                       | instru                   | 1ale                      | Friend Friedrich | -ema<br> <br>& D)        |                       | Y     |
| PAN* Third Applicant Name Mr. Ms. Ms. PAN* Mode of Holding ( PoA Holder Deta Name Mr. Ms. Ms. PAN* PAN* PAN* PAN* BANK ACCOUNT A/c. No. Bank Name   | Please ✓)<br>ails (If the   | )  Sing investmen investme | ILE OR   | t is a m<br>Enclo<br>Enclo<br>g made b<br>Enclo<br>irrespect   | ninor)<br>osed co<br>Joint<br>by a Cor<br>bsed co<br>tive of t   | Geno<br>opy of<br>OR<br>nstituted<br>opy of of<br>the amou   | der (Pl<br>(Pleas<br>Aı<br>Attorn<br>(Please<br>unt of in  | ease ·<br>e ✓)<br>nyone<br>ey plea<br>e ✓) [<br>nvestm                     | PAI     PAI     OR Su     Su     See furni     PAN     PAN                                | Male   | Fe<br>of*<br>details<br>details<br>details | male                       | A Hold<br>YC C  | Comp<br>der)  | Gen   | of Bi<br>ce P<br>der (<br>ce Pr<br>YC. (   | rth<br>roof*<br>(Pleas<br>oof*<br>Please  | se √)<br> <br>e refer                       | instru                   | 1ale                      | Friend Friedrich | -ema<br> <br>& D)        |                       | Y     |
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| PAN*  | Please ✓) ails (if the imandatory <b>F DETAIL</b>   | Sing     Sing     investmen     investmen     for all Ap     S (MAN     investmen     investmen     investmen  | ILE OR<br>ILE OR<br>ILE OR<br>ILE OR<br>IDE OR<br>IDE OR<br>ILE OR | t is a m<br>Enclo<br>g made b<br>Enclo<br>irrespect<br>Y as pe   | ninor) osed co Joint oy a Cor cosed cc tive of t cr SEBI   | Geno<br>opy of<br>OR<br>nstituted<br>opy of of<br>the amou   | der (Pl<br>(Pleas<br>Aı<br>Attorn<br>(Please<br>unt of in  | ease ·<br>e ✓)<br>nyone<br>ey plea<br>e ✓) [<br>nvestm                     | PAI     PAI     OR Su     Su     See furni     PAN     PAN                                | Male   | Fe<br>of*<br>details<br>details<br>details | male                       | A Hold<br>YC C  | Comp<br>der)<br>Comp<br>Card  | Gen<br> <br>                                    | of Bi  | rth<br>roof*<br>(Please<br>oof*<br>Please   | se √)<br> <br>e refer                       | instru                   | 1ale                      | Friend Friedrich | -ema<br> <br>& D)        |                       | Y     |
| PAN*  Third Applicant Name Mr. Ms. Ms. PAN*  Mode of Holding ( POA Holder Deta Name Mr. Ms. Ms. PAN*  PAN*  PAN*  PAN*  PAN*  Bank ACCOUNT A/c. No. Bank Name Branch Address  MICR Code (9- digi Account to Account trar HDFC Bank I CICI   | Please ✓)<br>ails (if the<br>mandatory<br><b>T DETAIL</b>   | Sing     Sing     investmen     i     for all Ap     for all Ap     i     for all Ap     i     i   | pplicants,   | t is a m<br>Enclo<br>g made b<br>Enclo<br>irrespect<br>Y as pe   | ninor)  osed co osed c | Gend<br>opy of<br>OR<br>nstituted<br>opy of (<br>the amou<br>I Guide   | der (Pl<br>(Pleas<br>Attorn<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Please<br>(Pleas   | ease - ease - invone (Please (Please ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) | Y) D PAI OR Subset furni PAN PAN ent. Pleat refer in I                                    | Male V Proco   | Fe   | male                       | A Hold<br>YC C<br>PAN   | Comp<br>der)<br>Comp<br>Card  | Date<br>Date<br>Dilian<br>Gen<br>Dilian<br>and K  | of Bi  | rth<br>roof*<br>(Please<br>oof*<br>Please   | se √)<br> <br>e refer                       | instru                   | 1ale                      | Friend Friedrich | -ema<br> <br>& D)        |                       | Y     |
| PAN*  | Please ✓)<br>ails (if the<br>mandatory<br><b>CDETAIL</b>  |  | IDATOR   | t is a m<br>Enclo<br>Enclo<br>Enclo<br>irrespect<br>Y as pe  | ninor)<br>osed cc<br>Joint<br>Joint<br>osed cc<br>tive of t<br>cr SEBI<br>No.)<br>(Please<br>is Bank   | Gend<br>opy of<br>OR<br>nstituted<br>opy of 0<br>the amou<br>I Guide   | der (Pl<br>(Pleas<br>Attorn<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass))<br>(Pleass<br>(Pleass<br>(Pleass))<br>(Pleass<br>(Pleass))<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass))<br>(Pleass)<br>(Pleass)<br>(Plea | ease - ease - invone (Please (Please ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) | Y) D PAI OR Subset furni PAN PAN ent. Pleat refer in I                                    | Male V Proco   | Fe   | male                       | A Hold<br>YC C<br>PAN   | Comp<br>der)<br>comp<br>Card  | Gen<br> <br>                                    | of Bi<br>ce P<br>der (<br>ce Pr<br>YC. (<br>Cu<br>ity<br>ode   | rth   | se √)<br> <br>e refer                       | instru                   | 1ale                      | Friend Friedrich | -ema<br> <br>& D)        |                       | Y     |
| PAN*  Third Applicant Name Mr. Ms. M/s. PAN*  Mode of Holding ( POA Holder Deta Name Mr. Ms. M/s. PAN*  * PAN and KYC Proof is BANK ACCOUNT A/c. No. Bank Name Branch Address  MICR Code (9- digi Accunt to Account tran HDFC Bank I CICL RTGS/NEFT (IFS Code ACKNOWLEDGE   | Please ✓)<br>ails (If the<br>mandatory<br><b>CDETAIL</b>  |  | IDATOR   | t is a m<br>Enclo<br>Enclo<br>Enclo<br>irrespect<br>Y as pe  | ninor)<br>osed cc<br>Joint<br>Joint<br>osed cc<br>tive of t<br>cr SEBI<br>No.)<br>(Please<br>is Bank   | Gend<br>opy of<br>OR<br>nstituted<br>opy of 0<br>the amou<br>I Guide   | der (Pl<br>(Pleas<br>Attorn<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass))<br>(Pleass<br>(Pleass<br>(Pleass))<br>(Pleass<br>(Pleass))<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass))<br>(Pleass)<br>(Pleass)<br>(Plea | ease - ease - invone (Please (Please ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) | Y) D PAI OR Subset furni PAN PAN ent. Pleat refer in I                                    | Male V Proco   | Fe   | male                       | A Hold<br>YC C<br>PAN   | Comp<br>der)<br>comp<br>Card  | Gen<br> <br> | of Bi<br>ce P<br>der (<br>ce Pr<br>YC. (<br>Cu<br>ity<br>ode   | rth   | se √)<br> <br>e refer                       | instru                   | 1ale                      | Friend Friedrich | -ema<br> <br>& D)        |                       | Y     |
| PAN*  Third Applicant Name Mr. Ms. Ms. PAN*  Mode of Holding ( POA Holder Deta Name Mr. Ms. Ms. PAN*  PAN* PAN*   | Please ✓)<br>ails (If the<br>mandatory<br><b>T DETAIL</b><br>T DETAIL<br>Bank A<br>k is Mandato<br>SMENT S<br>s./M/s_<br>its of Sche  | Sing     Sing     investmen  | ILE OR<br>ILE OR | t is a m<br>Enclo<br>g made b<br>Enclo<br>irrespect<br>Y as pe<br>vailable (<br>k Axis<br>ed by 1  | ninor)<br>osed cc<br>Joint<br>Joint<br>osed cc<br>tive of t<br>cr SEBI<br>No.)<br>(Please<br>is Bank   | Gend<br>opy of<br>OR<br>nstituted<br>opy of 0<br>the amou<br>I Guide   | der (Pl<br>(Pleas<br>Attorn<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass))<br>(Pleass<br>(Pleass<br>(Pleass))<br>(Pleass<br>(Pleass))<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass)<br>(Pleass))<br>(Pleass)<br>(Pleass)<br>(Plea | ease - ease - invone (Please (Please ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) | Y) D PAI OR Subset furni PAN PAN ent. Pleat refer in I                                    | Male V Proco   | Fe   | male                       | A Hold<br>YC C<br>PAN   | Comp<br>der)<br>comp<br>Card  | Gen<br> <br> | of Bi<br>ce P<br>der (<br>ce Pr<br>YC. (<br>Cu<br>ity<br>ode   | rth   | se √)<br> <br>e refer                       | instru                   | 1ale                      | Friend Friedrich | -ema<br> <br>& D)        |                       | Y     |
| PAN*  Third Applicant Name Mr. Ms. Ms. PAN*  Mode of Holding ( POA Holder Deta Name Mr. Ms. Ms. PAN*  * PAN and KYC Proof is BANK ACCOUNT A/c. No. Bank Name Branch Address  MICR Code (9- digi Account to Account tran HDFC Bank I CICI RTGS/NEFT (IFS Code ACKNOWLEDGE Received from Mr./M:   | Please ✓)<br>ails (If the<br>mandatory<br><b>T DETAIL</b><br>T DETAIL<br>Bank A<br>k is Mandato<br>SMENT S<br>s./M/s_<br>its of Sche  | Sing     Sing     investmen  | ILE OR<br>ILE OR | t is a m<br>Enclo<br>g made b<br>Enclo<br>irrespect<br>Y as pe<br>vailable (<br>k Axis<br>ed by 1  | ninor)<br>osed cc<br>Joint<br>Joint<br>osed cc<br>tive of t<br>cr SEBI<br>No.)<br>(Please<br>is Bank   | Gend<br>opy of<br>OR<br>nstituted<br>opy of 0<br>the amou<br>I Guide<br>I Guide  | der (Pl<br>(Pleass<br>Attorn<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Pleass<br>(Ple   | ease   | Y) D PAI OR Subset furni PAN PAN ent. Pleat refer in I                                    | Male N Proc Irvivor Irvivor Sh the c Ivivor Iviv | Fe   | male                       | A Hold<br>YC C<br>f PAN<br>ype (P   | Comp<br>der)<br>//<br>Card<br>//<br>//<br>//<br>//<br>//  | Date<br>Date<br>Dolian<br>Gen<br>Dolian<br>and K<br>C<br>C<br>FS C<br>C<br>Dolicat                | of Bi<br>ce P<br>der (<br>ce Pr<br>YC. (<br>Cu<br>ity<br>ode   | rth roof* (Please roof* | se √)<br> <br>e refer                       | instru                   | 1ale                      | Friend Friedrich | -ema<br> <br>& D)        |                       | Y     |
| PAN*  Third Applicant Name Mr. Ms. M/s. PAN*  Mode of Holding ( PoA Holder Deta Name Mr. Ms. M/s. PAN*  PAN* PAN* | Please ✓)<br>ails (if the<br>mandatory<br><b>CDETAIL</b><br><b>DETAIL</b><br><b>DETAIL</b><br><b>DETAIL</b><br><b>DETAIL</b><br><b>DETAIL</b><br><b>SEA</b><br><b>SIMENT S</b><br><b>S./M/S</b><br>its of Sche<br>Cumulat | Sing     Sing     investmen     investm      | ILE OR<br>ILE OR | t is a m<br>Enclo<br>Enclo<br>Enclo<br>Enclo<br>Image b<br>Enclo<br>Image b<br>Image b | ninor)   | Gend<br>opy of<br>OR<br>nstituted<br>opy of (<br>the 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 | ease   | V) PAI  | Male N Proc Irvivor Irvivor Sh the c Ivivor Iviv | Fe   | male                       | A Hold<br>YC C<br>FPAN<br>//pe (P<br> <br> | Comp<br>der)<br> <br>Comp<br>Card<br> <br> | Gen<br>Gen<br>Jlian<br>and K<br>e $\checkmark$ ) [<br>FS C<br>Dilicat                             | of Bi<br>ce P<br>der (<br>ce Pr<br>YC. (<br>Cu<br>Cu<br>Cu<br>Cu<br>Cu<br>Cu<br>Cu<br>Cu<br>Cu<br>Cu<br>Cu<br>Cu<br>Cu | rth roof* (Please roof* | se √)<br> <br>refer<br> <br> <br> <br> <br> | instru                   | 1ale                      | Friend Friedrich | -ema<br> <br>& D)        |                       | Y     |

Please Note : All purchases are subject to realisation of cheques / demand drafts. \*\*Default option/facility.

| INVESTMENT        | AND PAYMENT D | DETAILS (Pleas | e see the Ready Reckoner table of | on page No.20)                    |          |                               |
|-------------------|---------------|----------------|-----------------------------------|-----------------------------------|----------|-------------------------------|
| Scheme Name       |               |                |                                   |                                   |          |                               |
| Option (Please ✓) | O Cumulative* | O Dividend     | Dividend Facility (Please ✓)      | <ul> <li>Reinvestment*</li> </ul> | O Payout | (* Default Option / Facility) |
|                   |               |                |                                   |                                   |          |                               |

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|---------------------------|----------|-------|--------|---------|---------|------|--|----|--------|-------|--------------------|--|-----|-----|--------|---------------|----------------|---------------|------|-------|------|----------|-------|-------|------|-----|--|
| Investment<br>Amount (Rs. | )        |       |        |         |         |      |  | DI | D Char | ges ( | Rs.)               |  |     |     | N<br>D | et Am<br>D am | nount<br>ount) | (Che<br>(Rs.) | que/ |       |      |          |       |       |      |     |  |
| Amount in V               | Vords    |       |        |         |         |      |  |    |        |       |                    |  |     |     |        |               |                |               |      |       |      |          |       |       |      |     |  |
| Mode of<br>Payment        |          | Chequ | ie/DD/ | 'Fund 1 | Transfe | er / |  |    |        | _     | Cheque/<br>DD* No. |  |     |     |        |               |                |               |      |       |      | Dated    |       |       |      |     |  |
| Drawn on                  | Bank     |       |        |         |         |      |  |    |        |       |                    |  |     |     |        |               |                |               |      |       |      |          |       |       |      |     |  |
|                           | Branch   |       |        |         |         |      |  |    |        |       |                    |  |     |     |        |               |                |               |      |       |      |          |       |       |      |     |  |
|                           |          |       |        |         |         |      |  |    |        |       |                    |  | Cit | y   |        |               |                |               |      |       |      |          |       |       |      |     |  |
|                           | A/C. No. |       |        |         |         |      |  |    |        |       |                    |  |     | Acc | ount   | Type          | (Plea          | se 🗸          | ) 🗌  | Curre | nt 🗌 | ] Saving | s 🗌 I | NRE [ | NR 🗌 | NRO |  |

The details of the bank Account provided above pertain to my /our own bank account in may/our name Yes No. If No, the bank account holder is Spouse# Parents Grand Parents Guardian Employer Custodian # applicable only if subscription for units of the scheme is remitted through joint bank accounts.

\* Please mention the Application No. on the reverse of the cheque/DD. Please ensure there is only one cheque / DD per Application Form cheque/DD must be drawn in favour of scheme as applicable and crossed 'account payee only'.

Application Form without this Information may be rejected. Investors are requested to note that w.e.f. November 15, 2010, third party instruments can not be used for Mutual Fund subscription. Please refer to instruction 'H' on "Transaction through Third Party instruments" in General Information above. Option to Hold units in Demat Mode: Unitholders have an option to invest in Schemes of L&T Mutual Fund in Demat Mode. Unitholders who wish to invest in Schemes of L&T Mutual Fund in Demat Mode are requested to fill up "Application Form for Subscription of Units in Dematerialized Mode" available at Branches of L&T Investment Management Limited or Investor Service Centres (ISCs) or CAMS Service Centres (CSCs). The same is also available on our website www.Intmf.com

## 4B. NOMINATION DETAILS (please refer instruction F)

\_\_\_\_\_

1 1

Mandatory for new folios / accounts • Every new nomination shall overwrite the existing nomination in the folio / account

I/ We (Second Applicant) and (Third Applicant)\* (First Applicant), do hereby nominate the following person(s) more particularly described hereunder/ and\*/ cancel the nomination made by me/ us on the day of in respect of the Units under Folio No. (\* strike out which is not applicable)

|           | Name and Address of Nominee(s) | Date of Birth | Name and Address of Guardian (to<br>be furnished in case the Nominee is<br>a minor) | Proportion* (%) by which the units<br>will be shared by each Nominee<br>(should aggregate to 100%) |
|-----------|--------------------------------|---------------|---|--|
| Nominee 1 |                                |               |   |  |
| Nominee 2 |                                |               |   |  |
| Nominee 3 |                                |               |   |  |

If the investors/ unitholders, do not wish to nominate:

(Please ✓) □ I / We do not intend to appoint a nominee in respect of our investments

## **ELECTRONICS CLEARING SERVICES (ECS) FOR DIVIDEND PAYMENTS\***

You may choose to receive dividends in your bank account through the Electronic Clearing Service (only in select cities). Unitholders who do not opt for the ECS facility will receive dividends by cheques payable at par/DD. □ I/we authorise L&T Mutual Fund to credit my/our dividend through ECS (Please ✓) \*please enclose photocopy of your cheque leaf

The 9 - digit MICR Code number of my/our bank & branch is This is a 9-digit number next to your cheque No. 6 OTHER SERVICES (Optional) (Please refer instruction L)

## E- mail Services (Please ✓)

e-mail

I/we wish to receive the following documents via e-mail in lieu of physical document(s) Account Statement All other Statutory Communications Marketing Updates

Other E-mail Service (Please ✓) 🗆 Daily NAV 🛛 Weekly Market Review 🗌 Event Updates

Sole/First Applicant/ Guardian

## T-PIN Services (Please ✓)

Would you like a T-PIN assigned? (T-PIN : For Internet Based Transaction)

## **DECLARATION & SIGNATURE(s)**

I/We have read and understood the contents of the scheme Information Document of the scheme(s) of L&T Mutual Fund. I/We hereby apply to the trustee of L&T Mutual Fund for units of respective Schemes of L&T Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant scheme(s). I/We hereby declare and confirm that the amount invested in the Scheme(s) indicated above is in no way in contravention of any Act, Rules, Regulations, Notifications or directions of the provisions of the Income Tax Act, Anti-Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time I/We have understood the details of the scheme and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment, I/We confirm that the funds invested in the Scheme, legally belong to me/us. If the fund is nor satisfied with regard to the completion of the "Know Your Customer" process for me/us, I/We hereby authorize the Mutual Fund to redeem the funds invested in the Scheme at the applicable NAV prevailing on the date of such redemption and initiate such other action that may be required by the law. I/We understand that, if I/We have not ticked in Section 4B of the Application Form for not appointing a Nominee, then the Application Form shall be processed as without Nomination

| For NRIS Only: I/We confirm that I am /we are Non-Residents of Indian nationality/Origin and that I/we have remitted funds fr  | rom |
|--|-----|
| abroad through approved banking channels or from funds in my/our Non-Resident External /Non-resident Ordinary/FCNR Account.  |     |
| the Confirmation details and the details are the set the set of second s |     |

I/we Confirm that details provided by me/us are true and correct. Date

Second Applicant (N.A. if the first Applicant is a minor) RES ATL Third Applicant (N.A. if the first Applicant is a minor)

Unitholders are requested to note that in accordance with SEBI circular dated August 22, 2011; L&T Mutual Fund shall deduct Transaction Charge (TC) from each subscription/ purchase request of Rs. In this data we have and be and the second and the se • For First Time Mutual Fund Investor<sup>A</sup> (across Mutual Funds), TC of Rs. 150/-shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor. ^An investor whor the first Time ever in any mutual fund either by way of subscription/ purchase or Systematic Investment Plan (SIP). • For Investor other than First Time Mutual Fund Investor (across Mutual Funds), TC of Rs. 100/- shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor. TC in respect of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- on more. In such cases the TC would be recovered in maximum 4 installments. TC shall be deducted in respect of: (a) Subscriptions/ purchase requests below Rs. 10,000/- (b) Transactions other than subscriptions/ purchase relating to new inflows. Thus no TC shall be deducted in respect of: (a) Subscriptions/ purchase relating to new inflows. Thus no TC shall be deducted on the store (who sthough Switch/ Systematic Transfer Plan/ Daily Investment Plan (E) Site and/ or Stock exchange platform (including Mutual Fund Service System (MFSS) of NSE and/ or Stock exchange platform for Allotment and Repurchase of Mutual Funds (StAR MF) of BSE).

4



SIP/ Micro SIP Facility is available in L&T Triple Ace Fund, L&T Monthly Income Plan, L&T MIP - Wealth Builder Fund, L&T Gilt Fund and L&T Select Income Fund – Flexi Debt Fund Please read instructions mentioned under Facilities Offered before filling the Form Investors/ Unitholders in SIP/Micro SIP are also requested to fill up all sections of "Application Form for Equity Schemes" except sections 4

| DISTRIBUTOR INFORMATION<br>(Only empanelled Distributors/Brokers   | will be permitted to distribute Unite)               | Application No.:  |   |
|--|--|---|---|
| Distributor/Broker ARN   | Sub-Broker Code                                      |   |   |
| ARN -  |  | FOR OFFICE USE ONLY                                       |   |
|  |  |   |   |
| Upfront commission shall be paid directly by the<br>based on the investors' assessment of various  |  |   |   |
| distributor.   |  |   |   |
|  |  |   |   |
| 1 APPLICANT'S PERSONAL DETAILS (P  | lease fill in block letters. Use one bo              | x for one alphabet leaving one box blan                   | ık between two words)                   |
| Folio No. (In case of Existing Investor)   |  | Form No. (In case of New Investor)                        |   |
| Only for MICRO SIP *<br>a) Standard Identification Instruments<br>reputed employer   | s (please ✓) □ Voter Identity Card; □ Dri            | iving License; 🗆 Government/Defense Identific             | ation card; 🗆 Passport; 🗖 Card of       |
|  | rd Identification Instrument contains th             | he address):  | (please specify)                        |
|  |  | N holder mentionining the ARN number or atte              |   |
| * PAN is not mandatory in respect of   | Micro SIPs. However, investors/ Unithe               | olders with PAN are required to follow PA                 | N based common standard KYC             |
| through CVL procedure as mentionec<br>(a)&(b) above.   | on page no. 16 of this KIM. Investors/               | / Unitholders without PAN are required to                 | submit document mentioned in            |
|  |  |   |   |
| 2 SIP/MICRO SIP INVESTMENT DETAIL  | S (Please see the Ready Reckoner tal                 | ble on page no. 20)                                       |   |
| I/We would like to enrol for Systematic Invest   | ment Plan under L&T Mutual Fund subject to t         | terms and conditions of the Scheme/Plan and subse         | equent amendments thereto.              |
| Scheme Name  |  |   |   |
| <b>Option</b> (Please ✓) ○ Cumulative**  | O Dividend Dividend Facility (Pl                     | rlease ✔)   | out (** Default Option / Facility)      |
| •  | · · · · · · · · · · · · · · · · · · ·                | MICRO SIPs Date : 5th or 15th or 25th or 3                |   |
|  |  |   | (),                                     |
|  |  |   |   |
| 3 SIP/MICRO SIP PAYMENT DETAILS  |  |   |   |
| Amount per Instalment (Rs.)  | Number of Ins  | stalments Total Amount (Rs.)                              |   |
| (Minimum 6 instalments of Rs.1,000 each or mor   | e for all Schemes).                                  |   |   |
| Payment Mechanism (Please ✓ any one only<br>☐ SIP/MICRO SIPS Auto Debit Facility (Plea   |  | ed and submit it together with the Cheque for first SIP/I | MICRO SIPs transaction)                 |
|  |  | of Scheme name and crossed <b>'account payee only</b> '   |   |
| Total number of Chague   | No. From   | To  |   |
| Total number of Cheque   |  |   |   |
| Branch   |  | City  |   |
|  | together with the current application resulting in : | aggregate investments exceeding Rs. 50,000 in a year.     |   |
| The ARN holder has disclosed to me/us all the co<br>amongst which the Scheme is being recommende   | ommissions (in the form of trail commission or any   | other mode), payable to him for the different competin    | ng Schemes of various Mutual Funds from |
| anongse which the sendine is being recommende  |  |   |   |
|  |  |   |   |
| Date   |  |   |   |
| Date Signature S |  |   |   |
| S  | Sole / First Applicant / Guardian                    | Second Applicant  | Third Applicant                         |
|  |  | (N.A. if the first Appli                                  | icant is a minor)                       |
|  |  |   |   |
|  |  |   |   |
| _  |  |   |   |
| ACKNOWLEDGEMENT SLIP (To b   | e filled by the Applicant)                           | Application No.:  |   |
| Received from Mr./Ms./M/s  |  |   |   |
| an application for SIP enrolment of the So   | heme   |   |   |
| Option (Please 🗸) 🗌 Cumulative**   | Dividend Dividend Facility (                         | (Please 🗸) 🗌 Reinvestment** 🔷 Payout                      |   |
| (** Default Option Facility)   |  |   |   |
| ☐ Total Cheque ☐ ☐ Cheque No.  |  | Dated   |   |
|  |  | Amount (Rs.)  | -                                       |
|  | unt ner instalment (Rs )                             |   | 5                                       |

SIP Facility is available in L&T Gilt Fund, L&T Monthly Income Fund, L&T MIP - Wealth Builder Fund, L&T Triple Ace Fund and L&T Select Income Fund - Flexi Debt Fund

Note: Please allow minimum 21 working days for auto debit to register and start. Auto debit has to commence within 60 days of 1st SIP Cheque.

Unitholders are requested to note that in accordance with SEBI circular dated August 22, 2011; L&T Mutual Fund shall deduct Transaction Charge (TC) from each subscription/ purchase request of Rs. 10,000/- and above, routed through distributor/ broker (who have opted to receive TC), with effect from November 1, 2011 and pay the same to such distributors/ brokers, subject to the following: • For First Time Mutual Fund Investor^ (across Mutual Funds), TC of Rs. 150/- shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor. An investor who invests for the first time ever in any mutual fund either by way of subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (Who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund (SIP). • For Investor other than First Time Mutual Fund Investor (across Mutual Funds), TC of Rs. 10,00/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor. To mespect of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. In such cases the TC would be recovered in maximum 4 installments. TC shall not be deducted in respect of (a) Subscriptions/ purchase requests below Rs. 10,000/-; (b) Transactions other than subscriptions/ purchase not routed through any distributor / agent) and (d) Transactions carried out through the stock exchange platform (including Mutual Fund Server S) of NSE and/ or Stock exchange platform for Allotment and Repurchase of Mutual funds (StAR MF) of BSE).



First SIP/MICRO SIP cheque and subsequent through ECS (Debit) Clearing / Direct Debit. Investors/ Unitholders availing Auto Debit Facility are also requested to fill up the "Application Form for Equity Schemes"

| DEBIT MANDATE [Electronic Clearin   | g Se   | rvie    | ce    | (De   | bit   | Cle    | eari | ing   | I)]    |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
|---|--------|---------|-------|-------|-------|--------|------|-------|--------|------|--------------------|-------|---------|--------|-------|-----|-------|-------|-------|------|------|------|------------|-----|-----|------|------|------|------|------|------|------|-------|------|------|------|------|-----|-----|---|
| The Manager   |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
| Bank Name   |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       | 1    | Varr | ne   |            |     |     |      | C    | ор   | y 1  | to   | the  | e u  | ser   | Co   | m    | par  | y    |     |     |   |
|   |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
| Bank Address  |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       |      | ٩dd  | lres | s          |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
|   |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
| City  |        |         |       |       |       |        |      |       |        |      | F                  | Pin o | code    |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
| Telephone No.   |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       | -    | ſel. | Nc   | . [        |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
| I, hereby authorise you to debit my acco  | ount   | for     | ma    | akin  | ng p  | bayr   | nen  | nt to | o L8   | λT Ι | Mutu               | Jal   | Fund    | thro   | puc   | h E | CS (I | Del   | bit)  | cl   | eari | ing  | / C        | ire | ect | Del  | bit  | as   | ре   | er t | he   | de   | tails | gi   | ver  | n as | ur   | nde | r.  |   |
| A) Name of Bank Account Holder  | M      | Ir.   N | As.   | M/s.  |       | Ĺ      |      |       |        |      |                    |       |         |        | Ĩ     |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
| (As in Bank Records)  |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     | T   |      |      |      |      |      |      | T    |       |      |      |      | T    | Ť   |     |   |
| B) 9-Digit MICR Code of the Bank an   | d Br   | and     | ch    |       |       |        |      |       |        |      |                    |       |         | 6      | -) A  |     | ount  | t Tv  | ne    | • (F | lea  | se   | <b>v</b> ) | _   | 1   | Cur  | rer  | nt   | [    |      | Sa   | vir  | nas   | [    | _    | C    | sh   | Cr  | edi | t |
| (Appearing on MICR Cheque issued by the ban   |        |         |       |       |       |        |      |       |        |      |                    |       |         | _      | _,,,  |     | Jun   | ,     | pe    | . (. | icu. | JC   | . ,        |     | _ · | cui  | i ci |      | L    |      | 50   |      | .95   | L    |      | ~    | 511  | CI  | cui |   |
| D) Ledger No. / Ledger Folio No.  | ,<br>  |         |       |       |       | 1      |      | T     |        |      |                    | 1     |         | L F    | -) Δ  | /c  | No.   |       |       |      |      |      |            |     | 1   |      |      |      |      |      |      |      |       |      |      | 1    | 1    | 1   |     |   |
| -,,,,   |        |         |       |       |       |        |      |       |        |      |                    |       |         |        | ,,,   | .,  |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
| Name of the Scheme  |        |         |       |       |       |        |      |       |        |      | of effe            |       |         |        |       |     | Perio |       |       |      |      |      |            |     |     | ٩mo  |      |      |      |      |      |      |       |      |      | mbe  |      |     |     |   |
|   |        |         |       |       |       |        | 5/   |       |        |      | ∖ (28tl<br>If Febr |       |         |        |       |     | (Mon  | nthly | ()    |      |      |      |            | I   | Ins | talm | ient | t (R | ls.) |      |      |      |       |      | inst | talm | ent  | S   |     |   |
|   |        |         |       |       |       | _      |      |       | noma   |      | 11001              | uui   | ,       | -      |       |     |       |       |       |      |      | +    |            |     |     |      |      |      |      |      |      | +    |       |      |      |      |      |     |     |   |
|   |        |         |       |       |       |        |      |       | DD     | / [\ | /M / 1             | ΥY    |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
|   |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
|   |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
|   |        |         |       |       |       |        |      |       | DD     | / [] | /M / )             | ΥY    |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
|   |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
| ^ Not available in L&T Select Income Fun  | d - Fl | lexi    | De    | ebt   | Fun   | d      |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
| DECLARATION AND SIGNATURE(S)  |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
| I hereby declare that the particulars given ab  | ove a  | re o    | orre  | ect a | and   | com    | plet | e. I  | f the  | tra  | ansact             | tion  | is Co   | ertifi | ied t | hat | the p | bart  | icula | ars  | furr | nisł | ned        | abc | ove | are  | co   | rreo | ct a | s p  | er o | ouri | reco  | rds. |      |      |      |     |     |   |
| delayed or not effected at all for reasons of ind   | ompl   | lete    | or i  | ncor  | rrect | t info | orma | atio  | n, I v | NOL  | uld no             | t ho  | old     |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      | . 1  |      |      |       |      |      |      |      |     |     |   |
| the user institution responsible. I have read the responsibility expected of me as a particip |        |         |       |       |       |        | er a | nd    | agre   | e to | o disc             | har   | ge   (B | Bank   | 's St | am  | )     |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
| the responsibility expected of me as a particip   | ant u  | inde    | er tr | ie so | cner  | ne.    |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     |   |
|   |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      |      |      |      |      |      |       |      |      |      |      |     |     | _ |
|   |        |         |       |       |       |        |      |       |        |      |                    |       |         |        |       |     |       |       |       |      |      |      |            |     |     |      |      | s    | igr  | nat  | tur  | e o  | of th | ne . | Αı   | the  | oris | sec | 1   |   |
| Date Signat   | ure c  | of C    | Cus   | tor   | nei   | r (A   | s in | ו B   | ank    | Re   | ecord              | ds)   |         |        |       | D   | ate   |       |       |      |      |      |            |     |     |      |      |      | -    |      |      |      | l fro |      |      |      |      |     |     |   |

Note:- Mandate to be obtained in 3 copies, Original for Bank, One for User Company and other for Customer)

| ACKNOWLEDGEMENT SLIP (To be filled by the A                             | pplicant)                   |                         |
|---|-----------------------------|-------------------------|
| Received from Mr./Ms./M/s   |                             |                         |
| an application for SIP enrolment of the Scheme                          |                             |                         |
| Option (Please ✓) Cumulative* ODividend                                 | Dividend Facility (Please ) |                         |
| (* Default Option / Facility)   |                             |                         |
| Total Cheque     Cheque No  | Dated                       |                         |
| Drawn on (Bank)   | Amount (Rs.)                | Signature, Stamp & Date |
| $\square$ SIP/Micro SIP Auto Debit Facility Amount per instalment (Rs.) | ) Total Amount (Rs.)        | -                       |

SIP Facility is available in L&T Gilt Fund, L&T Monthly Income Fund, L&T MIP - Wealth Builder Fund, L&T Triple Ace Fund and L&T Select Income Fund - Flexi Debt Fund

Note: Please allow minimum 21 working days for auto debit to register and start. Auto debit has to commence within 60 days of 1st SIP Cheque.

Unitholders are requested to note that in accordance with SEBI circular dated August 22, 2011; L&T Mutual Fund shall deduct Transaction Charge (TC) from each subscription/ purchase request of Rs. 10,000/- and above, routed through distributor/ broker (who have opted to receive TC), with effect from November 1, 2011 and pay the same to such distributors/ brokers, subject to the following: • For First Time Mutual Fund Investor^ (across Mutual Funds), TC of Rs. 150/- shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor. An investor who invests for the first time ever deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund IPan (SIP). • For Investor other than First Time Mutual Fund Investor (across Mutual Funds), TC of Rs. 100/- shall be deducted from subscription purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor. However, TC in respect of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. In such cases the TC would be recovered in maximum 4 installments. TC shall be deducted in respect of: (a) Subscriptions/ purchase requests below Rs. 10,000/-; (b) Transactions other than subscriptions/ purchase not routed through any distributor / agent) and (d) Transactions carried out through Switch, Systematic Transfer Plan, Daily Investment Plan etc; (c) Direct Investments (i.e. Subscriptions/ purchase not routed through any distributor / agent) and (d) Transactions carried out thro



L&T Mutual Fund

Built on strong foundations

#### Please Note : Signature(s) should be as it appears on the Application Form and in the same order.

Minimum transfer amount/ Instalments:

The investment under STP for all the schemes except L&T Tax Saver Fund has to be for a minimum amount of Rs. 6000 i.e. 6 cheques of Rs. 1000/- each 5th,15th,25th of the month or on the next Business Day if the chosen date happens to be a non-business day.

However, in case of L&T Tax Saver Fund, minimum amount shall be Rs. 500 for 12 months or Rs. 1000 for 6 months.

Unitholders may change the amount (but not below the specified minimum) by giving written notice to the registrar.

#Investors/Unitholders are requested to note that currently the trustees have decided the frequency as Monthly Dividend under dividend sub option of the scheme.



## To, The Trustee

| Folio No.   |                             |   |               |                             |         |                     |                    |       |          |                  |  |  |  |  |  |
|---|-----------------------------|---|---------------|-----------------------------|---------|---------------------|--------------------|-------|----------|------------------|--|--|--|--|--|
| Name of the Scheme  | Withdrawal Details          |   | Per           | iod of Enro                 | olment  | (Date               | /Mont              | h/Ye  | ear)     |                  |  |  |  |  |  |
| L&T GROWTH FUND   | Rs                          | _ From  |               | 15                          |         |                     |                    | /     |          |                  |  |  |  |  |  |
| L&T OPPORTUNITIES FUND  | Rs                          | – То  | dd<br>5<br>dd | dd<br>15<br>dd              |         | /                   |                    |       |          |                  |  |  |  |  |  |
| L&T MIDCAP FUND   | Rs                          | No. of  |               | awals :                     |         |                     | mm                 |       | уу       |                  |  |  |  |  |  |
| L&T CONTRA FUND   | Rs                          | -   |               |                             | Freque  | <b>ency</b><br>Mont | hly                |       |          |                  |  |  |  |  |  |
| L&T TAX SAVER FUND*   | Rs                          | Quarterly**   |               |                             |         |                     |                    |       |          |                  |  |  |  |  |  |
| L&T INFRASTRUCTURE FUND   | Rs                          | Income  |               | n L&T Growt<br>MIP - Wealth |         |                     |                    |       |          |                  |  |  |  |  |  |
| L&T HEDGED EQUITY FUND  | Rs                          | –<br>The SV   | VP facili     | ty can only                 |         |                     |                    |       |          |                  |  |  |  |  |  |
| L&T MONTHLY INCOME PLAN   | Rs                          | month/quarter (whenever applicable). If the 5th, 15th or 25th<br>the month/quarter falls on non-business day then SWP falling<br>such non-business day will be effected on the succeeding busin |               |                             |         |                     |                    |       |          |                  |  |  |  |  |  |
| L&T MIP - WEALTH BUILDER FUND   | Rs                          | day.  |               | unt Rs                      |         |                     |                    |       |          |                  |  |  |  |  |  |
| L&T TRIPLE ACE FUND   | Rs                          |   |               | preciation                  |         |                     |                    |       |          |                  |  |  |  |  |  |
| <ul> <li>L&amp;T ULTRA SHORT TERM FUND</li> <li>REGULAR</li> <li>INSTITUTIONAL</li> </ul> | Rs                          | Option  |               | Amount                      | :       | Rs.<br>there        |                    | & (   | equal    | amount<br>amount |  |  |  |  |  |
| L&T FLOATING RATE FUND  | Rs                          | Option  | II - Capi     | tal Apprecia                | ation : | Capi                | -                  | аррі  | reciatio | on on            |  |  |  |  |  |
| L&T SELECT INCOME - FLEXI DEBT FUND   | Rs                          | Load S  | tructure      |                             | :       | Pleas<br>the s      |                    | Sch   | eme De   | etails for       |  |  |  |  |  |
|   |                             | Other   | terms fo      | or SWP                      |         |                     |                    |       |          |                  |  |  |  |  |  |
|   |                             |   |               | f Capital A<br>10,000/- alv |         |                     |                    |       |          | account          |  |  |  |  |  |
| L&T GILT FUND   | Rs                          |   | ble in th     | l Amount v<br>e schemes p   |         |                     |                    |       |          |                  |  |  |  |  |  |
| * Available only after completion of lock-in period of                                    | of 3 years.                 |   |               |                             |         |                     |                    |       |          |                  |  |  |  |  |  |
| Name of the First / Sole Applicant/<br>Guardian (in case of minor)                        |                             |   |               |                             |         |                     |                    |       |          |                  |  |  |  |  |  |
| Signature(s) Sole/First Unitholder/C  | Guardian S                  | econd Un  |               | f the first A               |         |                     | Third Ui<br>ninor) | nithe | older    |                  |  |  |  |  |  |
| Please Note : Signature(s) should be as it appears or                                     | the Application Form and in | the same  |               |                             |         |                     | - ,                |       |          |                  |  |  |  |  |  |

## L&T INVESTMENT MANAGEMENT LIMITED - BRANCHES

Mumbai: 309, 3rd Floor, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.Tel.: 022 61366600/01. Mumbai: (Branch) 16/22, Bake House, Ground Floor, Maharashtra Chamber of Commerce Lane, Next to Rampart Business Centre, Opp. Maharashtra State Co-Op Bank, Fort, Mumbai 400 023. Tel.: 61155501/02/03. Agra: Office No.:- F-C-6, Ist Floor, Block No. - 4/41 B, Friends Tower, Sanjay Palace, Agra-282002. Tel.: 0562-4064006 / 9839075275. Ahmedabad: Ground Floor, B Wing, Chandan House, B/s Kotak Mahindra Bank, Mithakhali Six Roads, Ahmedabad – 380006 Tel: 09898029991. Allahabad: Shop No.5, Annant Raj Plaza, M.G.Marg, Civil Lines, Allahabad - 211001. Tel.: 7309883100 / 0532- 2260916 Amritsar: S.C.O 25, Mezzanine Floor, Distt. Shopping Complex, Ranjit Avenue B-Block, Amritsar-143001. Ph. 9855721024/0183- 5030353/ 54. Bhavnagar: Shop No. FF-5, Gopi Arcade, Waghawadi Road, Bhavnagar 364002. Tel.: +91-9376925339 Bengaluru: S-411, 2nd Floor, West Minster, No-13, Cunningham Road, Bengaluru-560 052.Tel.:-080-42497000/32952142 Bhopal: 2nd Floor 131/3 M P Nagar, Major Shopping Centre Zone II, Scheme No 30, Bhopal 462011. Tel.: 0755-2552452 – 53 / 9893654246. Bhuvaneshwar: 2nd Floor, Plot No.428/3818, Jayadev Nagar, Bhubaneswar. Orissa-751002, Tel.:+91 9937062565. Chandigarh: SCO-487-488, Cabin No. 9-10, Second Floor, Sector 35 C, Chandigarh - 160022. Tel.: 0172 – 3068051 / 9878406940 / 98880 22979. Chennai: "Montieth Palace", 4 th Floor, 47 Montieth Road, Egmore, Chennai 600 008. Tel.: 044 66881190. Cochin: 2nd Floor, Ventura, Edapally Bye pass Road, Edapally P.O., Cochin-682024. Tel.: 0484-6533130/9895168160 Coimbatore: Kovai Towers, 2nd Floor, 44, Balasundram Road, (RTO Office Road) Coimbatore - 641 018. Tel.: 0422 4504047-48 / 99949 97599. Cuttack: Manisha Plaza, Plot No-1050, 1st Floor, Link Road, Arundaya Market, Cuttack-753012. Tel.: 91+9937009935 **Dhanbad**: 1st Floor, Rathod Mansion, Bank More, Dhanbad-826001. Tel.: 9263779247. **Dehradun**: Ground Floor, Shop#24, Radha Palace, 78 Rajpur Road, Dehradun-248001. Tel.: 0135- 2740579 / 9263779247. **Durgapur**: B-27, Biplabi Rashbihari Basu Sarani, Bidhan Nagar, Sector 2 A, Durgapur-713 212 WB , 9932241935. **Goa**: 5th Floor, Naik Villa, Dr. Dada Vaidya Road, Opp. Sakhardande Apts., Panjim, Goa 403001. Tel.: 0832 2422720/ 9923285799. **Gorakhpur**: Shop No 20, 2nd Floor, Cross road The Mall, Bank Road, Gorakhpur 273001. Tel.: 09838330569. Guwahati: Milanpur Road, Bamuni Maidan, Guwahati - 781021. Tel.: 9435556146. Gwalior: 2nd Floor, J.J.Plaza, Huarat Chouraha, Lashkar, Gwalior -474009. Tel.: +91- 9713046951 Hyderabad: 502, 5th Floor, DEGA TOWERS, 6-3-1085, Rajbhavan Road, Somajiguda, Hyderabad. – 500 082. Tel.: 040 64557001 / 9849523638. Hubli: 1st Floor W.B.Plaza, Opp Traffic Police Station, New Cotton Market, Hubli – 580029 Karnataka. Indore: 118 City Centre, 570 M.G. Road, Indore- 452001- M.P. Tel : 0731-4041022, Mobile : 09826012555 Jaipur: 2nd Floor, Roshan Tower, Opp Anchor Mall, Ajmer Road, Jaipur 302006. Tel :: 0141 4043108 / 4043101 / 9950852103. Jalandhar: SCO 3, 2nd Floor, Puda Complex, Jalandhar 144001. Tel :: 9872838208. Jamshedpur: Shop No. 5, Ground Floor, R R Square, Main Raod, Bistupur, Jamshedpur - 831001 Tel :: 09386411200. Jodhpur: Dhan Laxmi Tower, 1st Floor, Opposite Nasrani Cinema, Above IDBI Bank, Jodhpur. Tel :: 0291- 2624266 / 9829309649. Jammu: 70 D/C, Gandhinagar, Jammu-180004. Tel :: 9419845915. Jamnagar: G 43 Ground Floor, Madhav Plaza, Opp SBI Bank, Near Lal Banglow, Jamnagar 361001. Tel.: 8905996999. Kanpur: 717, 7th floor, Kan Chambers, 14/113 Civil Lines, Kanpur-2008001. Tel.: 0512-3059447, 0512- 3059447/ 3018561 / +919695051155. Kolhapur: Anant Towers, 1st Floor, Sai Section, Rajarampuri Main Road, Kolhapur - 8, Tel.: 0231 6614834-5/ 9860087747. Kolkata: Gooptu Court, 7A/1A, Middleton Street, 1st Floor, Kolkata-700071. Tel.: 033-40182224. Lucknow: Office no. 106, 1st Floor, Sky High Chambers, 5 Park Road, Lucknow. UP - 226 001. Tel.: 0522 4003245 / 3052460 / 098381 19887. Ludhiana: 5th Floor, SCO - 122, Firoz Gandhi Market, Ludhiana -141 001. Tel.: 0161 5029019 / 9878114700. Madurai: No:489, First Floor West First Street KK Nagar, Madurai-625020. Tel: 9865966013. **Mangalore:** No-14-4-511-50, 3rd floor, Crystal-Arcade, Balmata Road, Hampanakatta, Mangalore – 575001. Tel: 08242443609. **Meerut:** 2nd Floor, Metro Arcade, Tejgarhi, Near BSNL Office, Meerut-250004 Mob # 09897901416. **Mysore:** 1037, Devapartiva Road, Chamarajapuram, Mysore, Pin-570004, 9886639557 **Nagpur**: 316, M G House, 4th Floor, Ravindranath Tagore Road, Civil Line, Nagpur 440001. Tel: 0712- 6621511 / 9372695617. **Nashik**: Shop no. 10, 1st Floor, Kapadia Commercial Complex, Opp Janalaxmi Bank (HO), Old Agra Road, Nashik 492 001. Tel.: 0253 6611791 / 6619211/ 9371077478 New Delhi: 9B, 9th Floor, Hansalya Building, Barakhamba Road, New Delhi - 110001. Tel.: 011 49533301-02. Patna: 3004, 3rd Floor, Grand Plaza, Fraser Road, Near Dakbunglow Chowraha, Patna - 800001Tel.: 09708038447. Pune: 1240-A, Subhadra Bhavan, 2nd Floor, Apte Road, Deccan, Pune- 411004. Tel.: 020-25510468 / 020-66443031, 09823837593 Raipur: 1st Floor, Office No. FF 08, Avinash House, Maruti Business Park, G E Road, Raipur, Chattisgarh - 492001. Tel.: 0771 4224107 Rajkot: 9th Floor, Aalap - B, Opp. Shastry Maidan, Limda Chowk, Rajkot - 360001, Gujarat. Tel.: 0281 - 2480131/ 9898777746. Ranchi: 1st Floor, 45, Garikhana, Nr. PNB, Harmu Road, Ranchi - 834001. Tel.: 08986724054. Rourkela: Sector - 19, Ambagan, Rourkela - 769005. Orissa. Tel.: 9437648485. Siliguri: 3rd Floor, Sevoke Road, Siliguri - 734 008. Tel.: 0353 2545474/ 9800202292. Surat: 21st Century, 610 B, 6th Floor, Ring Road, Surat - 395002. Tel.: 0261 - 6641610 / 9924712128. Trichy: 2nd Floor, Sterling Biz Park, C-86, North East Extn, Fort Station Road, Thillai Nagar, Trichy 620 018. Tamil Nadu. Tel.: 9952142228. Trivandrum: Uthradom Building, TC-26/1309, 3rd Floor, Panavila Junction, RBI Station Road, Trivandrum - 695001. Tel.: 9605601122. Vadodara: L&T Mutual Fund / L&T Finance, 4/1, Goverdhan Apartment, Nr.Utkarsh Petrol Pump, Muktanand Char Rasta, Karelibaug, Vadodara-390018. Tel.: 8128997153. Vijaywada: Door no. 40-5-6/1, Brundavana Colony, Tikkil Road, Labbipeta, Vijaywada 520 010. Varanasi: 2nd Floor, Office No.3, Urvashi Complex, Sigra Varanasi-221010. Tel.: 09839165055. Vishakhapatnam: D.No: 10-1-6/1, Flat No: 305, 3rd Floor, Vinaynagar Heights, above Mohammad Khan, Jewellers, Asilmetta, Visakhapatnam - 530003. Tel.: 0891- 6640213, 6640211.

## **CAMS - SERVICE CENTRES / INVESTOR SERVICE CENTRES**

Agra: 0562-324 0202, 324 2267. Agartala: 381 - 9862923301, 2323009. Ahmedabad: 079-3008 2468, 3008 2469. Ahmednagar: 0241-3204221, 3204309. Ajmer: 0145-329 2040. Akola: 0724-3203830. Allahabad: 0532-329 1273, 329 1274. Aligarh: 0571-3200301, 3200242. Alwar: 0144- 320 0451. Ambala: 171-3247437, 3248787. Angul: 6764 - 329976, 329990. Amaravati: 0721-329 1965. Amritsar: 0183-325 7404, 9872004056 Anand: 02692-325 071, 320 704. Anantapur: 08554-326980, 326921. Ankleshwar: 02646-310206, 310207. Asansol: 0341- 329 5235, 329 8306. Aurangabad: 0240- 329 5202. Balasore : 06782-326808. Bagalkot: 093791 - 85477, 093791 86040. Bangalore: 080-3057 4709, 3057 4710, 3057 8004. Bareilly: 0581-3243172, 3243322. Belgaum: 0831-329 9598. Bellary: 08392-326 848, 326 065. Berhampur: 0680 – 3203933/ 3205855.Bhagalpur: 0641-3209093, 3209094. Bhavnagar: 0278 - 3208387, 3200348, 2567020. Bhilai: 0788-3299 040, 3299 049. Bikaner: 151 - 3201590, 3201610. Bilaspur: 7752 - 327886, 327887. Bhilwara: 01482-320809, 231808. Bhopal: 0755-329 5878, 329 5873. Bharuch (Parent: Ankleshwar TP): 9825304183. Bhubaneswar: 0674-325 3307, 325 3308. Bhuj: 02832-320762, 320924. Bhusawal (Parent: Jalgaon TP). Bokaro: 06542-324 881, 326 322. Burdwan: 0342-320 7001, 320 7077. Calicut: 0495-325 5984 Chandigarh: 0172-304 8720, 304 8721, 304 8722. Chandrapur: 7172 - 313885, 313928. Chennai: 044-3911 5563, 3911 5565, 3911 5567. Cochin: 0484-323 4658, 323 4662. Coimbatore: 0422-301 8000, 301 8001. Cuttack: 0671-329 9572. Darbhanga: 6272 - 326988, 326989. Davenegere: 08192-326226, 326227. Dehradun: 0135-325 1357, 325 8460. Deoghar: 06432-320227, 320827. Dhanbad: 0326-329 0217. Dharmapuri: 4342 - 310303, 310304. Dhule: 02562 - 329902,329903. Durgapur: 0343 - 329 8890, 329 8891, 6451419. Erode: 0424-320 7730, 320 7733. Faizabad: 5278 -310664, 310665. Faridabad: 0129-3241148, 3241147. Ghaziabad: 0120-3266917, 3266918. Goa: 0832-325 1755, 325 1640. Gorakhpur: 0551-329 4771. Gulbarga: 08472-310119, 310523. Guntur: 0863-325 2671. Gurgaon: 0124-326 3763, 326 3833. Guwahati: 0361-260 7771, 213 9038. Gwalior: 0751-320 2873, 320 2311. Haldwani: 5946 - 313500, 313501. Hazaribagh: 06546-320251, 320250. Himmatnagar: 2772 - 321080, 321090. Hisar: 01662-329580, 315546. Hoshiarpur: 1882 - 321081, 321082. Hosur: 04344-321002, 321004 Howrah (Parent: Kolkata ISC): 9331737444. Hubli: 0836-329 3374, 320 0114. Hyderabad: 040-3918 2471, 3918 2473, 3918 2468. Indore: 0731-325 3692, 325 3646. Itarsi: 7572 321474, 321475. Jabalpur: 0761-329 1921. Jaipur: 0141-326 9126, 326 9128, 5104373. Jalandhar: 0181-3254883, 2222882. Jalna C.C. (Parent: Aurangabad). Jalgaon: 0257-3207118, 3207119. Jammu: 0191-9906082698. Jamnagar: 0288-329 9737. Jamshedpur: 0657-329 4594. Jhansi: 510-3202399. Jodhpur: 0291-325 1357. Junagadh: 0285-3200909, 3200908. Kadapa: 08562-322469, 322099. Kalyani: 033-32422712, 32422711. Kanpur: 0512-3918003, 3918000, 3918001. Kakinada: 884 - 320 7474, 320 4595. Karnal (Parent :Panipat TP): 9813999809. Karimnagar: 0878-3208004, 3205752. Karur: 4324 - 311329, 310064. Kestopur: 033-32415332, 32415333. Kolhapur: 0231-3209 732, 3209 356. Kolkata: 033-32550760, 3058 2285, 3058 2303. Kollam: 474-3248376, 3248377, Cell: 9847067534. Kannur: 0497-324 9382, 324 9147. Kharagpur: 3222 - 323984, 323937. Kota: 0744-329 3202. Kottayam: 0481-3207 011, 320 6093. Kumbakonam: 0435 - 3201333/ 3200911. Kurnool: 08518-312978, 312970. Latur: 02382-341927, 341507. Lucknow: 0522-391 8000, 391 8001, 391 8002. Ludhiana: 0161-301 8000, 301 8001. Madurai: 0452-325 1357, 325 2468. Malda: 3512 - 329951, 329952. Mangalore: 0824-325 1357, 325 2468. Manipal: 0820-325 5827. Mapusa (Parent ISC: Goa): 9326126122. Margao: 832 - 322 4761, 3224658. Mathura: 0565-3207007, 3206959. Meerut: 0121-325 7278. Mehsana: 02762-323985, 323117. Moga: 1636 -310088, 310909. Morbi: 2822 - 326910, 326911. Moradabad: 0591-329 7202, 329 9842. Mumbai: 022-30282468, 30282469, 30282471. Muzaffarpur: 0621-3207504, 3207052. Mysore: 0821-3206991, 329 4503. Nadiad (Parent TP: Anand TP). Nagpur: 0712-325 8275, 2432447. Namakkal: 4286 - 322540, 322541. Nanded: 2462 - 315980, 312564. Nasik: 0253-329 7084, 325 0202. Navsari: 02637-327709, 329238, 248745. Nellore: 0861-329 8154. New Delhi: 011-3048 2471, 3048 1203, 3048 1205. Nizamabad: 8462 - 310007, 310008. Palakkad: 491 - 3261114, 3261115. Palanpur: 2742 - 321810, 321811. Panipat: 0180-325 0525, 400 9802. Patiala: 0175-329 8926, 222 9633. Patna: 0612-325 5284, 325 5285, 3255286. Pondicherry: 0413-421 0030, 329 2468. Porbander: 0286-3207767, 3205220. Pune: 020-3028 3005, 3028 3003, 3028 3000. Rae Bareli: 535 - 3203360, 3203361. Raichur: 8532-323215, 323006. Raipur: 0771-3296 404. Rajahmundry: 0883-325 1357. Rajapalayam: 4563 - 327520, 327521. Rajkot: 0281-329 8158, 329 8206. Ranchi: 0651-329 6202, 329 8058. Ratnagiri: 2352 - 322940, 322950. Ratlam: 07412-324829, 324817. Rohtak: 01262-318687, 318589. Roorkee: 1332 - 312386, 312011. Ropar: 1881 - 324761, 324760. Rourkela: 0661-329 0575. Sagar: 07582-326711, 326894. Saharanpur: 132 - 3255589, 3255591. Salem: 0427-325 2271. Sambalpur: 0663-329 0591. Sangli (Parent: Kohlapur): 9326016616. Satna: 7672 - 320896, 320756. Satara: 02162-320926, 320989. Shimla: 0177-3204944, 3204945. Shimoga: 8182 - 322 966, 322 980. Siliguri: 0353-329 1103. Solapur: 0217-3204201, 3204200. Sriganganagar: 0154-3206580, 3206295. Srikakulam: 8942 - 321 900, 321 901. Surat: 0261-326 2267, 326 2468, 326 0352. Surendranagar: 2752-320231, 320233. Tirupur: 0421-3201271, 3201272. Tirunelveli: 0462-320 0308, 320 0102. Tirupathi: 0877-3206887, 3209257, Cell No: 9848877737. Trichur: 0487-325 1564. Trichy: 0431-329 6906, 329 6909. Trivandrum: 0471-324 0202, 324 1357. Tuticorin: 461 - 3209960, 3209961 • Udaipur: 0294-329 3202. Unjha (Parent: Mehsana). Vadodara: 0265-301 8029, 301 8031. Valsad: 02632-324 202, 324623. Varanasi: 0542-325 3264, 325 3265. Vapi: 260 - 3201249, 3201268. Vashi: 022-32598154, 32598155. Vellore: 0416-3209017, 3209018. Veraval: 2876 - 322900, 322901. Vijayawada: 0866-329 9181, 329 5202. Visakhapatnam: 0891-329 8397, 329 8374, 2554893. Warangal: 0870-320 2063, 320 9927. Wardha: 7152 - 327735, 327346. Yamunanagar: 1732-316880, 316770

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