

L&T Business Cycles Fund

An open-ended equity scheme

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy
- High risk

■ (BROWN)

Note: Risk may be represented as: ■ (BLUE) investors understand that their principal will be at low risk; ■ (YELLOW) investors understand that their principal will be at medium risk; ■ (BROWN) investors understand that their principal will be at high risk.

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

Presented by L&T Mutual Fund

Offer of units at Rs.10 per unit for cash during the New Fund Offer Period and at NAV based prices upon re-opening

New Fund Offer opens on	: July 30, 2014
New Fund Offer closes on	: August 13, 2014
Scheme re-opens for continuous sale and repurchase on or before	: August 25, 2014

Name of Sponsor:

L&T Finance Holdings Limited

Registered Office:

L&T House, Ballard Estate
P.O. Box 278, Mumbai 400 001

Name of Asset Management Company:

L&T Investment Management Limited

Registered Office:

L&T House, Ballard Estate
P.O. Box 278, Mumbai 400 001

Head Office:

6th Floor, Mafatlal Centre
Nariman Point, Mumbai 400 021

Name of Mutual Fund:

L&T Mutual Fund

Office:

6th Floor, Mafatlal Centre
Nariman Point, Mumbai 400 021

Name of Trustee Company:

L&T Mutual Fund Trustee Limited

Registered Office:

L&T House, Ballard Estate
P. O. Box No. 278, Mumbai 400 001

Head Office:

6th Floor, Mafatlal Centre
Nariman Point, Mumbai 400 021

call 1800 2000 400/1800 4190 200
www.lntmf.com



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 and pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.lntmf.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.

This Key Information Memorandum is dated July 14, 2014

Please note that there are separate forms to be filled in for **Individual** and **Non-Individual** investors. The details of the forms are as follows:

Sr. No.	Status	Form Name	Page Numbers
1.	Individual Investors	INVESTMENT APPLICATION FORM FOR INDIVIDUALS ONLY	3 - 6
2.	Non-Individual Investors	INVESTMENT APPLICATION FORM FOR NON-INDIVIDUALS ONLY	9 - 11

INVESTMENT APPLICATION FORM FOR INDIVIDUALS ONLY




App. No. **BCF**

New Fund Offer opens on : July 30, 2014
New Fund Offer closes on : August 13, 2014

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy
- High risk

 (BROWN)

Note: Risk may be represented as:  (BLUE) investors understand that their principal will be at low risk;  (YELLOW) investors understand that their principal will be at medium risk;  (BROWN) investors understand that their principal will be at high risk.

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

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

Distributor Code	Sub-Distributor Code	Branch Code	Relationship Manager's Details	
ARN-	ARN-		Name	EUIN
			Mobile No. +91-	
			E-mail ID	

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

Transaction Charges

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

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

Investor's Declaration where EUIN is not furnished

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

Sole/1st Applicant

2nd Applicant

3rd Applicant

1. EXISTING UNIT HOLDER'S INFORMATION

If you hold a Folio with L&T Mutual Fund, please furnish the below information and move to Investment & Payment information section.

Folio No. PAN of Sole/1st Unit Holder
Name of Sole/1st Unit Holder

2. NEW APPLICANT(S) PERSONAL INFORMATION

A) 1ST APPLICANT

Name
Mobile No. +91- E-mail Id* Date of Birth

(Mandatory if first applicant is a minor)

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

PAN Aadhaar Card No.

Tax Status (✓)

- Resident Indian Individual
- Non-Resident Indian Individual (NRI)
- Person of Indian Origin (PIO)
- Foreign Portfolio Investor (FPI)
- Others (please specify)

Occupation (✓)

- Private Sector Service
- Retired
- Housewife
- Public Sector Service
- Professional
- Agriculturist
- Government Service
- Student
- Others (please specify)
- Business
- Forex Dealer

Gross Annual Income (Rs.) (✓)

- <= 1 Lac
- 1-5 Lacs
- 5-10 Lacs
- 10-25 Lacs
- 25 Lacs to 1 Crore
- > 1 Crore

Net Worth of 1st Applicant as on

Rs.

Country of Birth (✓)

- India
- U.S.A.
- Others (please specify)

If you are a **politically exposed person** or **related to a politically exposed person** please (✓).

- I am a politically exposed person.
- I am related to a politically exposed person.

Country of Tax Residence (✓)

- India
- U.S.A.
- Others (please specify)

Tax ID

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)



Received from _____ an application for investment in Scheme **L&T BUSINESS CYCLES FUND** Option _____

App. No. **BCF**

Investment Type (✓) Lumpsum SIP

Investment Cheque Details: Cheque No. _____ Rs. _____ Dated

Drawn on Bank _____ Branch _____ City _____

For Office Use Only

Acknowledgement Stamp & Date

ADDRESS (Address as per KRA records will overwrite this address if you are KYC compliant)**Correspondence Address**

City/Town _____ Pin _____

State _____ Country _____

Tel (R) (ISD) (STD) _____

Tel (O) (ISD) (STD) _____

Overseas Address (Mandatory for NRIs/PIOs)

City/Town _____ Pin _____

State _____ Country _____

Tel (R) (ISD) (STD) _____

Tel (O) (ISD) (STD) _____

BANK ACCOUNT INFORMATION (Mandatory for receiving Redemption/Dividend payments)

Account Number _____ Account Type Savings Current NRE NRO FCNR Others

Bank Name _____

Branch _____ City _____

IFSC _____ MICR _____

If you are not making the investment from this above mentioned bank account, please attach cancelled cheque leaf of the other account

Additional Information for Investments through Attorney

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

POA Holder's Name P O A H o l d e r f o r 1 s t A p p l i c a n t _____

PAN of POA Holder for 1st Applicant _____ Aadhaar Card No. of POA Holder for 1st Applicant _____

(POA Holder needs to comply with applicable KYC requirements)

GUARDIAN INFORMATION (For Minor Investments)

If the Sole/1st Applicant is a minor (i.e. below 18 years of age as on the date of this application, please provide below details) :

Guardian's Name F i r s t _____ M i d d l e _____ L a s t _____

PAN of Guardian _____ Aadhaar Card No. of Guardian _____

(Mandatory to comply with applicable KYC requirements)

Guardian's Relationship with Applicant (✓)

- Father
- Mother
- Court Appointed Guardian

Proof of Date of Birth of Applicant (✓)

- Birth Certificate Copy
- Passport Copy
- Aadhaar Card Copy
- Others _____ (please specify)

Proof of Relationship of Guardian with Applicant (✓)

- Birth Certificate Copy
- Passport Copy
- Court Appointment Order
- Others _____ (please specify)

B) 2ND APPLICANT (Please note that where the sole/1st applicant is a minor, no joint holders are allowed)

Name F i r s t _____ M i d d l e _____ L a s t _____

Mobile No. +91- _____ E-mail Id* _____ Date of Birth D D M M Y Y Y Y
(Mandatory if first applicant is a minor)

PAN _____ Aadhaar Card No. _____

Occupation (✓)

- Private Sector Service Business Student Agriculturist
- Public Sector Service Retired Forex Dealer Others _____ (please specify)
- Government Service Professional Housewife

Gross Annual Income (Rs.) (✓)

- <= 1 Lac 1-5 Lacs 5-10 Lacs
- 10-25 Lacs 25 Lacs to 1 Crore > 1 Crore

Net Worth of 2nd Applicant as on D D M M Y Y Y Y
Rs. _____

Subject to realisation of cheque and furnishing of mandatory information/documents. Please retain this slip till you receive your Account Statement.

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

www.Intmf.com

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

Country of Birth (✓)

- India
- U.S.A.
- Others _____ (please specify)

If you are a **politically exposed person** or **related to a politically exposed person** please (✓).

- I am a politically exposed person.
- I am related to a politically exposed person.

Country of Tax Residence (✓)

- India
- U.S.A.
- Others _____ (please specify)

Tax ID _____

Additional Information for Investments through Attorney

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

POA Holder's Name

PAN of POA Holder for 2nd Applicant Aadhaar Card No. of POA Holder for 2nd Applicant

(POA Holder needs to comply with applicable KYC requirements)

C) 3RD APPLICANT (Please note that where the sole/1st applicant is a minor, no joint holders are allowed)

Name

Mobile No. +91- E-mail Id* Date of Birth
(Mandatory if first applicant is a minor)

PAN Aadhaar Card No.

Occupation (✓)

- Private Sector Service Business Student Agriculturist
- Public Sector Service Retired Forex Dealer Others _____ (please specify)
- Government Service Professional Housewife

Gross Annual Income (Rs.) (✓)

- <= 1 Lac 1-5 Lacs 5-10 Lacs
- 10-25 Lacs 25 Lacs to 1 Crore > 1 Crore

Net Worth of 3rd Applicant as on
Rs. _____

Country of Birth (✓)

- India
- U.S.A.
- Others _____ (please specify)

If you are a **politically exposed person** or **related to a politically exposed person** please (✓).

- I am a politically exposed person.
- I am related to a politically exposed person.

Country of Tax Residence (✓)

- India
- U.S.A.
- Others _____ (please specify)

Tax ID _____

Additional Information for Investments through Attorney

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

POA Holder's Name

PAN of POA Holder for 3rd Applicant Aadhaar Card No. of POA Holder for 3rd Applicant

(POA Holder needs to comply with applicable KYC requirements)

3. MODE OF OPERATION (✓)

- Sole/1st Holder only Either or Survivor Joint

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

4. NOMINATION DETAILS

- Please (✓) I/We Wish to appoint a Single nominee (Please fill the details below) DO NOT wish to appoint a nominee for my investments
- Wish to appoint Multiple nominees (Please fill separate nomination form)

I/We, (First Applicant) _____ (Second Applicant)* _____ and
(Third Applicant)* _____ do hereby nominate the following persons(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)

<p>Name of the Nominee _____</p> <p>_____</p> <p>City/Town _____</p> <p>State _____ Pin <input type="text"/></p> <p>Country _____</p> <p>Signature of the Nominee _____</p>	<p>In case nominee is a minor, please fill : Date of Birth <input type="text" value="D D M M Y Y Y Y"/></p> <p>Name of the Guardian _____</p> <p>_____</p> <p>City/Town _____</p> <p>State _____ Pin <input type="text"/></p> <p>Country _____</p> <p>Signature of the Guardian _____</p>
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5. DEMAT ACCOUNT INFORMATION (MANDATORY FOR CREDITING UNITS IN DEMAT ACCOUNT)

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

Depository: NSDL OR CDSL Please (✓)

Depository Participant Name _____
 Depository Participant (DP) ID _____
 Beneficiary Account Number _____

6. INVESTMENT & PAYMENT INFORMATION**Investment Type (✓)**

Lumpsum SIP (Also fill & attach SIP Investment Form)

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

Scheme Name **L&T Business Cycles Fund**

Options (✓) Growth[^] Bonus* Dividend Payout Dividend Reinvestment Dividend Frequency _____

Investment Amount _____ Instrument/UTR No. _____ Instrument dated

D	D	M	M	Y	Y	Y	Y
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DD charges (if applicable) _____ Drawn on Bank _____

Net Amount _____ Bank Branch _____ City _____

[^] Default option if not selected * Available in select schemes only (**Cheque should conform to CTS 2010 standards**)

7. DECLARATION & SIGNATURES

I/We have read and understood the contents of the Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the above Scheme of L&T Mutual Fund including the sections on "Who cannot invest" and "Important Note on Anti Money Laundering, Know-Your-Customer and Investor Protection". I/We hereby apply for allotment/purchase of Units in the Scheme and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We hereby authorise L&T Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/L&T Mutual Fund's bank(s) and/or Distributor/Broker/Investment Adviser. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated.

I/We accept and agree to abide by the terms and conditions (as mentioned on www.lntmf.com) with respect to my/our dealings with L&T Mutual Fund/its Investment Manager through various channels.

APPLICABLE FOR NON-ADVISORY TRANSACTIONS ONLY:

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

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

Sole/First Applicant/Guardian

Second Applicant

Third Applicant

Date:

D	D	M	M	Y	Y	Y	Y
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GENERAL INSTRUCTIONS FOR INDIVIDUAL APPLICATION FORM

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

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

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

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

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

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

- details of Guardian for the minor applicant needs to be provided;
- the relationship of the Guardian with the Applicant needs to be indicated in the form;
- proof of date of birth of the applicant and the relationship of the guardian with the applicant needs to be provided;
- the Guardian's PAN needs to be provided; and
- the Guardian needs to comply with applicable KYC requirements.

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

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

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

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

- KYC is mandatory for investment in mutual funds and all applicants need to comply with this requirement.
- KYC Compliance requires identification of the customer by seeking photograph, valid identity and address proof and carrying out an In Person Verification (IPV). SEBI has appointed KYC Registration Agencies (KRA) to facilitate a single KYC across all SEBI registered intermediaries. For more information on KYC requirements, please visit our web site (www.Intmf.com) or speak to your investment adviser.
- If the investment is being made on behalf of a minor applicant, the Guardian needs to comply with KYC requirements.
- If the investment is being made by a Constituted Attorney on behalf of an applicant, the Attorney needs to comply with KYC requirements.

6. **Address & Contact Information:**

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

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

8. **Demat Account:**

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

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

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

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

9. **Bank Account:**

- Please furnish your complete Bank Account details to be registered against your folio for redemption / dividend payments.
- If your investment cheque is not being issued from the Bank Account indicated in the Section titled " Bank Account Information" please attach an **original cancelled cheque leaf** of this account for verification. If the cheque leaf does not have your name pre-printed, please additionally provide an extract of your bank statement or passbook duly attested evidencing the correctness of your bank details or a letter from your bank confirming your bank details.
- Electronic Payments:** We offer electronic payment of redemptions and dividends. To avail this facility please furnish :
 - IFSC** - This is a 11 character code. If you don't see this printed on your cheque leaf, please ask your Bank for the same ;
 - MICR Code** – This is a 9 digit number appearing next to your cheque number ;
 - CBS Bank Account Number** – Most banks have now implemented core-banking solutions leading to a change in Account Number of customers. Please provide your latest core banking Account Number.
- We offer the facility to register multiple bank accounts against your investments. If you wish to avail this facility, please ask for a Multiple Bank Details Registration Form.
- If your units are held in the Dematerialised Form, please note that your Bank Account Details appearing in the Depository's records would be considered for redemption / dividend payments.

10. **Nomination:**

You can appoint upto a maximum of 3 nominees for your investments. If you wish to appoint more than one nominees, please use the Multiple Nominees Registration Form. Please note the following with respect to nomination.

- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust, [other than a religious or charitable trust, society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the asset management company against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

- g. On cancellation of the nomination, the nomination shall stand rescinded and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee.

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

11. Investment & Payment Details:

- Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- Your investment cheque should be crossed "Account Payee only" and drawn favouring the scheme name where the investment is in a specific scheme.
- Please ensure that the investment cheque issued by you complies with CTS 2010 requirements stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
- Payments made by Cash/Money Order/Postal Order, Non-MICR cheques Outstation cheques are not accepted. Post dated cheques will not be accepted except for investment made under Systematic investment Plan.

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

- Payments made by Parents/Grand Parents/related persons on behalf of a minor in consideration of natural love and affection for value not exceeding Rs 50,000
- Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions
- Custodian on behalf of an FII or Client made by Custodian.

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

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

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

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

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

Serial No.	Documents	Individuals	NRIs	Investments through Constituted Attorney
1	Signed A/c Payee cheque/draft favouring the scheme	√	√	√
2	Copy of PAN card & KYC Acknowledgement	√	√	√
3	Copy of cancelled cheque (Required where pay out bank details are different from the instrument bank)	√	√	√
4	Proof of Date of Birth (For Minor investments)	√	√	
5	Third Party Payment Declaration where applicable	√	√	
6	FIRC where payment is made through a DD from NRE/FCNR A/c where applicable		√	
7	Notarised Power of Attorney			√
8	Client Master List (Required for crediting units in Demat Account)	√	√	

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

INVESTMENT APPLICATION FORM FOR NON-INDIVIDUALS ONLY




App. No.: **BCF**

New Fund Offer opens on : July 30, 2014
New Fund Offer closes on : August 13, 2014

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy
- High risk

 (BROWN)

Note: Risk may be represented as:  (BLUE) investors understand that their principal will be at low risk;  (YELLOW) investors understand that their principal will be at medium risk;  (BROWN) investors understand that their principal will be at high risk.

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

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

Distributor Code	Sub-Distributor Code	Branch Code	Relationship Manager's Details	
ARN-	ARN-		Name	EUIN
			Mobile No. +91-	
			E-mail ID	

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

Transaction Charges	Investor's Declaration where EUIN is not furnished
<p>SEBI (Mutual Funds) Regulations allow deduction of transaction charges of Rs. 100/- from your investment for payment to your distributor if your distributor has opted to receive transaction charges for investments sourced by him. The transaction charges deductible are Rs. 150/- if you are investing in Mutual Funds for the first time. If you are making a SIP Investment, the transaction charges would be deducted over 3-4 instalments. No transaction charges would be levied if you are not investing through a Distributor or your investment amount is less than Rs.10,000/-.</p> <p>If this is the first time, you are investing in any mutual fund, please tick here <input type="checkbox"/></p>	<p>I/We confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor and/ or notwithstanding the advice of inappropriateness, if any, provided by the employee/employee/relationship manager/sales person of distributor and the distributor has not charged any advisory fees on this transaction.</p> <p>_____ Applicant's Signature</p>

1. EXISTING UNIT HOLDER'S INFORMATION

If you hold a Folio with L&T Mutual Fund, please furnish the below information and move to Investment & Payment Information Section

Folio No. PAN of Unit Holder

Name of Unit Holder

2. NEW APPLICANT'S INFORMATION

Name of the Applicant

PAN of the Applicant

Name of Contact Person

Mobile No. +91- E-mail Id*

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

Tax Status (✓)

- Company/Body Corporate
 Partnership Firm
 Hindu Undivided Family (HUF)
 Trust
 Mutual Fund
 Financial Institution
 Foreign Institutional Investor (FII)
 Non-Govt. Organisation(NGO)
 Bank
 Others (please specify)
 Limited Liability Partnership (LLP)
 Defence Establishment
 Association of Persons (AOP)/Body of Individuals (BOI)
 Society

Gross Annual Income (Rs.) (✓)

- <= 1 Lac
 1 - 5 Lacs
 5 - 10 Lacs
 10 - 25 Lacs
 25 Lacs to 1 Crore
 > 1 Crore

Is the Entity involved in/ providing any of the following services :

- Gaming/ Gambling/ Lottery/ Casino Services YES NO
 → Foreign Exchange/ Money Changer Services YES NO
 → Money Lending/ Pawning YES NO

Net Worth (Mandatory) Rs. Networth should not be older than one year

as on

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)



Received from _____ an application for investment in Scheme **L&T BUSINESS CYCLES FUND** Option _____

Investment Type (✓) Lumpsum SIP

Investment Cheque Details : Cheque No. _____ Rs. _____ Dated

Drawn on Bank _____ Branch _____ City _____

App. No.: **BCF**

For Office Use Only
Acknowledgement Stamp & Date

If you are a U.S. Person, please tick (✓) if you qualify under any of the below heads of classification under Foreign Account Tax Compliance Act (FATCA) and associated regulations (**Refer Note Y**)

- | | | |
|---|--|---|
| <input type="checkbox"/> Specified US Person | <input type="checkbox"/> Active Non-Financial Foreign Entity | <input type="checkbox"/> Exempt Beneficial Owner |
| <input type="checkbox"/> Other Partner Jurisdiction Financial Institution | <input type="checkbox"/> FATCA Partner Financial Institution | <input type="checkbox"/> Passive Non-Financial Foreign Entity |
| <input type="checkbox"/> Deemed Compliant Foreign Financial Institution | <input type="checkbox"/> Participating Foreign Financial Institution | |

Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company YES NO

Ultimate Beneficiary Owner Details (✓)

(Not applicable if you are a company / Body Corporate and your answer above is 'Yes').

- I/We are the Ultimate Beneficiary Owner(s) of this investment^
- I/We are not the Ultimate Beneficiary Owner(s) of this investment (Please submit the declaration for 'Ultimate Beneficial Ownership' along with this form)

^Will be taken as default where the applicant/investor is assumed to be the beneficial owner

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

City/Town _____ State _____ Pin _____

Country _____ Tel (O) (ISD) (STD) _____ Tel (F) (ISD) (STD) _____

4. BANK ACCOUNT INFORMATION (Mandatory for receiving Redemption/Dividend payments)

Account Number _____ Account Type Current Others (please specify) _____

Bank Name _____

Branch _____ City _____

IFSC _____ MICR _____

If you are not making the investment from this above mentioned bank account, please attach cancelled cheque leaf of the other account

5. DEMAT ACCOUNT INFORMATION (MANDATORY FOR CREDITING UNITS IN DEMAT ACCOUNT)

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

Depository: NSDL OR CDSL Please (✓)

Depository Participant Name _____

Depository Participant (DP) ID _____

Beneficiary Account Number _____

6. INVESTMENT & PAYMENT INFORMATION

Investment Type (✓)

- Lumpsum SIP (Also fill & attach SIP Investment Form)

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

Scheme Name **L&T Business Cycles Fund**

Options (✓) Growth^ Bonus* Dividend Payout Dividend Reinvestment Dividend Frequency _____

Investment Amount _____ Instrument/UTR No. _____ Instrument dated

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

DD charges (if applicable) _____ Drawn on Bank _____

Net Amount _____ Bank Branch _____ City _____

^ Default option if not selected * Available in select schemes only (**Cheque should conform to CTS 2010 standards**)

Subject to realisation of cheque and furnishing of mandatory information/documents. Please retain this slip till you receive your Account Statement.

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

www.Intmf.com

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

7. DECLARATION & SIGNATURES

We have read and understood the contents of the Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the above Scheme of L&T Mutual Fund including the sections on "Who cannot invest" and "Important Note on Anti Money Laundering, Know-Your-Customer and Investor Protection". We hereby apply for allotment/purchase of Units in the Scheme and agree to abide by the terms and conditions applicable thereto. We hereby declare that We are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. We hereby authorise L&T Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/L&T Mutual Fund's bank(s) and/or Distributor/Broker/Investment Adviser. The ARN holder has disclosed to us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme is being recommended to us. We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. We declare that the information given in this application form is correct, complete and truly stated.

We accept and agree to abide by the terms and conditions (as mentioned on www.ltmf.com) with respect to our dealings with L&T Mutual Fund/its Investment Manager through various channels.

APPLICABLE FOR NON-ADVISORY TRANSACTIONS ONLY:

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

***APPLICABLE FOR FIIs/FPIs INVESTING ON REPATRIATION BASIS ONLY:** We confirm that we have remitted funds from abroad through approved banking channels or from funds in our FCNR Account. We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our FCNR Account.

Applicant's Signature _____

Date:

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

GENERAL INSTRUCTIONS FOR NON-INDIVIDUAL APPLICATION FORM

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

1. **Existing Unit Holders:** If you hold a folio with us, please furnish the Folio Number, Name and PAN of the entity investing. Your investment would be processed in the specified folio.
Information registered under the specified folio like bank account details for dividend/redemption pay outs would apply to this investment as well.
2. **New Applicants:** New Applicants need to provide the Company information in Section 2 of the Form.
 - a. SEBI has mandated identification of Ultimate Beneficial Owners for non-individual investors other than listed companies (and majority owned subsidiary of such companies).
If the applicant investing is not the ultimate beneficiary owner, please also fill up the Declaration For 'Ultimate Beneficiary Ownership' form to furnish details of such person(s).
 - b. The Foreign Account Tax Compliance Act (FATCA) of the USA, stipulates identification of US account holders and reporting of details related to US Account Holders to the Inland Revenue Service (IRS) in the U.S. India has agreed to sign the Inter-Governmental Agreement with USA which inter alia includes reporting of holdings and transactions in specified US Accounts. Accordingly, certain additional information are being sought from investors. Non-Individual investors also need to indicate if they qualify under any of the heads of classification stipulated under FATCA.
3. **KYC (Know Your Customer) :**
 - a. KYC is mandatory for investment in mutual funds and all applicants need to comply with this requirement.
 - b. KYC Compliance requires identification of the customer by seeking relevant information on incorporation, commencement of business, tax status, nature of entity, nature of business, address and certain details of Promoters/Partners/Trustees/Whole Time Directors/Kartas of HUF. SEBI has appointed KYC Registration Agencies (KRA) to facilitate a single KYC across all SEBI registered intermediaries. For more information on KYC requirements, please visit our web site or speak to your investment adviser.
 - c. If the investment is being made by a Constituted Attorney on behalf of an applicant, the Attorney needs to comply with KYC requirements.
4. **Address & Contact Information :**
 - a. Please furnish your full address with postal code in the Application Form. PO Box Number is not sufficient ;
 - b. Please note that your address on our records would be automatically updated with your address appearing in the records of the KRA. If your address in the application form is different from what appears in the records of the KRA, please ensure that your latest address is updated in the records of the KRA.
 - c. Please provide the Mobile Number and E-Mail Address of the Key Contact person. This would help us seamlessly communicate with you on your investments.
5. **Permanent Account Number:** Furnishing of PAN is mandatory for all applicants except where specific dispensation is provided under law.
6. **Demat Account :**
If you wish to hold your investments in the Dematerialised mode, please provide the name and DP ID of your Depository Participant and your Beneficiary Account Number. Please also attach a copy of the Client Master that you may have received from your Depository Participant.
Please note that this is an additional facility offered to unit holders who wish to hold units in the dematerialised mode. This is not a mandatory requirement and unit holders can continue holding units physically with the mutual fund. If you do not wish to hold your mutual fund units in the dematerialised form, please strike off this section.
If the demat account details in the application form are incomplete/incorrect or does not match with the records of the Depository, units would be allotted and held physically in the Fund's books and an Account Statement confirming the unit allotment would be sent to you.
7. **Bank Account:**
 - a. Please furnish your complete Bank Account details to be registered against your folio for redemption / dividend payments.
 - b. If your investment cheque is not being issued from the Bank Account indicated in Section 4 , please attach an original cancelled cheque leaf of this account for verification. If the cheque leaf does not have your name pre-printed, please additionally provide an extract of your bank statement or passbook duly attested evidencing the correctness of your bank details or a letter from your bank confirming your bank details.
 - c. Electronic Payments : We offer electronic payment of redemptions and dividends. To avail this facility please furnish :
 - * IFSC - This is a 11 character code. If you don't see this printed on your cheque leaf, please ask your Bank for the same ;
 - * MICR Code – This is a 9 digit number appearing next to your cheque number;
 - * CBS Bank Account Number – Most banks have now implemented core-banking solutions leading to a change in Account Number of customers. Please provide your latest core banking Account Number.
 - d. We offer the facility to register multiple bank accounts against your investments. If you wish to avail this facility, please ask for a Multiple Bank Details Registration Form.
 - e. If your units are held in the Dematerialised Form, please note that your Bank Account Details appearing in the Depository's records would be considered for redemption / dividend payments.
8. **Investment & Payment Information:**
 - a. Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
 - b. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
 - c. Your investment cheque should be crossed "Account Payee only" and drawn favouring the scheme name where the investment is in a specific scheme.
 - d. Please ensure that the investment cheque issued by you complies with CTS 2010 requirements stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
 - e. Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted. Post dated cheques will not be accepted except for investment made under Systematic investment Plan.
 - f. Third Party Payments for investments are not accepted except in the below case :
 - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions
 In the above case, necessary declaration / banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.
9. **Signatures:** All signatures should be in English or any other Indian Language. Thumb impressions should be from the left hand in case of males and right hand in case of females. All such thumb impressions need to be attested by a Magistrate, Notary Public or Special Executive Magistrate under his/her official seal.
10. **Employees Unique Identification Number (EUIN):** If you are making this investment based on an investment advise received from your distributor, please quote the Employees Unique Identification Number (EUIN) of your relationship manager in the Application Form.
If your distributor has, however, not given you any advice pertaining to the investment or your investment decision is not withstanding the advice provided by your distributor regarding inappropriateness of the scheme vis-a-vis your investment needs, the EUIN box may be left blank. In this case, please sign in the space provided in the respective section to confirm your acceptance to the declaration stated therein.

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

Serial	Documents	Companies	Trusts	Societies	Partnership Firms	Investments through Constituted Attorney
1	Signed A/c Payee cheque/draft favouring the scheme	√	√	√	√	√
2	KYC acknowledgment	√	√	√	√	√
3	Copy of cancelled cheque (Required where pay out bank details are different from the instrument bank)	√	√	√	√	√
4	Resolution/Authorisation to invest	√	√	√	√	
5	List of authorized Signatories with Specimen Signatures	√	√	√	√	
6	MOA & AOA(Not required if the KYC status is VERIFIED)	√				
7	Trust Deed		√			
8	Bye Laws			√		
9	Partnership Deed				√	
10	Notarised Power of Attorney					√

All documents numbered 4-10 should be originals or true copies certified by the Director/Trustee/Company Secretary/Authorised Signatory/Notary Public/ Partner as applicable.

GENERAL INSTRUCTIONS

1. This form can be used to register a new SIP, renew a SIP or change the bank details for an existing SIP. New SIP applicants need to fill in the Common Application Form also.
2. Please read the Scheme Information Document(s) carefully before investing. Also note that SIP facility is not available in the Institutional and Super Institutional Plans of any of our schemes.
3. If you are investing directly, please suffix the name of the scheme with the words "DIRECT PLAN" for registering the SIP in the Direct Plan of the Scheme. If "DIRECT PLAN" is mentioned, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.
4. If you may make an error while filling this form, please ensure that all applicants sign against the correction.
5. The completed SIP transaction Form should be submitted to any L&T or CAMS Investor Service Centre.
6. PAN and KYC are mandatory. Please note that a PAN (Permanent Account Number) and KYC (Know Your Customer) compliance are mandatory for investing a lump sum or through a SIP, for switching between funds and for setting up a STP (Systematic Transfer Plan). Your KYC status is usually indicated in your Account Statement as follows:
 - a) KYC Verified: The KYC check is completed and you are KYC-compliant.
 - b) KYC Pending: Your KYC check is in progress.
 - c) KYC Failed: Your KYC has failed due to some deficiencies in the forms or documents you submitted to CVL.
 - d) KYC Not Available: You have not applied for KYC compliance or you have not submitted a copy of your KYC acknowledgement letter to us.
PLEASE NOTE: All PoA (Power of Attorney) holders and Guardians have to be KYC-compliant.
7. If you need more information, please visit www.Intmf.com.

GUIDANCE NOTES

Note 1 - Personal Details

Please fill in the name of the sole/first unit holder and the folio number, PAN for all unit holders. Please also enclose a copy of KYC acknowledgement letters for all unit holders.

Note 2 - Investment Details

- a) Please specify the following:
 - I. Scheme/Option and Dividend Frequency.
 - II. Your first instalment details. Please note that the cheque for the first instalment should favour the scheme.
- b. If you are investing directly, please suffix the name of the scheme with the words "DIRECT PLAN" for allotment of units in the Direct Plan of the Scheme. For e.g. to invest in the direct plan of L&T Equity Fund, please write the scheme name as L&T Equity Fund - Direct Plan. If "DIRECT PLAN" is mentioned, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.
- c) Your first instalment can be processed on any date and there has to be a minimum gap of 30 days between the first and second instalment dates.
- d) If you do not specify the SIP period, date or frequency, we will process as follows:
 - a. SIP period: Until we receive instructions to discontinue
 - b. SIP date: 10th of every month (commencing 30 days after the first SIP instalment date)
 - c. SIP frequency: Monthly
- e) **Reason for Investment:** We help you to record the financial goal you are investing for. You can specify one goal for a scheme. If you have earlier filled in a reason to save in a particular scheme in a folio and choose a different reason while filling in this form, we will over-write the earlier reason. If you wish to keep your investments separate, you can choose to make the investment in a different folio.

Note 3 - Declaration & Unit Holder(s) Signatures

This section needs to be signed by all unit holder(s) at the places marked 'X' as per the holding instruction provided to us (i.e. 'Single', 'Anyone or Survivor' or 'Joint').

Note 4 - Auto-debit Authorisation by Bank Account Holder(s)

- a) Please fill your bank account details for the SIP Auto-debit. The sole/first holder must be one of the holders in the bank account.
- b) The 9-digit MICR code of your bank branch is a mandatory requirement without which your SIP application will be rejected. You should find the MICR code next to the cheque number.
- c) If you are paying for the first SIP instalment through a DD or a Pay Order, please enclose an original cancelled cheque or obtain your banker's attestation against the Auto-debit Authorisation section in this form. If the payment is made by cheque, please ensure it is from the same bank account as the one used for Auto-debit for the subsequent instalments. This would help us to verify your bank details and let you know of any discrepancy to take corrective action. In case there is a mismatch in the bank account number submitted by you and the account number on the cheque, we will update the bank account number appearing on the cheque, provided your name appears on it.
- d) Please specify the SIP instalment amount (Minimum Rs. 1000 and in multiples of Re. 1 thereafter, except for L&T Tax Advantage Fund which should be in multiples of Rs. 500), and number of SIP Instalments should be a minimum of six.
- e) Please specify the SIP investment amount i.e. instalment amount multiplied by the number of instalments. This should be a minimum of Rs. 6,000 for all schemes (except L&T Tax Advantage Fund, for which it should be Rs. 3,000).
- f) Please specify the SIP Frequency (Monthly/Quarterly) and SIP Date i.e. 1st/5th/10th/15th/25th. You can also opt for SIP instalments on all five dates by ticking the appropriate check-box. If you do, your systematic investments will be processed on each of the five available dates every month.

TERMS AND CONDITIONS FOR AUTO-DEBIT FACILITY

1. Our SIP Auto-debit (ECS/Direct Debit) facility is offered to you using Reserve Bank of India's (RBI) Electronic Clearing Service (Debit Clearing Facility) or Standing Instructions (SI) where applicable. By opting for this facility you agree to abide by the terms and conditions subject to which this facility is offered by RBI.
2. The SIP Auto-debit (ECS/Direct Debit) facility is offered to investors with bank accounts in any of the cities/towns where ECS/Direct Debit is available. There are 252 cities/towns as on 20th July, 2012 where this facility is available and for updates to list, please log on to our website www.Intmf.com. L&T Mutual Fund reserves the right to modify this list without assigning any reason or prior notice. The cities listed on our website may be modified/removed at any time purely at the discretion of L&T Mutual Fund without providing any reason or prior notice.
3. Applications for SIP Auto-debit (ECS/Direct Debit) will be processed only if your bank branch is part of the MICR/ECS network. In case your bank chooses to cross verify the Auto-debit mandate with you as their customer, you would need to promptly act on the same. L&T Mutual Fund, its Investment Manager - L&T Investment Management Limited, its Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/branch or its refusal to register the SIP mandate or any charges that may be levied by your bank/branch on you.
4. There has to be a minimum gap of 30 days between the date of your first SIP (through cheque) and your second SIP (through Auto-debit). While mentioning the SIP Auto-debit period (from) in this

- a) You can also invest in a perennial SIP - i.e. with no expiry date - by ticking the check-box "Till I instruct discontinuation".
- b) Please mention the names of all the bank account holders. If the mode of operation of your bank account is 'joint', then all the bank account holders should sign at the places marked 'XX' in the same sequence and manner in which their signatures appear in the bank account.
 - i) If the payment advice does not mention the bank account holders' name/s, then a self-attested bank pass book copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account should be provided. Otherwise, it will be treated as a 3rd party payment and rejected except under the following exceptional circumstances:
 - Payment by parents/grand-parents/related persons on behalf of a minor (other than the registered guardian) in consideration of natural love and affection or as a gift, provided the purchase value is less than or equal to Rs. 50,000 and KYC is completed for the registered guardian and the person making the payment. Additional declaration in the prescribed format signed by the guardian and parents/grand-parents/related persons should be submitted. However, if the purchase/SIP instalment value exceeds Rs. 50,000, the application will be rejected.
 - Payment by an employer on behalf of Employee Systematic Investment Plans or lump sum/ one-time subscription through payroll deductions, provided both employee and employer are KYC-compliant. Additional declaration in the prescribed format is also required alongwith the application form.
 - Custodian on behalf of an FII or a Client provided KYC is completed for the Investor and Custodian. Additional declaration in the prescribed format is also required along with the application form.

Note 5 - Transaction Charges

In line with SEBI circular dated August 22, 2011 and September 13, 2012, for each investment application (purchase) of Rs. 10,000 or more, mutual funds are permitted to deduct transaction charges as follows:

- Rs. 150/- if the application is received from a First Time Mutual Fund Investor.
 - Rs. 100/- if the application is received from an investor other than a First Time Mutual Fund Investor i.e. Existing Investor in Mutual Funds.
- Please tick the appropriate option given in the form if you are a first time or existing investor. If both options are left unselected, we will treat you as a first time or existing investor based on our internal verifications. For SIP investments, transaction charges will be deducted over four installments.
- Mutual Fund Units will be allotted only against the net investment amount i.e. Gross Amount – DD Charges (if any) – Transaction Charges (if applicable).
 - Transaction charges will be deducted only if the investment is submitted through a Distributor who has 'opted in' to receive transaction charges.
 - Transaction charges will NOT be deducted in the following cases :
 - Purchase/Subscription submitted by investor at the designated collection centres or through AMC's website viz. www.Intmf.com and which is not routed through any distributor.
 - Purchase/Subscription through a distributor for an amount less than Rs. 10,000;
 - Transactions such as Switches, STP i.e. all such transactions wherein there is no additional cash flow at a Mutual Fund level similar to Purchase/Subscription.
 - Purchase/Subscriptions through any stock exchange.

form, please take this into account and indicate the correct SIP Auto-debit commencement date. For cancellation of the Auto-debit (ECS/Direct Debit) facility, you need to provide 30 days advance notice.

5. If you are an existing SIP investor with us using the Auto-debit (ECS/Direct Debit) facility, please note the following with respect to this systematic investment that you propose to make in the folio: Your proposed SIP investments should be from the same bank account from which your existing SIP investments are being made. We will not be able to process the SIP if the bank mandate is different from the bank mandate provided for the existing SIP investments.
6. You will not hold L&T Mutual Fund ("The Fund")/L&T Investment Management Limited ("AMC")/ Trustees to the Fund, its Registrars and other service providers responsible if the transaction is not/incorrectly effected due to incomplete or incorrect instructions from you. Besides, you will not hold either of the entities listed herein before responsible if the transaction is delayed or not effected or your bank account or the bank account of the minor Unit holder is debited in advance or after the specific SIP date due to various clearing cycles of RBI's ECS/local holidays.
7. The Fund/AMC reserves the right not to re-present any mandate for Auto-debit facility, if the registration could not be effected in time for reasons beyond its/their control.
8. The Fund/AMC/Trustees to the Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred/suffered by you as a result of use of this facility.

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

www.Intmf.com

Our lines are open from 9.00 am to 6.00 pm, Monday to Friday

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

CL00636

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DECLARATION FOR 'ULTIMATE BENEFICIAL OWNERSHIP' [UBO]
(Mandatory for Non-Individual Applicants/Investors)



THIS DECLARATION IS NOT REQUIRED TO BE PROVIDED IN CASE THE INVESTOR OR THE OWNER OF THE CONTROLLING INTEREST IS A COMPANY LISTED ON ANY STOCK EXCHANGE, OR IS A MAJORITY - OWNED SUBSIDIARY OF SUCH A COMPANY.

A. APPLICANT DETAILS

Applicant Name

--

PAN

--

Category (Please tick (✓) relevant box)

Unlisted Company Partnership Firm Unincorporated association/Body of individuals Trust Others _____ (please specify)

B. DETAILS OF ULTIMATE BENEFICIAL OWNERS (Please refer Instructions 1)

Sr. No.	Name of Beneficial Owners	Nationality	Address	Identity proof (Please enclose self-attested proof)*	Country of tax residence and tax identification number (Please refer instruction 2)	Ownership (%)
1				PAN : _____ Other ID proof (if PAN not available): _____ (Please specify)	Country of Tax residence: _____ Tax Identification Number: _____	
2				PAN : _____ Other ID proof (if PAN not available): _____ (Please specify)	Country of Tax residence: _____ Tax Identification Number: _____	
3				PAN : _____ Other ID proof (if PAN not available): _____ (Please specify)	Country of Tax residence: _____ Tax Identification Number: _____	
4				PAN : _____ Other ID proof (if PAN not available): _____ (Please specify)	Country of Tax residence: _____ Tax Identification Number: _____	
5				PAN : _____ Other ID proof (if PAN not available): _____ (Please specify)	Country of Tax residence: _____ Tax Identification Number: _____	
6				PAN : _____ Other ID proof (if PAN not available): _____ (Please specify)	Country of Tax residence: _____ Tax Identification Number: _____	

I/We hereby acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax/revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

Place: _____							
Date: <table border="1" style="display:inline-table; border-collapse: collapse;"> <tr> <td style="width:20px; height:20px; text-align:center;">D</td> <td style="width:20px; height:20px; text-align:center;">M</td> <td style="width:20px; height:20px; text-align:center;">Y</td> <td style="width:20px; height:20px; text-align:center;">Y</td> <td style="width:20px; height:20px; text-align:center;">Y</td> <td style="width:20px; height:20px; text-align:center;">Y</td> </tr> </table>	D	M	Y	Y	Y	Y	Authorised Signatories _____ [with Company/Trust/Firm/Body Corporate seal]
D	M	Y	Y	Y	Y		

INSTRUCTIONS

1. Pursuant to SEBI master circular ref. no. CIR/ISD/AML/3/2010 dated December 31, 2010 on anti money laundering standards and guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ('UBO') and submit proof of identity (viz. PAN with photograph or any other acceptable identity proof prescribed in common KYC form) of UBO(s).

The Ultimate Beneficial Owner means:

 - **For Investor other than Trust:**

A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlements to:

more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;

more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or

more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner). However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior managing official should be provided.
 - **For Trust:**

The settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
 - **Exemption in case of listed companies:**

The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.
 - **Applicability for foreign investors:**

The identification of ultimate beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India are guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012. As per said circular, list of beneficial owners with shareholding or beneficial interest in the applicant/investor equal to or above 25% is required or the Global Custodian/Local Custodian may provide an undertaking to submit these details. Any change in the list may be required to be submitted to the Mutual Fund/Authorised parties.
2. **Country of Tax Residence:** Certain Countries Tax Regulations require us to collect information about each Investor's tax residency. You are therefore requested to provide your tax identification number of the country of your residence.
3. **List of self-attested documents to be submitted along with the form:**
 - (i) Copy of PAN card; or
 - (ii) Copy of other identity proofs (any one)
 - Passport
 - Aadhaar card (UID)
 - Driving license
 - Voter Identity Card
 - Photo Identity card issued by any of the following: Central/ State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc. to their Members; and Credit cards/Debit Cards issued by Banks.
 - (iii) For Foreign investors: Undertaking from their Global Custodian /Local Custodian to submit list of beneficial owners with shareholding or beneficial interest in the applicant/investor equal to or above 25% or the list of beneficial owners as stated above.

Third Party Payment Declaration Form



Third Party Payment Declaration Form should be completed in English and in BLOCK LETTERS only.
(Please read the Third Party Payment Rules and Instructions carefully before completing this Form)

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.
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1. BENEFICIAL INVESTOR INFORMATION (refer instruction no. 2a)

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FII <input type="checkbox"/> Client	<input type="checkbox"/> Employee(s)
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Folio No. (For existing investor) _____ Application No. _____

NAME OF FIRST/SOLE APPLICANT (Applicable only if Beneficial Investor is minor, FII/Client. Refer Instruction No. 2b)

F i r s t n a m e	M i d d l e n a m e	L a s t n a m e
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2. THIRD PARTY INFORMATION (refer instruction no. 3)

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

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

Nationality _____ PAN* _____ Enclosed copy of (Please ✓)
 PAN Proof* KYC Compliance Proof*

* PAN and KYC proof is mandatory for all applicants, irrespective of the amount of investment. Please attach a copy of PAN Card and KYC. (Please refer Instructions Nos. 6 and 8)

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

First Name	Middle Name	Last Name
------------	-------------	-----------

Designation _____

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

City/Town _____ State _____ Pin _____

CONTACT DETAILS

Tel. (O) (ISD/STD) _____ Tel. (R) (ISD/STD) _____ Mobile _____

Fax _____ Email ID _____

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

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FII <input type="checkbox"/> Client	<input type="checkbox"/> Employee(s)
Relationship of Third Party with the Beneficial Investor	<input type="checkbox"/> Parent <input type="checkbox"/> Grandparent <input type="checkbox"/> Related Person	Custodian SEBI Registration No. of Custodian _____	Employer
	(please specify) _____	Registration Valid Till D D M M Y Y Y Y	
Declaration by Third Party	I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.	I/We declare that the payment is made on behalf of FII/ Client and the source of this payment is from funds provided to us by FII/Client.	I/We declare that the payment is made on behalf of employee(s), as per the list enclosed herewith, under Systematic Investment Plan or lump sum/one time subscription through Payroll Deductions.

3. THIRD PARTY PAYMENT DETAILS (refer instruction no. 4)

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

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

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

Pay-in Bank A/c No. _____

Name of the Bank _____

Branch _____ Bank City _____

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

including Demand Draft charges, if any.

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

THIRD PARTY DECLARATION

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

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

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

Applicable to NRIs only :

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

Please (✓) Yes No

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

Signature of the Third Party

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

BENEFICIAL INVESTOR(S) DECLARATION & SIGNATURE/S

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

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

Applicable to Guardian receiving funds on behalf of Minor only:

I/We confirm that I/We are the guardian of the Minor registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor.

_____*Sole/First Applicant/Guardian

Second Applicant

Third Applicant

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

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

THIRD PARTY PAYMENT RULES

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

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

Illustrations

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

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

Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This will not be considered as Third Party payment.
- 2b. L&T Mutual Fund will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:
 - (i) Payment by Parents/Grand-Parents/Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- for each regular Purchase or per SIP installment.
 - (ii) Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) or lump sum/one-time subscription, through Payroll deductions.
 - (iii) Custodian on behalf of an Foreign Institutional Investor (FII) or a Client

* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- 2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected/not processed/refunded.
 - (i) KYC Acknowledgement letter (as issued by CDSL Ventures Limited) of the Beneficial Investor and the person making the payment i.e. Third Party.
 - (ii) Declaration Form containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e., third party. The said form shall be available at Investor Service Centres of the Fund or can be downloaded from our website www.Intmf.com.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of L&T Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

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

ASBA FORM

(To be submitted to Self Certified Syndicate Bank [SCSB])



(Investors must read the scheme information document/key information memorandum and instructions before filling this form)

L&T Business Cycles Fund
An open-ended equity scheme

New Fund Offer Opens on : July 30, 2014
New Fund Offer Closes on : August 13, 2014

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy
- High risk

 (BROWN)

Note: Risk may be represented as: (BLUE) investors understand that their principal will be at low risk; (YELLOW) investors understand that their principal will be at medium risk; (BROWN) investors understand that their principal will be at high risk.

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

ASBA Application No.

Date

BROKER/AGENT INFORMATION FOR OFFICE USE ONLY

Name and AMFI Regn. No.	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	Sr. No.
ARN:		[Name & Code]	[11 Digit Code]	[Name and Code]	

APPLICANT'S DETAILS (Name should be as available in Demat Account in case of Demat Account holders)

Name of First/Sole Applicant

(For existing unitholder(s) please furnish your Folio No.)

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

PAN

Folio No.

INVESTOR CATEGORY (Please ✓ as applicable; Refer Instruction No. 4 mentioned on backside)

IND	HUF	NRI	FII	FI	IC	MF	MINOR
BANK	TRUST	AOP	SOCTY	CO	OTH Please Specify		

DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Name

(Do not abbreviate)

Account No.

(Please provide the full account number)

Branch Name

City

Pin Code

Account Type (Please ✓)	For Residents		For Non-Residents				
	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> Repatriable	<input type="checkbox"/> Non-Repatriable	<input type="checkbox"/> Others

Amount to be blocked (₹)

Amount in words

DEPOSITORY ACCOUNT DETAILS

Depository Name [Please ✓] National Securities Depository Limited Central Depository Services [India] Limited

Depository Participant Name

DP-ID

Beneficiary Account Number

INVESTMENT DETAILS [Please ✓]

L&T Business Cycles Fund Growth * Dividend Payout Bonus (*Default Option)

ACKNOWLEDGEMENT SLIP (To be filled and attached by the Applicant with the NFO Application Form)

L&T Business Cycles Fund

New Fund Offer Opens on : July 30, 2014
New Fund Offer Closes on : August 13, 2014

Received from (sole/first applicant) ASBA Form dated details of which are as follows:

Application No. <input type="text"/>	Amount Blocked (₹) <input type="text"/>
SCSB (Bank and Branch) <input type="text"/>	Bank Account No. <input type="text"/>
Date of Submission <input type="text"/>	

UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER

- (1) I/We hereby undertake that, I/we have read and understood the instructions contained in this Form and Terms and Conditions concerning ASBA as contained in the Scheme Information Document (SID)/Key Information Memorandum (KIM) of the above mentioned Scheme and Statement of Additional Information (SAI) of L&T Mutual Fund. Further, I/we understand that if the details as provided by me/us in this Form are different from those in the NFO Application Form, then in such a case; the information as provided by me/us herein will be relied upon. I/We further confirm and undertake that I am/we are eligible ASBA applicant(s) as per the relevant provisions of the SEBI (Issue of Capital and Disclosure Requirement) Regulations, 2009.
- (2) In accordance with provisions of ASBA in the SEBI ICDR Regulations, 2009 and as disclosed in the SAI, I/We authorise
- (a) The SCSB to do all acts as are necessary to make an application in the New Fund Offer of above mentioned Scheme, including uploading of application details, blocking the amount to the extent mentioned above under "DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the L&T Mutual Fund's account on receipt of instructions from the Registrar to L&T Mutual Fund after finalisation of the basis of allotment, entitling me/us to receive mutual fund units on such transfer of funds, etc.
- (b) Registrar to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the L&T Mutual Fund's account.
- (3) In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application.
- (4) If the DP ID, Beneficiary or PAN is not provided by me/us or the details on the same as furnished in the form are incorrect or incomplete or not matching with the depository records, my/our application shall be rejected and L&T Mutual Fund or SCSB shall not be liable for losses, if any.

SIGNATURES	1ST APPLICANT/POA HOLDER/GUARDIAN SIGNATURE	2ND APPLICANT/POA HOLDER SIGNATURE	3RD APPLICANT/POA HOLDER SIGNATURE
	SCSB BANK - 1ST ACCOUNT HOLDER SIGNATURE	SCSB BANK - 2ND ACCOUNT HOLDER SIGNATURE	SCSB BANK - 3RD ACCOUNT HOLDER SIGNATURE

UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER

1. SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The list of SCSBs as on May 15, 2012 (as available on SEBI website) is as follows: 1. Axis Bank Ltd 2. State Bank of Hyderabad 3. State Bank of Travancore 4. State Bank of Bikaner and Jaipur 5. YES Bank Ltd. 6. Punjab National Bank 7. Deutsche Bank AG 8. Union Bank of India 9. HDFC Bank Ltd. 10. ICICI Bank Ltd 11. Vijaya Bank 12. State Bank of India 13. HSBC Ltd. 14. Kotak Mahindra Bank Ltd. 15. CITI Bank 16. IndusInd Bank Ltd. 17. Karur Vysya Bank Ltd. 18. Indian Overseas Bank Limited 19. Oriental Bank of Commerce 20. Standard Chartered Bank 21. J P Morgan Chase Bank, N.A. 22. Nutan Nagarik Sahakari Bank Ltd. 23. Canara Bank 24. United Bank of India. 25. Tamilnad Mercantile Bank Ltd. 26. BNP Paribas 27. The Kalupur Commercial Co-operative Bank Ltd. 28. Bank of America N.A 29. Dhanlaxmi Bank Limited 30. State Bank of Mysore 31. The Lakshmi Vilas Bank Ltd. 32. The Saraswat Co-operative Bank Ltd. 33. The Surat Peoples Co-op Bank 34. Dena Bank 35. IDBI Bank 36. Bank of Baroda, 37. DBS Bank Ltd. For the complete list of controlling/designated branches of above mentioned SCSBs, please refer to websites - www.sebi.gov.in, www.bseindia.com and www.nseindia.com
2. Eligible investors for ASBA maintaining their account in any of the above SCSBs may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.
3. The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to be furnished to L&T Mutual Fund.
4. Investors shall tick the applicable category in the form, please note the various categories below:

Code	Category	Code	Category	Code	Category
IND	Individual	IC	Insurance Companies	AOP	Association of Persons
HUF	Hindu Undivided Family	MF	Mutual Funds	SOCTY	Society
NRI	Non-Resident Indian	MINOR	Minor (Through Guardian)	BOI	Board of Individuals
FII	Foreign Institutional Investor	BANK	Bank	CO	Bodies Corporate
FI	Banks & Financial Institutions	TRUST	Trust	OTH	Others

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

Registered office:**L&T Investment Management Limited**

L&T House, Ballard Estate

P.O. Box No. 278

Mumbai 400 001

For investment related enquiries and Investor Grievances please contact:

L&T Investment Management Limited

KGN Towers, 06th floor, No.62

Ethiraj Salai, (Commander-In-Chief Road)

Egmore, Chennai 600 105

E-mail: investor.line@lntmf.co.inwww.lntmf.com

INVESTMENT OBJECTIVE

To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities, including equity derivatives, in the Indian market with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

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

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances, the asset allocation of the Scheme will be as under:

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

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

* Includes investments in equity derivatives up to 25% of the net assets of the Scheme.

The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of the Scheme.

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

The Scheme does not propose to invest in securitised debt.

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

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

RISK PROFILE OF THE SCHEME

Mutual Fund units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:

REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavor to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied with in each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would

be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable NAV on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

RISKS ASSOCIATED WITH INVESTMENTS IN EQUITIES

- Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.
- Investments in equity and equity related securities involve a degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.
- 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 the target date of disinvestment.
- Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, 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 the target date of disinvestment.

RISKS ASSOCIATED WITH INVESTMENTS IN DEBT SECURITIES

In addition to the factors that affect the values of securities, the NAV of Units of the Scheme will fluctuate with the movement in the broader fixed income, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the fixed income markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges. Further the investments made by the Scheme will also be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, reinvestment risk, settlement risk, market risk, performance risk, changes in government regulations, duration risk and risk associated with investment in derivatives.

RISKS ASSOCIATED WITH INVESTING IN DERIVATIVES

The Scheme will invest in derivative products in accordance with and to the extent permitted under the Regulations and by RBI. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme.

TRADING THROUGH MUTUAL FUND TRADING PLATFORMS OF BSE AND/OR NSE

In respect of transaction in Units of the Scheme through BSE and/or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE and/or NSE and their respective clearing corporations on which the Mutual Fund has no control.

INVESTMENT STRATEGY

The Scheme will be a diversified equity fund which will invest predominantly in equity and equity related securities with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

Business cycles in an economy are typically characterized by the fluctuations in economic activity measured by real GDP growth and other macroeconomic variables. A business cycle is basically defined in terms of periods of expansion and contraction. During expansion, an economy experiences an increase in economic activity as evidenced by real GDP growth, industrial production, etc whereas during contraction, the pace of economic activity slows down. The business cycle is a critical determinant of equity sector performance over the intermediate term and the relative performance of equity market sectors typically tends to rotate as the overall economy shifts from one stage of the business cycle to the next, with different sectors assuming performance leadership in different economic phases. For example, during the expansionary phase in the domestic economy from FY 2004-FY 2008, most of the cyclical stocks such as those in capital goods and consumer durables sectors outperformed the stocks in the non-cyclical sectors. However, when the economic growth slowed down from FY 2009 to FY 2014, stocks in defensive sectors such as consumer staples and healthcare outperformed the cyclical stocks.

The Scheme would aim to deploy the business cycles approach to investing by identifying such economic trends and investing in the sectors and stocks that are likely to outperform at any given stage of business cycle in the economy. For example, during period of expansion, the Scheme would aim to predominantly invest in stocks of companies in the cyclical sectors as they tend to outperform the broader market during expansionary phase. Similarly, during period of contraction the Scheme would look to invest in

defensive sectors stocks or sectors that are less sensitive to changes in overall economic activity.

The fund managers would combine a clear macro view with bottom-up stock selection approach for managing this Scheme. The selection of stocks at the primary level will be based on the stage of the domestic economic cycle. The fund managers could use various indicators such as corporate profit growth trends, inventory levels, credit growth, capacity utilization levels and other relevant factors to determine the stage of the economic cycle. Based on the views formed on the stage of the economic cycle, the fund managers would look to own stocks that they expect to outperform over the next few years. The stock selection would lay emphasis on company fundamentals, valuation, competitive positioning and management quality among other factors. The fund managers will favour companies that offer the best value relative to their respective long-term growth prospects, returns on capital and management quality. When assessing a company, the fund managers will focus on understanding how each of these factors will change over time.

Investments in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time. The fund managers will consider all relevant risks before making any investment in Foreign Securities.

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

The Scheme may invest in equity derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.

PRODUCT DIFFERENTIATION

The investment themes of the existing open-ended equity schemes of the Mutual Fund (along with the assets under management and number of folios) are as stated below:

Sr. No.	Name of the Scheme	Asset Allocation Pattern	Primary Investment Pattern/Strategy	Differentiation	AUM as on June 30, 2014 (Rs. in crores)	Number of Folios as on June 30, 2014
1.	L&T Midcap Fund	a) Equity and equity related instruments: 80%-100% of net assets. b) Debt Securities, Securitized Debt & Money Market instruments (including cash/call money): 0-20% of net assets.	The investment strategy of the Scheme would be primarily to invest in mid cap equity and equity related securities as mentioned in the investment objective of the Scheme. The Scheme will invest in a universe of stocks, which has been arrived at using various filters like management quality, liquidity, competitive position and valuations. Using various analytical tools, management meetings and so on, the universe is continuously updated by our investment team. The strategy will be to build up diversified portfolio of quality stocks, with medium to long term potential	The Scheme seeks to generate return by investing primarily in midcap stocks as per the investment objective and asset allocation. The Scheme will invest primarily in companies whose market capitalization falls between the highest and the lowest constituent of the CNX Midcap Index.	191.05	16,650
2.	L&T Equity Fund	a) Equity and equity related securities: 80%-100% of net assets. b) Money market instruments: 0-20% of net assets.	The investment approach is bottom-up stock picking. The Scheme seeks to add the best opportunities that the market presents, without any sector/cap bias. The key features of the Fund's investment strategy include diversification, bottom-up stock picking and no cap bias.	The Scheme is a diversified open-ended equity scheme that predominantly invests in the Indian markets without any sector or market cap bias. The Scheme does not have any style bias. The investment approach is bottom up stock picking.	2,266.31	1,75,637

Sr. No.	Name of the Scheme	Asset Allocation Pattern	Primary Investment Pattern/Strategy	Differentiation	AUM as on June 30, 2014 (Rs. in crores)	Number of Folios as on June 30, 2014
3.	L&T Tax Saver Fund#	<p>a) Equity and equity related instruments: 80%-100% of net assets.</p> <p>b) Debt* and Money market instruments: 0-20% of net assets.</p> <p>* Investment in securitized debt, if undertaken, will not exceed 20% of corpus of the scheme.</p>	<p>The Scheme will endeavour to generate superior return by investing in equity and equity related instruments across the market capitalizations. The Scheme will use top-down/bottom-up stock selection to build its portfolio.</p> <p>The investment strategy of the AMC is directed to investing in stocks, which, in the opinion of the Investment Manager, are priced at a material discount to their intrinsic value. Such intrinsic value is a function of both past performance and future growth prospects. The process of discovering the intrinsic value is through in-house research supplemented by research available from other sources.</p>	The Scheme follows a multi-cap investment approach i.e., the Scheme invests in a well-diversified portfolio of equity and equity related instruments across all ranges of market capitalization. The Scheme enables the investors to get income tax rebate as per the prevailing Tax Laws, subject to lock in period of 3 years from the date of allotment.	30.47	14,441
4.	L&T India Special Situations Fund	<p>a) Equity and equity related securities: 80%-100% of net assets.</p> <p>b) Money market instruments: 0-20% of net assets.</p>	<p>The Scheme is a diversified equity fund seeking to invest in undervalued companies for long term investment with key theme focus being "Special Situations" - these are situations that are out-of-the-ordinary and which therefore present interesting stock picking opportunities. The type of companies which falls within the scope of such Special Situations include but are not limited to:</p> <ul style="list-style-type: none"> - companies with recovery potential. - companies whose growth potential, may not be fully recognised by the market. - companies with hidden/ undervalued assets whose value, may not be fully recognised by the market. - companies with interesting product pipelines which could offer good earnings potential. - companies undertaking corporate restructuring. - companies which could be potential candidates for mergers and acquisitions related activities. <p>Such investments will be made across sectors and market caps.</p>	The Scheme is a diversified, thematic open-ended equity scheme. The key theme focus is seeking investment opportunities in companies that could be facing situations that are out of the ordinary ("Special Situations").	714.86	85,453
5.	L&T Tax Advantage Fund	<p>a) Equity and equity related securities: 80%-100% of net assets.</p> <p>b) Money market instruments: 0-20% of net assets.</p>	<p>The investment strategy adopted by the Scheme is similar to L&T Equity Fund. However, it differs to a certain extent on account of the mandatory lock-in period for the subscriptions received under the Scheme.</p>	The Scheme is an equity linked savings Scheme as per the Equity Linked Savings Scheme, 2005 notified by Ministry of Finance (Department of Economic Affairs). The Scheme is a diversified equity Scheme with a mandatory 3 year lock-in period. The Scheme predominantly invests in the Indian markets without any sector or market cap bias.	1,389.89	2,45,970

Sr. No.	Name of the Scheme	Asset Allocation Pattern	Primary Investment Pattern/Strategy	Differentiation	AUM as on June 30, 2014 (Rs. in crores)	Number of Folios as on June 30, 2014
6.	L&T Indo Asia Fund	<p>a) Equity and equity related securities (including Indian and foreign equity securities as permitted by SEBI/RBI): 80%-100% of net assets.</p> <p>b) Money market instruments: 0-20% of net assets.</p>	<p>The Scheme is primarily a diversified equity fund which seeks to invest in undervalued companies in Indian and international markets to generate long-term capital appreciation. The investment approach is bottom-up stock picking. The Scheme seeks to invest in the best opportunities in the Indian and international markets, without any sector/cap bias. However, the fund managers expect to have a high focus on opportunities in Asia Pacific region including India.</p>	<p>The Scheme is a diversified open-ended equity scheme that invests in equity and equity related instruments of companies in the Indian and international markets, without any sector or market cap bias. The fund managers expect to have a high focus on opportunities within the Asia Pacific region including India.</p>	264.91	55,690
7.	L&T India Large Cap Fund	<p>a) Equity and equity related securities (including Indian and foreign equity securities as permitted by SEBI/RBI): 80%- 100% of net assets.</p> <p>b) Money market instruments: 0-20% of net assets.</p>	<p>The Scheme will primarily be a diversified equity fund which will likely (in normal market conditions) invest predominantly in large cap stocks to generate long term capital appreciation. The investment approach is bottom-up stock picking. A limited exposure to various equity derivatives instruments is likely - for the purposes of hedging, portfolio balancing and optimizing returns.</p>	<p>The Scheme is a diversified, equity scheme that invests largely in large cap stocks to generate long term capital appreciation.</p>	336.74	71,480
8.	L&T Infrastructure Fund	<p>a) Equity and equity related instruments (including equity derivative instruments): 65%-100% of net assets.</p> <p>b) Debt and Money market instruments * : 0 - 35% of net assets.</p> <p>* Investment in securitized debt, if undertaken, will not exceed 35 % of net assets of the scheme.</p>	<p>The Scheme will invest primarily in companies that are engaged in the area of infrastructure. The industries that fall under infrastructure sector would broadly include Banking & Financial Services, Cement & Cement Products, Capital Goods, Construction & related Industry, Electrical & Electronic components, Energy, Engineering, Metals/Mining/Minerals, Housing, Oil & Gas and Allied Industries, Petroleum & Related Industry, Ports, Power and Power Equipment, Telecom, Transportation. The Scheme will also use derivative instruments such as Index/stock futures or options for portfolio rebalancing, hedging and return optimization.</p>	<p>The Scheme will predominantly invest in securities of the companies in the infrastructure sector.</p>	109.46	13,195
9.	L&T India Value Fund	<p>Equity and equity related securities:</p> <p>a) Indian equity securities: 80-100% of net assets</p> <p>b) Foreign Securities including overseas ETFs (as permitted by SEBI/RBI): 0-10% of net assets.</p> <p>c) Debt Securities, Money market instruments, Cash and domestic ETFs: 0-20% of net assets.</p>	<p>The Fund Managers aim to identify undervalued stocks having the potential to deliver long term superior risk-adjusted returns.</p> <p>Undervalued stocks would include stocks which the Fund Managers believe are trading at less than the it assessed values.</p>	<p>The Scheme is a diversified, open-ended, value style bias equity fund that invests largely in undervalued companies across sectors and market caps. Such companies include companies whose shares, as per fund managers' analysis, are trading at less than their assessed values.</p>	61.00	7,078

Sr. No.	Name of the Scheme	Asset Allocation Pattern	Primary Investment Pattern/Strategy	Differentiation	AUM as on June 30, 2014 (Rs. in crores)	Number of Folios as on June 30, 2014
10.	L&T India Prudence Fund	<p>a) Equity and equity related securities: 65%-75% of net assets.</p> <p>b) Debt and money market instruments including units of debt/fixed income schemes launched by mutual funds registered with SEBI: 25%-35% of net assets.</p>	<p>For equity and equity related instruments, the Fund Manager(s) will generally aim to identify stocks which as per the Fund Manager's belief are sound, but which are mispriced. The Fund Manager(s) does this by analyzing a company's business model and financial parameters, valuations and business expectations.</p> <p>For investments in debt and money market instruments, the portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.</p> <p>Capital appreciation opportunities could be explored by extending credit and duration exposure.</p>	The Scheme is an open ended equity growth fund wherein the maximum exposure to equity and equity related securities is 75% and minimum exposure to debt and money market instruments (including units of debt/fixed income scheme launched by mutual fund registered with SEBI) is 25% of net assets.	70.03	8,976
11.	L&T India Equity and Gold Fund	<p>a) Equity and equity related securities: 65%-90% of net assets.</p> <p>b) Gold ETFs: 10%-25%</p> <p>c) Debt and money market instruments including units of debt/fixed income schemes launched by mutual funds registered with SEBI: 0-10% of net assets.</p>	<p>For equity and equity related instruments, the Fund Manager(s) will generally aim to identify stocks which as per the Fund Manager's belief are sound, but which are mispriced. The Fund Manager(s) does this by analyzing a company's business model and financial parameters, valuations and business expectations.</p> <p>For investments in debt and money market instruments, the portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.</p> <p>Capital appreciation opportunities could be explored by extending credit and duration exposure.</p> <p>Further, investment in Gold ETFs will be made in accordance with the investment objective and the strategy of the Fund for the purposes of efficient portfolio management and optimizing return.</p>	The Scheme is an open ended equity growth fund with additional investments in the range of 10%-25% of net assets in Gold ETFs launched/registered in India. Investments in Gold ETFs differentiate the Scheme from the existing equity growth oriented Schemes of the Mutual Fund.	55.54	9,354
12.	L&T Arbitrage Opportunities Fund	<p>a) Equity and equity related securities and equity derivatives: 65% to 90% of net assets.</p> <p>The Scheme may invest in Foreign Securities upto 10% net assets subject to the Eligible Investment Amount.</p> <p>The Scheme may invest upto 90% of net assets in equity derivatives.</p> <p>b) Debt and money market instruments including units of liquid schemes launched by mutual fund: 10% to 35% of net assets.</p> <p>In the event of adequate arbitrage opportunities not being available in the equity and derivative markets, 100% of the portfolio may be invested in short term debt and money market instruments (including units of liquid schemes of mutual funds).</p>	The investment strategy includes identifying and investing into arbitrage opportunities between spot/cash and futures prices of individual stocks. The Scheme may also invest in debt and money market securities instruments. The Scheme will deploy "Cash and Carry Arbitrage" strategy wherein the Fund Manager will evaluate the difference between price of an individual stock in the futures market and in the spot/cash market.	The Scheme seeks to generate return by investing in arbitrage opportunities in the cash and derivatives segments of the market as per the investment objective and asset allocation.	122.63	397

In order to comply with requirements of ELSS 2005 guidelines, further subscription/switch-in in to L&T Tax Saver Fund is restricted with effect from November 23, 2012.

PLANS AND OPTIONS

The Scheme offers two options - Growth Option and Dividend Option. The Dividend Option offers dividend payout and dividend re-investment facilities.

All options have common portfolio.

If no option is specified at the time of application, the default option is Growth Option.

If the investor does not clearly specify the choice of sub-option i.e. Payout or Re-investment at the time of investing then:

- a) In case of first time investment in the Scheme within a folio, the default facility considered for the investment shall be Re-investment facility.
- b) For all subsequent investments in the same folio, the investment will be considered for the facility applicable for the earlier investments in the Scheme within the folio

DIRECT PLAN:

Investors proposing to purchase units of the Scheme directly from the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder) can invest under the Direct Plan. The options referred above will be available under the Direct Plan. The Scheme shall have a common portfolio i.e. the Direct Plan will not have a segregated portfolio.

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

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

NON-DIRECT PLAN:

Investors proposing to purchase units of the Scheme through an ARN Holder, can invest under the non-Direct Plan. The options referred above will be available under the non-Direct Plan. The Scheme shall have a common portfolio i.e. the non-Direct Plan will not have a segregated portfolio.

APPLICABLE NAV (AFTER THE SCHEME RE-OPENS FOR PURCHASE AND REDEMPTION)

For applications for Purchases (along with a local cheque or demand draft payable at par at the place where the application is received)/Redemptions, accepted at the Investor Service Centres of the Mutual Fund on a Business Day up to the Cut-off time (3.00 p.m.) of the Scheme, the NAV of that day; and

For applications for Purchases (along with a local cheque or demand draft payable at par at the place where the application is received)/Redemptions accepted at the Investor Service Centres of the Mutual Fund on a Business Day after the Cut-off time (3.00 p.m.) of the Scheme, the NAV of the next Business Day; and

For applications for Purchases along with demand drafts not payable at par at the place where the application is received, NAV of the day on which the demand draft is credited.

In respect of valid Purchase applications accepted at the Investor Service Centres for an investment amount equal to or more than Rs. 2 lakh, the NAV of the Business Day on which the funds are available for utilization shall be applicable subject to the following: (1) Purchase application is accepted before the Cut-off time; (2) funds for the entire amount of Purchase/ Subscription applications are credited to the bank account of the respective Scheme before the Cut-off time; and (3) the funds are available for utilisation by the respective Scheme before the Cut-off time without availing any credit facility, whether, intra-day or otherwise.

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

For applications for Purchases along with demand drafts not payable at par at the place where the application is received, NAV of the day on which the demand draft is credited.

MINIMUM APPLICATION AMOUNT

Minimum amount for initial purchase - Rs. 5,000 and in multiples of Re. 1 thereafter.

Minimum Additional Purchase Amount - Rs.1,000 and in multiples of Re. 1 thereafter.

MINIMUM REDEMPTION AMOUNT/NUMBER OF UNITS

Rs. 1,000 or 100 Units or account balance, whichever is lower.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

The redemption proceeds will be dispatched to the Unit Holders within 10 Business Days of the receipt of the valid redemption request at the Investor Service Centres / Official Points of Acceptance whose names and addresses are mentioned on the back cover page of the KIM.

BENCHMARK INDEX

The Benchmark for the Scheme is S&P BSE-200 Index.

DIVIDEND POLICY

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record date which will be fixed by the Trustees and announced in advance. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding the dividend distribution rate and the record date, AMC shall issue notice to the public, communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV.

If the amount of dividend payable to the Unit Holder is less than Rs. 250, then the dividend amount will be compulsorily reinvested in the Scheme

In case of dividend payout facility, the AMC shall despatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.

No Exit load will be charged on account of redemption of Units allotted by way of dividend reinvestments. Further the dividend proceeds may be paid by way of direct credit/NEFT/RTGS/any other manner through which the investor's bank account specified in the Registrar's records is credited with the dividend proceeds.

NAME OF THE FUND MANAGER(S)

Mr. Venugopal Manghat and Mr. Abhijeet Dakshikar (for investments in Foreign Securities)

NAME OF THE TRUSTEE COMPANY

L&T Mutual Fund Trustee Limited

PERFORMANCE OF THE SCHEME

The Scheme does not have any performance track record.

EXPENSES OF THE SCHEME

All expenses incurred during the NFO will be borne by the AMC.

(i) Load Structure (during NFO and Ongoing Offer Period)

Entry Load : Nil

Exit Load :

For Redemption	Load (% of Applicable NAV)
Within 18 months from the date of allotment or Purchase applying First in First Out basis	1.00

A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Exit Load will be chargeable in case of switches made between different options of the Scheme. No Exit Load will be chargeable in case of (i) Units allotted on account of dividend reinvestments; and (ii) Units issued by way of bonus, if any.

In case of units switched out/systematically transferred to another option within the same Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the Scheme will be considered as the purchase/allotment date.

For investments routed through a distributor (i.e. made with a distributor code), any switch of units to Direct Plan will be subject to applicable Exit Load, if any.

No Exit Load will be charged for switch of units from the Direct Plan to the non Direct Plan of the Scheme.

The Exit Load charged (net of service tax), if any, shall be credited to the Scheme immediately.

The investor is requested to check the prevailing load structure of the Scheme before investing.

For any change in load structure the AMC will issue an addendum and display it on the website – www.Intmf.com /Investor Service Centres.

(ii) Recurring Expenses:

As per Regulation 52, the statutory limit on the annual recurring expenses and investment management and advisory fees is as given below. Any excess over these limits will be borne by the AMC.

Maximum Recurring Expenses:

Daily net assets	Maximum as a % of daily net assets
First 100 Crores	2.50%
Next 300 Crores	2.25%
Next 300 Crores	2.00%
Balance Assets	1.75%

Note: The total annual recurring expenses of the Direct Plan will be lower to the extent of the distribution expenses/commission which is charged in the non-direct plan.

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

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

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

(a) brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not

exceeding 0.12 % in case of cash market transactions and 0.05 % in case of derivatives transactions;

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

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

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

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

The amount incurred as expense on account of inflows from such cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.

(c) additional expenses, incurred towards different heads mentioned under sub-Regulations 52 (2) and 52 (4), not exceeding 0.20 % of the daily net assets of the Scheme.

Service Tax:

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

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

(iii) Transaction Charges

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

Type of Investor	Transaction Charge(s) (for Purchase/Subscription of Rs. 10,000 and above)
First Time Mutual Fund Investor	Rs. 150
Investor other than First Time Mutual Fund Investor	Rs. 100

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

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

- Purchase/Subscription submitted by investor at the Investor service centres or through AMC's website viz. www.Intmf.com and which are not routed through any distributor.
- Purchase/Subscription through a distributor for an amount less than Rs. 10,000.
- Transactions such as Switches, STP i.e. all such transactions wherein there is no additional cash flow at a Mutual Fund level similar to Purchase/Subscription.
- Purchase/Subscriptions through any stock exchange.

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

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

You are advised to refer to the details in the Statement of Additional Information and also independently refer to your tax advisor.

DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAVs of the Scheme will be calculated by the Fund on all Business Days and details may be obtained by calling the investor line of the AMC at 1800 2000 400 or 1800 4190 200. The Fund will publish the NAVs of the Scheme in at least two daily newspapers on all Business Days. The NAVs of the Scheme will also be updated by 9.00 p.m. on all Business Days on the website of the Fund i.e. www.Intmf.com and on the AMFI website i.e. www.amfiindia.com

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Computer Age Management Services Private Limited

Registered Office:

New No. 10, Old No.178

M.G.R.Salai, Nungambakkam

Chennai 600 034

Tel.: 044-24587094, 044-30407094

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

KGN Towers, 06th floor

No.62 Ethiraj Salai, (Commander-In-Chief Road)

Egmore, Chennai 600 105

Tel: 1800 2000 400 or 1800 4190 200

Fax: 044-4902 2818

E-mail: investor.line@Intmf.co.in

Website: www.Intmf.com

UNITHOLDERS' INFORMATION

In case of investors opting to hold the Units in physical mode, on allotment, the AMC/Fund will send to the Unit Holder, an account statement/transaction confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 Business Days from the date of closure of New Fund Offer to the Unit holders registered e-mail address and/or mobile number.

In case of a specific request received from the Unit holders, the AMC/Fund will despatch a printed account statement to the investors within 5 Business Days from the receipt of such request.

In case of investors opting to hold the Units in dematerialized form, a holding statement could be obtained from the Depository Participants.

The account statement shall not be construed as a proof of title and is only a computer generated statement indicating the details of transactions in the Scheme and is a non-transferable document.

Further, the AMC/Mutual Fund will provide to Unit Holders a Consolidated Account Statement ("CAS") detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month, in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. CAS will

not be sent to a Unit Holder in respect of folios whose PAN details are not updated. In the event a folio has more than one registered holder, the first named Unit holder will receive the CAS/account statement.

For application under Systematic Investment Plan/Systematic Withdrawal Plan, account statements will be sent as stated in the Scheme Information Document.

Account statements to be issued in lieu of Unit Certificates under the Scheme shall be non-transferable. The account statement shall not be construed as a proof of title. A non-transferable Unit Certificate will be sent to the Unit Holder within 5 Business Days following the receipt of a written request. Units are non-transferable. The Trustee reserves the right to make the Units transferable at a later date, subject to the Regulations.

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

Annual Report:

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

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

An Unit holder whose e-mail address is not available with the AMC/Mutual Fund, the AMC shall continue to dispatch the annual report or an abridged summary thereof in physical form.

The full report or the abridged summary thereof will be displayed on the website of the Mutual Fund i.e. www.Intmf.com and will also be available for inspection at the registered office of the AMC and a copy thereof will be provided on request to the Unit Holder.

Half yearly disclosures:

Portfolio

This is a list of securities where the corpus of the Schemes is invested. The market value of these investments is also stated in the portfolio disclosures.

Full portfolio details, in the prescribed format, shall be disclosed either by publishing it in the newspapers or by sending to the Unit Holders within one month from the end of each half-year (i.e. March 31 and September 30) and it shall also be displayed on the website of the Mutual Fund.

Financial Results

The Mutual Fund shall before the expiry of one month from the close of each half year (i.e. March 31 and September 30) display its unaudited financial results on the website of the Mutual Fund. Further, an advertisement disclosing the hosting of the aforesaid results on the website shall be published in one national English daily newspaper circulating in the whole of India and in a Marathi daily.

Date: July 14, 2014.

List of Collection Centres/Official Points of Acceptance during NFO

Computer Age Management Services Private Limited (CAMS)

Ahmedabad: 111-113, 1st Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad 380 006. **Agartala:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala 799 001. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra 282 002. **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar 414 001. **Ajmer:** AMC No. 423/30, Near Church, Brahmपुरi, Opp T B Hospital, Jaipur Road, Ajmer 305 001. **Akola:** Opp. RLT Science College, Civil Lines, Akola 444 001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh 202 001. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211 001. **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey 688 011. **Alwar:** 256A, Scheme No. 1, Arya Nagar, Alwar-301001. **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati 444 601. **Ambala:** Opposite Peer, Bal Bhawan Road, Ambala 134 003. **Amritsar:** SCO-18J, 'C', Block Ranjit Avenue, Amritsar 140 001. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand 388 001. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur 515 001. **Andheri:** CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri 400 069. **Ankleshwar-Bharuch:** Shop No-F-56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch 393 002. **Asansol:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol 713 303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431 001. **Balasure:** B C Sen Road, Balasure 756 001. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore 560 042. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly 243 001. **Basti:** Office No 3, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti 272 002. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum 590 006. **Bellary:** 60/5, Mullangji Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary 583 101. **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur 760 001. **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur 812 002. **Bharuch (parent: Ankleshwar TP):** F-108, Rangoli Complex, Station Road, Bharuch 392 001. **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda 151 001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar 364 002. **Bhilai:** Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai 490 020. **Bhilwara:** Indrapartha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara 311 001. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal 462 011. **Bhubaneswar:** Plot No-111, Varaha Complex Building, 3rd floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar 751 001. **Bhuj-Kutch:** Data Solution, Office No:17, Ist Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj-Kutch 370 001. **Bhusawal (Parent: Jalgaon TP):** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal 425 201. **Bikaner:** F 4.5 Bothra Complex, Modern Market, Bikaner 334 001. **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur 495 001. **Bokaro:** Mezzanine floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro 827 004. **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan 713 101. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut 673 016. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh 160 017. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034. **Chhindwara:** Office No-1, Parasaria Road, Near Mehta Colony, Chhindwara 480 001. **Chittoargarh:** 3 Ashok Nagar, Near Heera Vatika, Chittoargarh 312 001. **Cochin:** 1st Floor, K.C. Centre, Door No 42/227B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin-682018. **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore 641 002. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack 753 001. **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga 846 001. **Davengere:** 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davengere 577 002. **Dehradun:** 204/121 Nari Shipil Mandir Marg, Old Connaught Place, Dehradun 248 001. **Deoghar:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar 814 112. **Dhanbad:** Urmila Towers, Room No: 111 (1st Floor), Bank More, Dhanbad 826 001. **Dharmapuri:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri 636 701. **Dhule:** H. No. 1793/A, J.B. Road, Near Tower Garden, Dhule 424 001. **Durgapur:** City Plaza Building, 3rd floor, City Centre, Durgapur 713 216. **Erode:** 197, Seshaiyer Complex, Aghraham Street, Erode 638 001. **Faizabad:** 64 Cantonment, Near GPO, Faizabad 224 001. **Faridabad:** B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad 121 001. **Gandhidham:** Plot No. 261, 1st Floor, Sector 1A, Om Mandap Galli, Gandhidham 370 201. **Ghaziabad:** 113/6 I Floor, Navyug Market, Ghaziabad 201 001. **Panaji (Goa):** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) 403 001. **Gondal (Parent Rajkot):** A/177, Kailash Complex, Opp. Khedut Decor, Gondal 360 311. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur 273 001. **Gulbarga:** Pal Complex, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga 585 101. **Guntur:** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur 522 002. **Gurgaon:** SCO-16, Sector-14, First floor, Gurgaon 122 001. **Guwahati:** A.K. Azad Road, Rehabari, Guwahati 781 008. **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior 474 002. **Haldia:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721 602. **Haldwani:** Durga City Centre, Nainital Road, Haldwani 263 139. **Hazaribagh:** Municipal Market, Annanda Chowk, Hazaribagh 825 301. **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar 383 001. **Hisar:** 12, Opp.Bank of Baroda, Red Square Market, Hisar 125 001. **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur 146 001. **Hosur:** Shop No.8 J D Plaza, Opp TNEB Office, Royakotta Road, Hosur 635 109. **Hubli:** No.204-205, 1st Floor, 'B' Block, Kundagol Complex, Opp.Court, Club Road, Hubli 580 029. **Secunderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad 500 003. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore 452 001. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur 482001. **Jaipur:** R-7, Yudhisthir Marg,C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302 001. **Jalandhar:** 367/8, Central Town, Opp.Gurudwara Diwan Asthan, Jalandhar 144 001. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon 425 001. **Jalna:** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna 431 203. **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180 004. **Jamnagar:** 207, Manek Centre, P.N. Marg, Jamnagar 361008. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur 831 001. **Jaunpur:** 248, Fort Road, Near Amber Hotel, Jaunpur 222 001. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi 284 001. **Jodhpur:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur 342 003. **Junagadh:** "Aastha Plus PLUS", 202-A, 2nd Floor, Sardarbagh Road, Near Alkapuri, Opp: Zansi Rani Statue, Junagadh 362 001. **Kadapa:** Bandi Subbaramaiah Complex, No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa 516 001. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada 533 001. **Kalyani:** A-1/50, Block-A, Dist Nanda, Kalyani 741 235. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur 670 004. **Kanpur:** I Floor 106 to 108, City Centre Phase II, 63/2, The Mall, Kanpur 208 001. **Karimnagar:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar 505 001. **Karnal (Parent : Panipat TP):** 7, Ist Floor, Opp. Bata Showroom, Kunjapura Road, Karnal 132 001. **Karur:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur 639 002. **Katni:** 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni 483 501. **Kestopur:** 148, Jessore Road, Block-B (2nd Floor), Kolkata, Kestopur 700 101. **Khammam:** Shop No: 11-2-31/3, 1st floor, Philips Complex, Balajinagar, Wyrta Road, Near Baburao Petrol Bunk, Khammam 507 001. **Kharagpur:** H.NO.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur 721 301. **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416 001. **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata 700 016. **Kolkata:** Room No. 3A, Commerce House, 4th Floor, Kolkata 700 013. **Kollam:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam 691 001. **Kota:** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota 324 007. **Kottayam:** KMC IX/1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkumootill, Kottayam 686 001. **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam 612 001. **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool 518 004. **Lucknow:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5-Park Road, Hazratganj, Lucknow 226 001. **Ludhiana:** U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Puli, Pakhowal Road, Ludhiana 141 002. **Madurai:** Ist Floor, 278, North Perumal Maistry street, Nadar Lane, Madurai 625 001. **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, NG Pally, Malda 732 101. **Mangalore:** No. G 4 & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore 575 003. **Manipal:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal 576 104. **Marpusa (Parent ISC : Goa):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa 403 507. **Margao:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao 403 601. **Mathura:** 159/160 Vikas Bazar, Mathura 281 001. **Meerut:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Bahar Road, Meerut 250 002. **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana 384 002. **Moga:** Gandhi Road, Opp. Union Bank of India, Moga 142 001. **Moradabad:** 60-612 'Sudhakar', Lajpat Nagar, Moradabad 244 001. **Mumbai:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Road, Fort, Mumbai 400 023. **Muzaffarpur:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur 842 001. **Mysore:** No.1, 1st Floor, CH. 26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore 570 009. **Nadiad:** 8, Ravi Kiran Complex, Ground Floor, Nanakumbhbnath Road, Nadiad 387 001. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur 440 010. **Namakkal:** 156A/1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal 637 001. **Nasik:** Rutarang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik 422 005. **Navasari:** 16, 1st Floor, Shivani Park, Opp. Shankeswar Complex, Kaliwadi, Navasari-396445 **Nellore:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore 524 001. **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi 110 055. **New Delhi (CC):** Flat No. 512, Nariman Manzil, 23, Barakhamba Road, Connaught Place, New Delhi 110 001. **Noida:** C-81, 1st floor, Sector-2, Noida 201 301. **Palakkad:** 10/688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad 678 001. **Palanpur:** 3rd Floor, T-11, Opp. Government Quarter, College Road, Palanpur 385 001. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat 132 103. **Patiala:** 35, New Lal Bagh Colony, Patiala 147 001. **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800 001. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry 605 001. **Pune:** Nirmithi Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune 411 004. **RaeBareilly:** 17, Anand Nagar Complex, Rae Bareilly 229 001. **Raipur:** HIG-C-23, Sector-1, Devendra Nagar, Raipur 492 004. **Rajahmundry:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry 533 101. **Rajapalayam:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam 626 117. **Rajkot:** Office 207-210, Everest Building, Harihar Chowk, Opp Shastrji Maidan, Limda Chowk, Rajkot 360 001. **Ranchi:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi 834 001. **Ratlam:** Daffria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam 457 001. **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri 415 639. **Rohtak:** 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124 001. **Roorkee:** 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee 247 667. **Rourke-la:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela 769 001. **Sagar:** Opp. Soman Automobiles, Bhagwanjanji, Sagar 470 002. **Saharanpur:** I Floor, Krishna Complex, Opp. Hathii Gate, Court Road, Saharanpur 247 001. **Salem:** No.2, I Floor Vivekananda Street, New Fairlands, Salem 636 016. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp.Town High School, Sansarak, Sambalpur 768 001. **Sangli:** Diwan Niketan, 313, Radhakrishna Vasaahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli 416 416. **Satara:** 117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara 415 002. **Shahjahanpur:** Bijiipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur 242 001. **Shillong (except L&TCF and L&TLF):** D'Mar Shopping Complex, Lakari Building, 2nd Floor, Police Bazaar, Shillong-793 001, **Shimla:** I Floor, Opp. Panchayati Bhawan Main gate, Bus stand, Shimla 171 001. **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga 577 201. **Siliguri:** 17B, Swamiji Sarani, Siliguri, 734001. **Sirsat:** Beside Overbridge, Next to Nissan Car Showroom, Hissar Road, Sirsa 125 055. **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur 261 001. **Solan:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan 173 212. **Solapur:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddeshwar Peth, Near Pangal High School, Solapur 413 001. **Sri Ganganagar:** 18 L Block, Sri Ganganagar 335 001. **Srikakulam:** Door No 5-6-2, Punyapur Street, Palakonda Road, Near Krishna Park, Srikakulam 532 001. **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur 228 001. **Surat:** Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat 395 001. **Surendranagar:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar 363 035. **Thane:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane 400 602. **Tirupur:** 1(1), Binny Compound, II Street, Kumaran Road, Tirupur 641 601. **Tiruruvala:** Central Tower, Above Indian Bank, Cross Junction, Thiruvallala 689 101. **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, Tinsukia 786 125. **Tirunelveli:** 1 Floor, Mano Prema Complex, 182/6, S.N High Road, Tirunelveli 627 001. **Tirupathi:** Door No: 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi 517 501. **Trichur:** Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur 680 001. **Trichy:** No. 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy 620 018. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum 695 004. **Tuticorin:** Ground Floor, Mani Nagar, Tuticorin 628 003. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur 313 004. **Ujjain:** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain 456 010. **Unjha (Parent: Mehsana):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha 384 170. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390 007. **Valsad:** 3rd floor, Gita Nivas, opp Head Post Office, Halal Cross Lane, Valsad 396 001. **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi 396 195. **Varanasi:** Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathayatra, Beside Kuber Complex, Varanasi-221 010. **Vasco (Parent Goa):** No DU 8, Upper Ground Floor, Behind Techconline Clinic, Suidha Complex, Near ICICI Bank, Vasco da gama 403 802. **Vellore:** No. 1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore 632 001. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada 520 010. **Visakhapatnam:** 47/9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam 530 016. **Warangal:** A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal 506 001. **Yamuna Nagar:** 124-B/R Model Town, Yamuna Nagar 135 001. **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal 445 001.

L&T Investment Management Limited - Investor Service Centres

Ahmedabad: 301, Raindrops Bldng, Opp. Cargo motors, C.G. Road, Ellis bridge, Ahmedabad 380 006. **Bengaluru:** 17, AL-NOOR, Palace Road, High Grounds, Bengaluru 560 052. **Chandigarh:** Meeting Point, Cabin No 3, 1st Floor, SCO 487-488, Sector 35-C, Chandigarh 160 022. **Chennai:** KGN Towers, 06th floor No.62, Ethiraj Salai, (Commander-In-Chief Road) Egmore, Chennai 600 105. **Cochin:** 2nd Floor, Ventura, Edapally Bypass Road, Edapally P.O. Cochin 682 024. **Goa:** Edcon Towers, 1st Floor, Shop No. F2 Menezes Braganza Road, Panaji 403 001. **Hyderabad:** 4th floor, APDL Estates, 7-1-21/A, Survey No. 341/1, Diagonally opposite to Country Club Begumpet, Hyderabad 500 017. **Indore:** 118 City Centre, 570, M.G. Road, Indore 452 001. **Jaipur:** Unit No. 201 & 202, Trimurty, V-Jay City Point, D-52, Ahina Circle, Ahok Marg, C-Scheme, Jaipur 302 001. **Kolkata:** 408, 4th floor, Azimganj House, 7, Camac Street, Kolkata 700 017. **Lucknow:** Office No.104, 1st Floor, Sky high chamber, 5 Park Road, Lucknow 226 001. **Mumbai (HO):** 6th Floor, Mafatlal Centre, Nariman Point, Mumbai 400 021. **Nagpur:** Chamber No-S3, Yoshoda Apartment, Plot No-20, Near Mata Mandir, Dharampeth, Nagpur 440 010. **New Delhi:** 6th Floor, DCM Building, 16, Barakhamba Road, Connaught Place, Above Barakhamba Road Metro Station, New Delhi 110 001. **Patna:** Unit No. 609, 6th Floor, Hariniwas Complex, Dak Bungalow Road, Patna 800 001. **Pune:** Unit No-406, 4th Floor, Nucleus Mall, 1, Church Road, Opposite to Police Commissioner Office, Camp, Pune 411 001. **Surat:** Ground Floor, 'C' Wing, Office No. G-9, ITC Building, Majuragate, Surat 395 002. **Vadodara:** UG/09, Concord, RC Dutt Road, Alkapuri, Vadodara 390 007.

L&T Investment Management Limited - Sales Offices

Agra: Block No 9/4, Shanker Point, Adjacent Income Tax, Sanjay Place, Agra 282 002. **Allahabad:** UG -12, Vashishtha Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad 211 001. **Amritsar:** S.C.O. 25, Mezzanine Floor, Dist: Shopping Complex, Ranjit Avenue B-Block, Amritsar 143 001. **Bhavnagar:** Shop No-FF-5, Gopi Arcade, Waghawadi Road, Bhavnagar 364 002. **Bhopal:** 2nd Floor, 131/3 MP Nagar, Major Shopping Centre Zone 11, Bhopal 462 011. **Bhuvaneshwar:** 1st Floor, Rajdhani House, 77 Janpath Kharvel Nagar, Bhuvaneshwar 751 001. **Coimbatore:** 306, Aishwarya Commercial Centre, 196/37, T.V. Samy Road West, R.S. Puram, Coimbatore 641 002. **Cuttack:** Plot No-905/1735 Near College Square Post Office College Square, Cuttack 753 003. **Dehradun:** Ground Floor-24, Sri Radha Palace, Plot No78, Rajpur Road, Opp. Pizza Hut, Dehradun 248 001. **Dhanbad:** 1st floor, Rathod Mansion, Bank More, Below UCO Bank, Dhanbad 826 001. **Durgapur:** B-27, Biplabi Rasbihari, Basu Sarani, Bidhan Nagar, Sector 2A, Durgapur 713 212. **Gorakhpur:** Shop No.19, 2nd Floor, Cross Road, The Mall, Bank Road, Gorakhpur 273 001. **Gwalior:** 2nd Floor, JJ Plaza, Huzrat Chauraha, Lashkar, Gwalior 474 001. **Guwahati:** 3rd Floor, D D Tower Christian Basti Guwahati 781 005. **Hubli:** B Block, 1st Floor, Mohinder Plaza, Opp. Galgali Nursing Home, Travellers Bungalow Road, Deshpande Nagar, Hubli 580 029. **Jalandhar:** SCO 47, 2nd floor, Gauri, Tower, Puda complex, Opp. Tehsil complex, Jalandhar 144 001. **Jammu:** 70 D/C, Gandhi Nagar, Near Valmiki Chawk, Jammu 180 004. **Jamnagar:** G-43, Ground Floor, Madhav Plaza, Opp. SBI Bank, Near Lal Bungalow Jamnagar 361 001. **Jamshedpur:** Shop no- B, 1st Floor, RR Square, Bistupur, Jamshedpur 831 001. **Jodhpur:** Jaya Enclave, 78-79/4, 1st A Road, Sardarpura, Jodhpur 342 003. **Kanpur:** 5th Floor, Unit 512, Kan Chamber, 14/113 Civil Lanes, Kanpur- 208001. **Kolhapur:** 1st Floor, F01 & F02, Jaduben Plaza, 1108/E, Shahupuri, Kolhapur-416001. **Ludhiana:** SCO-10-11, 2nd floor, Feroze Gandhi Market, Ludhiana 141 001. **Madurai:** 278, North Perumal Maistry Street, 1st Floor, Nadar Lane, Madurai 625 001. **Mangalore:** No-14-4-511-50-, 3rd floor, Crystal ARC, Balmata Road, Hampanakatta, Mangalore 575 001. **Meerut:** 2nd Floor, Metro Arcade, Tezgarhi, Near BSNL Office, Meerut 250 004. **Mysore:** No- 133, 3rd Floor, Shikha Towers, Ramavilas Road, Mysore 570 024. **Nashik:** 719 & 720, Plot No 28, Vise Mala Area, Sulochana Co operative Housing Society Limited, Nashik 422 005. **Raipur:** 1st floor, Mezzanine Floor, Chawla Complex, Sainagar, Devendra Nagar Road, Raipur 492 001. **Rajkot:** 302, Metro Plaza, Near Eagle Travels, Moti Taki Chowk, Rajkot 360 001. **Ranchi:** 1st Floor, 45, Garikhana, Near PNB, Harmu Road, Ranchi 834 001. **Rourkela:** Sector 19, L&T House, Ambagan, Rourkela 769 005. **Siliguri:** C/O Sona Motors, 3rd mile, 3rd floor, Sevoke Road, Siliguri 734 008. **Thiruvanthapuram:** Parmeswara Towers, T C 15/1948(4), Ganapathy Kovil Road, Opp. Canara Bank, Vazhuthacaud, Thiruvanthapuram 695 014. **Trichy:** 2nd floor, Sterling Biz Park, C-86, North east extn, Fort Station Road, Thillai Nagar, Trichy 620 018. **Varanasi:** Unit No- D64/127, CH Arihant Complex, Sagra, Varanasi 221 010. **Vijaywada:** Door No- 40-5-6/1, Brundavana Colony, Tikkil Road, Street opposite to DV Manor Hotel, Labbipeta, Vijaywada 520 010. **Vishakapatnam:** D.No: 47-14-5/1, Flat No: 303, 2nd Floor, Eswara Paradise, Beside State Bank of India, Dwarakanagar Main Road, Visakhapatnam 530 016.

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

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

Offices of stock brokers registered with BSE and/or NSE shall also be the official points of acceptance except for SIP transactions.