

Key Information Memorandum & Application Forms

Continuous Offer of Units at applicable NAV

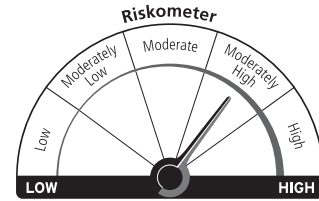


L&T Tax Advantage Fund

An open-ended equity linked savings scheme

This product is suitable for investors who are seeking*

- Long term capital growth
- Investment predominantly in equity and equity-related securities



Investors understand that their principal will be at moderately high risk

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

MUTUAL FUND

L&T Mutual Fund

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

TRUSTEE

L&T Mutual Fund Trustee Limited

CIN: U65993MH1996PLC211198

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

INVESTMENT MANAGER

L&T Investment Management Limited

CIN:U65991MH1996PLC229572

Registered Office:

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

Head Office:

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

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

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

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

The date of this Key information Memorandum is June 29, 2016.

| Name of the Scheme | L&T Tax Advantage Fund (L&TTAF) | | | | |
|--|--|---|----------------|---|---------------------|
| Product Labelling | For product labelling please refer to the cover page | | | | |
| Investment Objective | To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities. | | | | |
| Asset Allocation Pattern | Types of Instruments | Indicative allocations (% of net assets) | | Normal Allocations (% of net assets) | Risk Profile |
| | | Maximum | Minimum | | |
| | Equity and equity related securities* | 100 | 80 | 95 | High |
| | Money market instruments | 20 | 0 | 5 | Low to Medium |
| * Includes investments in Offshore securities, ADRs and GDRs not exceeding 10% of the net assets of the Scheme subject to SEBI Guidelines. | | | | | |
| Risks profile of the scheme | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment.</p> <p>As per SEBI circular no. SEBI/IMD/CIR No.10/22701/03 dated December 12, 2003, each scheme/plan (including the plans thereunder) should have a minimum of 20 Unit Holders and no single Unit Holder should account for more than 25% of the corpus of such scheme/plan. The aforesaid conditions should be met in each calendar quarter on an average basis. In case of non-fulfilment with the first condition i.e. minimum of 20 investors in the scheme/plan, for each calendar quarter as specified by SEBI, the scheme/plan shall be wound up by following the guidelines prescribed by SEBI and Unit Holders' investment in such scheme/plan would be redeemed at the Applicable NAV. SEBI has further prescribed that if any investor breaches the 25% limit over a quarter, a rebalancing period of one month will be allowed to the investor and thereafter the investor who is in breach of the limit shall be given 15 days notice to redeem his exposure over the 25% limit. In the event of failure on part of the said investor to redeem the excess exposure, the excess holding will be automatically redeemed by the Fund following the guidelines prescribed by SEBI.</p> <p>Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.</p> <p>Investments in equity and equity related securities involve a degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.</p> <p>Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. The liquidity and valuation of the the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.</p> <p>Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments. Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments. The AMC endeavours to manage such risk by the use of inhouse credit analysis. The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline. The NAV will also be affected by Risks associated with investments made in derivatives. The NAV of the Scheme will also be affected by Risk Factors associated with scrip lending and investments in Foreign Securities.</p> <p>In addition to the factors that affect the values of securities, the NAV of Units of the Scheme will fluctuate with the movement in the broader fixed income, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the fixed income markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges. Further the investments made by the Scheme will also be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, re-investment risk, settlement risk, risk associated with investment in derivatives and foreign securities.</p> <p>Risks Factors associated with transaction in Units through stock exchange(s)</p> <p>In respect of transaction in Units of the Scheme through BSE and/or NSE, 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 Fund has no control.</p> <p>Additional Scheme Specific Risk Factors</p> <p>By virtue of requirements under ELSS, Units issued under the scheme will not be redeemed until the expiry of three years from the date of their allotment. The ability of an investor to realise returns on investments in the scheme is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid three year period only in the event of the death of a Unit Holder, subject to the Units having been held for a period of one year from the date of their allotment.</p> | | | | |
| Investment Strategy | <p>The investment approach is bottom-up stock picking. The Scheme seeks to add the best opportunities that the market presents, without any sector/cap bias.</p> <p>The key features of the Fund's investment strategy include:</p> <p>Diversification: The Scheme will be well diversified across sectors in about 60 to 80 stocks but it could hold more than 80 stocks at any given time. While holdings in individual stocks will generally not exceed 4% of net assets of the Scheme, there may be times when considering the investment opportunities, holdings in certain stocks could be in excess of 4%. The Scheme is likely to be fully invested in equity at all times.</p> <p>Bottom-up stock picking: Consistent with L&T's approach, the Scheme focuses on bottom-up stock picking (i.e. focusing solely on prospects of individual stocks) as opposed to a top-down approach (i.e. predicting macro economic and political trends and taking investment decisions based on them).</p> <p>No cap bias: It will seek to identify the best stocks at a point in time, regardless of any market cap bias</p> | | | | |
| Options | • Growth • Dividend (Payout) | | | | |
| Applicable NAV | <p>The Cut-off time and the Applicable NAV will be as under:</p> <p>For Purchases/Redemptions: 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 of the Scheme, the NAV of that day; and</p> <p>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 of the Scheme, the NAV of the next Business Day; and</p> | | | | |

| | <p>In respect of valid Purchase applications accepted at the Investor service Centres for an investment amount equal to or more than ₹ 2 lakh, the NAV of the Business Day on which the funds are available for utilisation 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.</p> <p>The aforesaid will be applicable only for cheques/demand drafts/payment instruments payable locally in the city in which the ISC is located. No outstation cheques will be accepted.</p> <p>For 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.</p> <p>Please note that in respect of L&T Tax Advantage Fund redemption of units can be made only after three years of lock-in period from the date of allotment of units proposed to be redeemed.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|------------------------------------|--|------|------|------------------------|---------|----------|-----------|-------|-------|----------|-----------|------|------|----------|-----------|-------|-------|----------|-----------|-------|-------|----------|-----------|-------|-------|----------|-----------|-------|-------|----------|-----------|-------|-------|----------|-----------|-------|-------|
| Minimum Application Size (Lumpsum Investment per Application) | Initial Investment | | Additional Investment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ₹ 500 and in multiples of ₹ 500 thereafter | | ₹ 500 and in multiples of ₹ 500 thereafter | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Application Size (Systematic Investment per Application) | Min. Instalment Amount | Min. No. of Instalments | Min. Aggregate Investment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ₹ 500 | (a) Monthly: 6 (b) Quarterly: 4 | ₹ 3,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | All the above three conditions to be jointly fulfilled | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Redemption Size | ₹ 500 or 50 units. In case of Units held in dematerialised mode, the Unit Holder can give a request for Redemption only in number of Units and the provisions pertaining to minimum balance amount/number of Units will not be applicable. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dispatch of Repurchase (Redemption) Request | Within 10 Business Days of the receipt of the valid redemption request at the Investor Service Centres/Official Points of Acceptance. Redemption of units can be made only after three years of lock-in period from the date of allotment of units proposed to be redeemed. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark Index | S&P BSE-200 Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dividend Policy | <p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the 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 dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the ex-dividend NAV. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend proceeds within 30 days of the date of declaration of dividend.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dividend Frequency and Record Dates | Dividend Frequency | Record Date | Facilities available | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | At Trustee's Discretion | Would be announced in advance | Payout | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of Fund Manager(s) | Mr. S. N. Lahiri (since November 24, 2012) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of Trustee Company | L&T Mutual Fund Trustee Limited | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Performance of Schemes (as at May 31, 2016) | Compounded Annualised Returns | L&T Tax Advantage Fund | S&P BSE-200 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Returns for last 1 year (Regular Plan) | 0.76% | -2.53% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NAV's of Growth Option are used for calculation of returns. Returns have been calculated on the face value of ₹ 10 per unit. | Returns for last 3 years (Regular Plan) | 18.09% | 12.62% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Returns for last 5 years (Regular Plan) | 11.65% | 8.38% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Past Performance may or may not be sustained in future. | Returns Since Inception (February 27, 2006) (Regular Plan) | 13.89% | 10.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Returns for last 1 year (Direct Plan) | 1.40% | -2.53% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Returns for last 3 years (Direct Plan) | 18.81% | 12.62% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Returns since inception from January 01, 2013 (Direct Plan) | 15.56% | 10.53% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <p style="text-align: center;">Absolute Returns</p> <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Year</th> <th>Plan</th> <th>L&T Tax Advantage Fund</th> <th>BSE 200</th> </tr> </thead> <tbody> <tr> <td>FY 11-12</td> <td>Reg. Plan</td> <td>-6.22</td> <td>-9.28</td> </tr> <tr> <td>FY 12-13</td> <td>Reg. Plan</td> <td>4.55</td> <td>6.03</td> </tr> <tr> <td>FY 13-14</td> <td>Reg. Plan</td> <td>21.56</td> <td>17.19</td> </tr> <tr> <td>FY 14-15</td> <td>Reg. Plan</td> <td>39.55</td> <td>31.93</td> </tr> <tr> <td>FY 15-16</td> <td>Reg. Plan</td> <td>-4.30</td> <td>-7.86</td> </tr> <tr> <td>FY 13-14</td> <td>Dir. Plan</td> <td>22.24</td> <td>17.19</td> </tr> <tr> <td>FY 14-15</td> <td>Dir. Plan</td> <td>40.42</td> <td>31.93</td> </tr> <tr> <td>FY 15-16</td> <td>Dir. Plan</td> <td>-3.70</td> <td>-7.86</td> </tr> </tbody> </table> | | | Year | Plan | L&T Tax Advantage Fund | BSE 200 | FY 11-12 | Reg. Plan | -6.22 | -9.28 | FY 12-13 | Reg. Plan | 4.55 | 6.03 | FY 13-14 | Reg. Plan | 21.56 | 17.19 | FY 14-15 | Reg. Plan | 39.55 | 31.93 | FY 15-16 | Reg. Plan | -4.30 | -7.86 | FY 13-14 | Dir. Plan | 22.24 | 17.19 | FY 14-15 | Dir. Plan | 40.42 | 31.93 | FY 15-16 | Dir. Plan | -3.70 | -7.86 |
| Year | Plan | L&T Tax Advantage Fund | BSE 200 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FY 11-12 | Reg. Plan | -6.22 | -9.28 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FY 12-13 | Reg. Plan | 4.55 | 6.03 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FY 13-14 | Reg. Plan | 21.56 | 17.19 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| FY 15-16 | Dir. Plan | -3.70 | -7.86 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <p>Impact of the total expense ratio on the returns of the Scheme: A mutual fund scheme's return is determined by the returns earned from the portfolio of underlying securities that the Scheme has invested in, adjusted for scheme expenses. For example, if the return to investor is 15.00% and the Scheme's total expense ratio is 2.00%, the total return earned from the underlying portfolio of securities would be approximately 17.00%. The published NAVs of the mutual fund schemes are net of scheme expenses and hence they reflect the return to the investors, provided investment is not subject to exit load.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expenses | Exit Load: NIL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (i) Load Structure For Ongoing Offer | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| (ii) Actual Recurring Expenses (% p.a. of daily net assets) for the Financial Year 2015-16 | L&T Tax Advantage Fund | |
|--|---|---|
| | Direct 1.60% | Regular 2.10% |
| Transaction Charge(s) | <p>AMC shall deduct Transaction Charge(s) from the subscription amount and pay it to the distributor who has opted to receive the same for a particular product category. The details of the same are mentioned below:-</p> <ul style="list-style-type: none"> ₹ 150 if the application is received from a First Time Mutual Fund Investor. ₹ 100 if the application is received from an investor other than a First Time Mutual Fund Investor i.e. Existing Investor in Mutual Funds. <p>In case of investments through SIP, Transaction Charge(s) shall be deducted only if the total commitment (i.e. amount per SIP instalment x Number of instalments) amounts to ₹ 10,000 or more. The Transaction Charge(s) will be deducted in four equal instalments. However, Transaction Charge(s) will not be deducted for the following:-</p> <ul style="list-style-type: none"> Purchase/Subscription submitted by investor at the designated collection centres or through AMC's website viz. www.Intmf.com and which are not routed through any distributor. Purchase/Subscription through a distributor for an amount less than ₹ 10,000. Transactions such as Switches, STP i.e. all such transactions wherein there is no additional cash flow at a Mutual Fund level similar to Purchase/Subscription. Purchase/Subscriptions through any stock exchange. | |
| Tax Treatment for the Investors (Unit holders) | Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax adviser. | |
| Daily Net Asset Value (NAV) Publication | L&T Mutual Fund shall calculate NAV on a daily basis and publish the same in at least two daily newspapers having circulation all over India and NAVs along with the Purchase and Redemption Price declared on AMFI's website www.amfiindia.com by 9.00 PM and also at www.Intmf.com . The NAV of the Scheme can also be viewed on www.Intmf.com and www.amfiindia.com . Alternatively, investors can call up our Investorline on 1800 2000 400 or 1800 4190 200 (toll-free) to access the NAV. | |
| For Investor Grievances please contact | <p>Computer Age Management Services Private Limited New No. 10, Old No. 178, M. G. R. Salai, Nungambakkam, Chennai - 600 034.</p> <p>For any grievances with respect to transactions through BSE and/or NSE, the investors/Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p> | <p>Mr. Ankur Banthiya* (with effect from July 1, 2016) 6th floor, KGN Towers, No.62 Ethiraj Salai, (Commander-In-Chief Road), Egmore, Chennai – 600 105. Tel: 1800 2000 400 or 1800 419 0200, Fax: 044-4902 2818 E-mail: investor.line@Intmf.co.in *Till June 30, 2016 investors are requested to contact Mr. John Vijayan for investor complaints, if any.</p> |
| Unit Holders' Information | <p>Consolidated Account Statements/Account Statements</p> <p>The AMC/Mutual Fund will send to the investor whose application for Purchase/Redemption has been accepted, a confirmation specifying the number of units allotted/redeemed by way of e-mail and/or text message within 5 Business Days from the date of allotment/redemption to the investor's registered e-mail address and/or mobile number.</p> <p>CAS for each calendar month will be sent on or before 10th of the succeeding month by way of mail/e-mail to the Unit Holders who have transacted during the month.</p> <p>In case of a specific request received from the Unit holders, the AMC/Mutual Fund will provide the account statement in physical form to the investors within 5 Business Days from the receipt of such request.</p> <p>In the event a folio has more than one registered holder, the first named Unit holder will receive the CAS/account statement.</p> <p>CAS will not be sent to the Unit holders in respect of the folio(s) where the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with the PAN details.</p> <p>Further, a CAS shall also be sent by mail/e-mail at the end of every six months (i.e. September/March), on or before 10th day of succeeding month to all those Unit Holders who have not transacted in the folios during the period of last six months.</p> <p>Account statements to be issued in lieu of Unit Certificates under the Scheme shall be non-transferable. The account statement shall not be construed as a proof of title.</p> <p>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 Trustees reserves the right to make the Units transferable at a later date, subject to the Regulations.</p> <p>However, in case of Unit Holders holding units in the dematerialized mode, the Mutual Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement. All Units will rank pari passu, among Units within the same option in the Scheme, as to assets and earnings.</p> <p>Annual Report</p> <p>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 email 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 email address provided by the Unit Holder and such Unit Holder will not receive physical copies of the annual report or abridged summary thereof unless a specific request is received by the AMC/Mutual Fund in this behalf from the Unit holder.</p> <p>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.</p> <p>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.</p> <p>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.</p> | |

| | <p>Half yearly disclosures:</p> <p>Portfolio This is a list of securities where the corpus of the Scheme is invested. The market value of these investments is also stated in the portfolio disclosures. 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.</p> <p>Financial Results The Mutual Fund shall before the expiry of one month from the close of each half year (i.e. March 31 and September 30) display its unaudited financial results on the website of the Mutual Fund. Further, an advertisement disclosing the hosting of the aforesaid results on the website shall be published in one national English daily newspaper circulating in the whole of India and in a Marathi daily newspaper.</p> <p>Monthly Portfolio Disclosures: The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme as on the last day of the month on its website www. Intmf.com on or before the tenth day of the succeeding month in a user-friendly and downloadable format.</p> <p>Maximum Recurring Expenses:</p> <table border="1" data-bbox="345 396 1394 521"> <thead> <tr> <th>Daily net assets</th> <th>Maximum as a % of daily net assets</th> </tr> </thead> <tbody> <tr> <td>First 100 Crores</td> <td>2.50%</td> </tr> <tr> <td>Next 300 Crores</td> <td>2.25%</td> </tr> <tr> <td>Next 300 Crores</td> <td>2.00%</td> </tr> <tr> <td>Balance Assets</td> <td>1.75%</td> </tr> </tbody> </table> <p>Direct Plan under the Scheme shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid/charged under Direct Plan. The AMC shall charge the Scheme with investment management and advisory fees in accordance with Regulation 52 (2) of SEBI Regulations. The Mutual Fund/AMC shall annually set apart at least 2 basis points of the daily net assets of a Scheme within the maximum limit of total recurring expenses as per Regulation 52 for investor education and awareness initiatives. In accordance with Regulation 52 (6A), the following expenses can be charged in addition to the existing total recurring expenses charged under Regulation 52 (6):</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>Service Tax:</p> <p>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.</p> <p>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.</p> | 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% | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--------------------------------|--|--------------------------------|--|-----------------|---------------|-----------------|-------------|----------------|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|---|--------|---------|-------------|---|-----------|---------|---------|---|-----------|---------------|---------|
| 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% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Note on Employee Unique Identity Number ("EUIN")</p> | <p>Please note that disclosing Employee Unique Identity Number is important, especially in case of advisory transactions, as it will help us in resolving your query and assist in tackling the problem of misselling of Mutual Fund schemes.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Plan</p> | <p>Direct Plan: Investors proposing to purchase units of the Scheme directly from the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder) can invest under the Direct Plan. The options referred above (i.e. Dividend (Re-investment and Payout) and Growth) 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 mutual fund for investing directly with the mutual 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 be processed under the Direct Plan.</p> <p>Regular Plan: Investors proposing to purchase units of the Scheme through an ARN Holder can invest under the Regular Plan. The options referred above will be available under the Regular Plan. The Scheme shall have a common portfolio i.e. the Regular Plan will not have a segregated portfolio.</p> <p>The application(s) will be processed under Direct / Regular Plan as stated in the table below</p> <table border="1" data-bbox="345 1477 1394 1709"> <thead> <tr> <th>Scenario</th> <th>Distributor / broker code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default plan in which the application shall be processed</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under the Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> | Scenario | Distributor / broker code mentioned by the investor | Plan mentioned by the investor | Default plan in which the application shall be processed | 1 | Not mentioned | Not mentioned | Direct Plan | 2 | Not mentioned | Direct | Direct Plan | 3 | Not mentioned | Regular | Direct Plan | 4 | Mentioned | Direct | Direct Plan | 5 | Direct | Not Mentioned | Direct Plan | 6 | Direct | Regular | Direct Plan | 7 | Mentioned | Regular | Regular | 8 | Mentioned | Not Mentioned | Regular |
| Scenario | Distributor / broker code mentioned by the investor | Plan mentioned by the investor | Default plan in which the application shall be processed | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Not mentioned | Not mentioned | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Not mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Not mentioned | Regular | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Direct | Not Mentioned | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Direct | Regular | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Mentioned | Regular | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Mentioned | Not Mentioned | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| Risk Mitigation Factors | <p>Investments in equity and equity related securities and debt securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.</p> <p>Further, the portfolio of the Scheme will be constructed in accordance with the investment restrictions specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|-----------------|-------------------|-----------------|--|--|--|-----------------|----------|-------|-------------------|-------|-------|--------------------|-------|-------|-------------------------|----------------------|-------|-------------|-----------------------|-------|---------------------|------------------|-------|--------------------------|------------|-------|-----------------------------|-------|-------|-----------------------------|--------------------|-------|-----------------------------------|----------|-------|---------------------------------|--|---------------|--------------------------|--|---------------|---|--|-------|--------------------|--|----------------|--------|-----------------|--------------------|--------|----------------|--------|--------------|--------|----|--------|--------------------------|-------|--------|-------|------------|-------|--------|-------|--------------------------|-------|----------|-------|--------------------------|-------|----------|-------|--------|-------|-------------------------|-------|-----------|-------|-----------------------|-------|
| Other Disclosures | <p>(i) Portfolio details</p> <p>a. Top 10 holdings as of May 31, 2016</p> <table border="1" data-bbox="445 260 1437 653"> <thead> <tr> <th>Name of Issuer</th> <th>Rating / Industry</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td colspan="3">EQUITY & EQUITY RELATED INSTRUMENTS</td> </tr> <tr> <td>Infosys Limited</td> <td>Software</td> <td>6.61%</td> </tr> <tr> <td>HDFC Bank Limited</td> <td>Banks</td> <td>5.96%</td> </tr> <tr> <td>ICICI Bank Limited</td> <td>Banks</td> <td>4.22%</td> </tr> <tr> <td>Larsen & Toubro Limited</td> <td>Construction Project</td> <td>3.87%</td> </tr> <tr> <td>ITC Limited</td> <td>Consumer Non Durables</td> <td>3.77%</td> </tr> <tr> <td>K.P.R. Mill Limited</td> <td>Textile Products</td> <td>3.24%</td> </tr> <tr> <td>Bayer Cropsience Limited</td> <td>Pesticides</td> <td>3.11%</td> </tr> <tr> <td>Kotak Mahindra Bank Limited</td> <td>Banks</td> <td>3.10%</td> </tr> <tr> <td>Reliance Industries Limited</td> <td>Petroleum Products</td> <td>2.72%</td> </tr> <tr> <td>Tata Consultancy Services Limited</td> <td>Software</td> <td>2.72%</td> </tr> <tr> <td>Total of Top 10 Holdings</td> <td></td> <td>39.32%</td> </tr> <tr> <td>Total Investments</td> <td></td> <td>97.21%</td> </tr> <tr> <td>Cash, Cash Equivalents and Net Current Assets</td> <td></td> <td>2.79%</td> </tr> <tr> <td>Grand Total</td> <td></td> <td>100.00%</td> </tr> </tbody> </table> <p>b. Fund allocation as on May 31, 2016</p> <table border="1" data-bbox="445 685 1437 1105"> <thead> <tr> <th>Sector</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>Financial Services</td> <td>20.93%</td> </tr> <tr> <td>Consumer Goods</td> <td>13.71%</td> </tr> <tr> <td>CONSTRUCTION</td> <td>11.11%</td> </tr> <tr> <td>IT</td> <td>10.19%</td> </tr> <tr> <td>Cement & Cement Products</td> <td>7.30%</td> </tr> <tr> <td>Pharma</td> <td>5.80%</td> </tr> <tr> <td>Automobile</td> <td>5.46%</td> </tr> <tr> <td>Energy</td> <td>4.71%</td> </tr> <tr> <td>Industrial Manufacturing</td> <td>4.49%</td> </tr> <tr> <td>Textiles</td> <td>4.27%</td> </tr> <tr> <td>Fertilisers & Pesticides</td> <td>3.11%</td> </tr> <tr> <td>Services</td> <td>2.63%</td> </tr> <tr> <td>Metals</td> <td>2.02%</td> </tr> <tr> <td>Housing Finance Company</td> <td>0.84%</td> </tr> <tr> <td>Chemicals</td> <td>0.56%</td> </tr> <tr> <td>Media & Entertainment</td> <td>0.08%</td> </tr> </tbody> </table> <p>Investors are advised to refer to the website of Mutual Fund (http://www.Intmf.com/Int-portfolios.aspx) for the latest monthly portfolio of the Scheme.</p> <p>c. Aggregate investments as on May 31, 2016</p> <ul style="list-style-type: none"> • Directors of AMC: Nil • Fund Manager(s): ₹ 240,000.00 • Key personnel: ₹ 312,000.00 <p>(ii) The portfolio turnover ratio as on May 31, 2016 (last 12 months) was 0.2712.</p> <p>(iii) Restriction on redemption: The following requirement shall be observed before imposing restriction on redemptions:</p> <p>Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <p>Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</p> <p>Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</p> <p>Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.</p> <p>Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>Any imposition of restriction would require specific approval of Board of AMC and Trustees.</p> <p>When restriction on redemption is imposed, the following procedure shall be applied:</p> <p>No redemption requests upto INR 2 lakh shall be subject to such restriction.</p> <p>Where redemption requests are above INR 2 lakh, AMC shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</p> | Name of Issuer | Rating / Industry | % to Net Assets | EQUITY & EQUITY RELATED INSTRUMENTS | | | Infosys Limited | Software | 6.61% | HDFC Bank Limited | Banks | 5.96% | ICICI Bank Limited | Banks | 4.22% | Larsen & Toubro Limited | Construction Project | 3.87% | ITC Limited | Consumer Non Durables | 3.77% | K.P.R. Mill Limited | Textile Products | 3.24% | Bayer Cropsience Limited | Pesticides | 3.11% | Kotak Mahindra Bank Limited | Banks | 3.10% | Reliance Industries Limited | Petroleum Products | 2.72% | Tata Consultancy Services Limited | Software | 2.72% | Total of Top 10 Holdings | | 39.32% | Total Investments | | 97.21% | Cash, Cash Equivalents and Net Current Assets | | 2.79% | Grand Total | | 100.00% | Sector | % to Net Assets | Financial Services | 20.93% | Consumer Goods | 13.71% | CONSTRUCTION | 11.11% | IT | 10.19% | Cement & Cement Products | 7.30% | Pharma | 5.80% | Automobile | 5.46% | Energy | 4.71% | Industrial Manufacturing | 4.49% | Textiles | 4.27% | Fertilisers & Pesticides | 3.11% | Services | 2.63% | Metals | 2.02% | Housing Finance Company | 0.84% | Chemicals | 0.56% | Media & Entertainment | 0.08% |
| Name of Issuer | Rating / Industry | % to Net Assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EQUITY & EQUITY RELATED INSTRUMENTS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Infosys Limited | Software | 6.61% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HDFC Bank Limited | Banks | 5.96% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ICICI Bank Limited | Banks | 4.22% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Larsen & Toubro Limited | Construction Project | 3.87% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ITC Limited | Consumer Non Durables | 3.77% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| K.P.R. Mill Limited | Textile Products | 3.24% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bayer Cropsience Limited | Pesticides | 3.11% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kotak Mahindra Bank Limited | Banks | 3.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Reliance Industries Limited | Petroleum Products | 2.72% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tata Consultancy Services Limited | Software | 2.72% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total of Top 10 Holdings | | 39.32% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Investments | | 97.21% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash, Cash Equivalents and Net Current Assets | | 2.79% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Grand Total | | 100.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sector | % to Net Assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Financial Services | 20.93% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Consumer Goods | 13.71% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CONSTRUCTION | 11.11% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IT | 10.19% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cement & Cement Products | 7.30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pharma | 5.80% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Automobile | 5.46% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Energy | 4.71% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Industrial Manufacturing | 4.49% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Textiles | 4.27% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fertilisers & Pesticides | 3.11% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Services | 2.63% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Metals | 2.02% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Housing Finance Company | 0.84% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Chemicals | 0.56% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Media & Entertainment | 0.08% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Product Differentiation

The investment themes of the existing schemes of the Mutual Fund (along with the asset 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 May 31, 2016 (₹ in crores) | Number of Folios as on May 31, 2016 |
|---------|-----------------------------------|--|--|--|---|-------------------------------------|
| 1. | L&T Midcap Fund | <p>a) Equity and equity related instruments: 80%-100% of net assets.</p> <p>b) Debt Securities, Securitised Debt & Money Market instruments (including cash/call money): 0 - 20% of net assets.</p> | <p>The investment strategy of the Scheme would be primarily to invest in mid cap equity and equity related securities as mentioned in the investment objective of the Scheme. The Scheme will invest in a universe of stocks, which has been arrived at using various filters like management quality, liquidity, competitive position and valuations. Using various analytical tools, management meetings and so on, the universe is continuously updated by our investment team. The strategy will be to build up diversified portfolio of quality stocks, with medium to long term potential</p> | <p>The Scheme seeks to generate return by investing primarily in midcap stocks as per the investment objective and asset allocation.</p> <p>The Scheme will invest primarily in companies whose market capitalization falls between the highest and the lowest constituent of the Nifty Free Float Midcap 100 Index.</p> | 426.65 | 34,063 |
| 2. | L&T Equity 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 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.</p> | <p>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.</p> | 2,913.10 | 166,779 |
| 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> | <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.</p> | 26.92 | 10,897 |
| 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> | <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").</p> | 929.56 | 95,042 |

| Sr. No. | Name of the Scheme | Asset Allocation Pattern | Primary Investment Pattern/Strategy | Differentiation | AUM as on May 31, 2016 (₹ in crores) | Number of Folios as on May 31, 2016 |
|---------|--------------------------|--|--|---|---|-------------------------------------|
| 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> | 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. | 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. | 1,553.39 | 219,488 |
| 6. | 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.</p> <p>The investment approach is bottom-up stock picking. A limited exposure to various equity derivatives instruments is likely - for the purposes of hedging, portfolio balancing and optimizing returns.</p> | The Scheme is a diversified, equity scheme that invests largely in large cap stocks to generate long term capital appreciation. | 397.39 | 60,884 |
| 7. | 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> | The Scheme will invest primarily in companies that are engaged in the area of infrastructure. The industries that fall under infrastructure sector would broadly include Banking & Financial Services, Cement & Cement Products, Capital Goods, Construction & related Industry, Electrical & Electronic components, Energy, Engineering, Metals/Mining/ Minerals, Housing, Oil & Gas and Allied Industries, Petroleum & Related Industry, Ports, Power and Power Equipment, Telecom, Transportation. The Scheme will also use derivative instruments such as Index/stock futures or options for portfolio rebalancing, hedging and return optimization. | The Scheme will predominantly invest in securities of the companies in the infrastructure sector. | 220.75 | 19,618 |
| 8. | 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 their assessed values.</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. | 1,228.68 | 113,208 |
| 9. | 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. | 1,978.06 | 59,563 |

| Sr. No. | Name of the Scheme | Asset Allocation Pattern | Primary Investment Pattern/Strategy | Differentiation | AUM as on May 31, 2016 (₹ in crores) | Number of Folios as on May 31, 2016 | | | | | | | | | | | | | | | | | | | | | |
|---|----------------------------------|---|--|--|---|-------------------------------------|---------|------------|----------|-------|------------|----------|-------|------------|-----------|-------|------------|------------|-------|------------|------------|----------|------------|------------|---|--------|-------|
| 10. | L&T Dynamic Equity Fund | <p>A. Equity and Equity related instruments: 65%-80% of net assets.</p> <p>A1. Net long equity: 20-80%</p> <p>A2. Equity and equity derivatives (arbitrage opportunities): 0-60%</p> <p>B. Debt, Money Market Instruments and Government Securities (including CBLO/ reverse repos, credit default swaps, equity linked debentures, margin money and securitized debt): 20-35%</p> | <p>The Scheme aims to dynamically manage the allocation across unhedged equity, hedged equity and debt and money market instruments using the PE ratio based asset allocation model.</p> <p>The net long equity allocation would be decided based on the weighted average P/E ratio of Nifty 50 Index as per the asset allocation model shown below.</p> <table border="1"> <thead> <tr> <th>Nifty 50 Index weighted average P/E range</th> <th>Unhedged equity allocation</th> <th>Hedged equity allocation</th> </tr> </thead> <tbody> <tr> <td>Upto 14</td> <td>70% to 80%</td> <td>0 to 10%</td> </tr> <tr> <td>14-16</td> <td>60% to 70%</td> <td>0 to 20%</td> </tr> <tr> <td>16-18</td> <td>50% to 60%</td> <td>5% to 30%</td> </tr> <tr> <td>18-20</td> <td>40% to 50%</td> <td>15% to 40%</td> </tr> <tr> <td>20-22</td> <td>30% to 40%</td> <td>25% to 50%</td> </tr> <tr> <td>Above 22</td> <td>20% to 30%</td> <td>35% to 60%</td> </tr> </tbody> </table> | Nifty 50 Index weighted average P/E range | Unhedged equity allocation | Hedged equity allocation | Upto 14 | 70% to 80% | 0 to 10% | 14-16 | 60% to 70% | 0 to 20% | 16-18 | 50% to 60% | 5% to 30% | 18-20 | 40% to 50% | 15% to 40% | 20-22 | 30% to 40% | 25% to 50% | Above 22 | 20% to 30% | 35% to 60% | <p>The Scheme follows a dynamic asset allocation strategy which aims to change the allocation across unhedged equity, hedged equity and debt and money market instruments using a P/E based asset allocation model.</p> | 123.69 | 9,681 |
| Nifty 50 Index weighted average P/E range | Unhedged equity allocation | Hedged equity allocation | | | | | | | | | | | | | | | | | | | | | | | | | |
| Upto 14 | 70% to 80% | 0 to 10% | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14-16 | 60% to 70% | 0 to 20% | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16-18 | 50% to 60% | 5% to 30% | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18-20 | 40% to 50% | 15% to 40% | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20-22 | 30% to 40% | 25% to 50% | | | | | | | | | | | | | | | | | | | | | | | | | |
| Above 22 | 20% to 30% | 35% to 60% | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11. | 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> | <p>The investment strategy includes identifying and investing into arbitrage opportunities between spot/cash and futures prices of individual stocks. The Scheme may also invest in debt and money market securities instruments.</p> <p>The Scheme will deploy "Cash and Carry Arbitrage" strategy wherein the Fund Manager will evaluate the difference between price of an individual stock in the futures market and in the spot/cash market.</p> | <p>The Scheme seeks to generate return by investing in arbitrage opportunities in the cash and derivatives segments of the market as per the investment objective and asset allocation.</p> | 300.07 | 1,054 | | | | | | | | | | | | | | | | | | | | | |
| 12. | L&T Business Cycles Fund | <p>a) Equity and equity related securities (including Indian and foreign equity securities as permitted by SEBI/RBI^(A)): 65% to 100% of net assets</p> <p>b) Debt and money market instruments: 0% to 35% of net assets</p> | <p>The Scheme is a diversified equity fund which invests predominantly in equity and equity related securities with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.</p> | <p>The Scheme is an open-ended equity scheme. The Scheme Invests predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.</p> | 1,186.69 | 66,480 | | | | | | | | | | | | | | | | | | | | | |

| Sr. No. | Name of the Scheme | Asset Allocation Pattern | Primary Investment Pattern/Strategy | Differentiation | AUM as on May 31, 2016 (₹ in crores) | Number of Folios as on May 31, 2016 |
|---------|---------------------------|--|---|---|---|-------------------------------------|
| 13. | L&T Equity Savings Fund | Equity and equity related instruments: 65% to 90% of the net assets A1. Equity and equity derivatives (arbitrage opportunities): 35% to 70% of the net assets A2. Net long equity: 20% to 30% of the net assets Debt, Money Market Instruments and Government Securities (including CBLO/ reverse repos, Credit default swaps, equity linked debentures, margin money and securitized debt): 10% to 35% of the net assets | The Scheme would primarily focus on investing in arbitrage opportunities in the cash and derivatives segment of the equity market and debt and money market instruments. The Scheme looks to invest a portion of the portfolio in equity and equity related instrument, without any hedging, with a view to generate long term capital appreciation. | The Scheme looks to invest in a mix of arbitrage opportunities in cash and derivative markets, debt and corporate bonds, along with un-hedged equity exposure. The Scheme aims to generate long term appreciation of capital which is commensurate with the overall level of risk undertaken which is expected to be lower than a normal equity scheme. | 60.49 | 3,322 |
| 14. | L&T Triple Ace Bond Fund | a) Debt and Government securities (including cash/call money): 80%-100% of net assets. b) Money market instruments (including cash/call money): 0-20 % of net assets | The corpus of the Scheme would be invested primarily in debt market securities, such as non-convertible debentures, bonds issued by corporates, banks and government, commercial paper, certificates of deposit and other money market instruments. Since the securities with the highest credit rating should have the least risk, the investments is made predominantly in corporate securities (bonds, debentures & commercial papers) with a credit rating of "AAA" ascribed by CRISIL or an equivalent credit rating assigned by other agencies. The Scheme may also invest in privately placed debt of such AAA rated companies. | The Scheme would invest primarily in securities rated by CRISIL or any other rating agency. Also, the Scheme invests atleast 80% of the investments in debt and government securities. | 838.67 | 2,510 |
| 15. | L&T Ultra Short Term Fund | a) Debt securities: 0-100% of net assets. b) Money market instruments (including cash/call money): 0 - 100 % of net assets. | In line with the investment objective, the investments would be made in fixed income securities including money market instruments with low to moderate risk. The Fund Management team would apply multiple, objective criteria for selection of securities in the portfolio. These criteria would include yield, credit rating, tenure, liquidity and value added features of the instrument. | The Scheme can invest in a mix of Debt securities and Money Market Instruments. However, the Scheme can invest in securities having maturity of more than 91 days. | 2,666.35 | 3,861 |
| 16. | L&T Gilt Fund | Government Securities including Treasury Bills: 80%-100% of net assets. Money market instruments (including CBLO/reverse repos): 0-20% of net assets. | The Fund Management team endeavors' to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Scheme shall be actively managed and the Fund Management team shall formulate active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. | The Scheme as per the asset allocation pattern has to invest a minimum of 80% in Government Securities and Treasury bills. | 107.68 | 2,926 |
| 17. | L&T Liquid Fund | a) Debt securities: 0-100% of net assets. b) Securitised Debt: 0-100% of net assets. c) Money market instruments (including cash/call money): 20%-100% of net assets. | The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and the return aspect of various investments. | The Scheme is categorized as a liquid Scheme and the Scheme can not buy debt or money market instruments with maturity greater than 91 days. | 4,855.05 | 4,251 |

| Sr. No. | Name of the Scheme | Asset Allocation Pattern | Primary Investment Pattern/Strategy | Differentiation | AUM as on May 31, 2016 (₹ in crores) | Number of Folios as on May 31, 2016 |
|---------|--------------------------|--|--|--|---|-------------------------------------|
| 18. | L&T Monthly Income Plan* | <p>a) Debt, Money Markets and Government securities (including cash/call money): 80%-100% of net assets.</p> <p>b) Equity and Equity Related instruments: 0-20% of net assets.</p> <p>c) Securitised Debt: 0 -40% of net assets.</p> | <p>The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets.</p> <p>For Equity portion of the Portfolio, the Fund Manager shall follow a structured investment process. The Scheme endeavours by investing only in those companies that have been thoroughly researched in house.</p> | <p>The Scheme is categorized as an income scheme with marginal allocation of upto 20% towards equities and equity related instruments.</p> <p>The Scheme carries risks associated with equities; as marginal portion is invested equity and equity related instruments.</p> | 65.59 | 2,697 |
| 19. | L&T Floating Rate Fund | <p>a) Floating Rate Securities and Money Market Instruments: 65%-100% of net assets.</p> <p>b) Debt Instruments including Floating Rate Securities: 0 - 35 % of net assets.</p> | <p>In line with the investment objective of the Scheme, the investments would be made predominately in a portfolio comprising substantially of floating rate debt/money market instruments, fixed rate debt/money market instruments swapped for floating rate returns, and fixed rate debt securities, Government securities and money market instruments.</p> <p>The Fund Manager would apply multiple objective criteria for selection of securities in the portfolio. These criteria would include yield, credit rating, tenure, liquidity and value added features of the instrument.</p> | <p>The Scheme invests minimum of 65% of assets in Floating Rate securities and money market instruments.</p> | 125.52 | 473 |
| 20. | L&T Flexi Bond Fund | <p>a) Debt Instruments including securitized debt: Upto 100% of net assets.</p> <p>b) Money Market instruments: Upto 100% of net assets.</p> | <p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. Capital appreciation opportunities could be explored by extending credit and duration exposure. The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets.</p> | <p>The Scheme is an open-ended income scheme that invests in debt and money market instruments to generate reasonable returns.</p> <p>The portfolio is constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.</p> | 106.33 | 1,118 |
| 21. | L&T Cash Fund | <p>Certificates of deposit issued by banks, bank fixed deposits, treasury bills, CBLO, Repo/ reverse repo: 65% to 100% of net assets.</p> <p>Commercial papers and other debt instruments including securitised debt: 0 to 35% of net assets.</p> | <p>The portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. As the interest rate risk of the portfolio is likely to be similar to that of the money market curve, in line with the investment objective, a significant proportion of the total returns is likely to be in the form of income yield or accrual.</p> | <p>The Scheme is an open-ended liquid scheme as defined under the SEBI Regulations and the Scheme invests only in debt/ money market securities with maturity of up to 91 days. The interest rate risk of the portfolio of the Scheme is likely to be similar to that of money market curve. In case of exposure to rated money market and debt instruments, the Fund Manager will invest in instruments that are rated AAA/ A1+ or equivalent to the extent of atleast 90% of investments in the rated instruments.</p> | 545.58 | 3,821 |
| 22. | L&T Low Duration Fund | <p>a) Money Market and Debt instruments with average maturity of not greater than 1 year. (Debt instruments may include securitized debt): 65% -100% of net assets.</p> <p>b) Debt Instruments with average maturity more than 1 year. (Debt instruments may include securitized debt): 0-35% of net assets.</p> | <p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. As the interest rate risk of the portfolio is likely to be similar to that of the shorter end of the maturity spectrum, in line with the investment objective, a significant proportion of the total returns is likely to be in the form of income yield or accrual. Selective capital appreciation opportunities could be explored by extending credit and duration exposure above that offered by a cash fund.</p> | <p>The Scheme is an open-ended debt scheme that invests maximum of 35% of its net assets in debt/money market instruments with average maturity greater than 1 year and minimum of 65% of its net assets in debt/money market instruments with average maturity not greater than 1 year. The interest rate risk of the portfolio is likely to be similar to that of the shorter end of the maturity spectrum.</p> | 22.26 | 711 |

| Sr. No. | Name of the Scheme | Asset Allocation Pattern | Primary Investment Pattern/Strategy | Differentiation | AUM as on May 31, 2016 (₹ in crores) | Number of Folios as on May 31, 2016 |
|---------|-----------------------------------|---|--|--|---|-------------------------------------|
| 23. | L&T Income Opportunities Fund | <p>a) Debt instruments including securitised debt: 0-100% of net assets.</p> <p>b) Money market instruments: 0-100% of net assets. (Average maturity shall not exceed 3 years) (Fund will invest predominantly in corporate debt).</p> | The percentage of investment in various fixed income securities will be decided after considering the economic environment, the performance of the corporate sector and general liquidity, prevailing political conditions and other considerations in the economy and markets. | The Scheme has flexibility to invest in all debt asset classes such as fixed income securities, floating rate debt securities, money market securities and other debt instruments. Further, it can invest across various tenors ranging from short term to long term. | 1,514.50 | 5,867 |
| 24. | L&T Short Term Income Fund | <p>a) Debt Instruments and money market instruments with average maturity less than or equal to two years: 65%-100% of net assets.</p> <p>b) Debt Instruments and money market instruments with average maturity of more than two years: 0 - 35% of net assets.</p> | <p>The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.</p> <p>The fund management team will take an active view of the interest rate movement supported by quantitative research, to include various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity.</p> | <p>The Scheme is an open-ended debt scheme that invests at least 65% of its net assets in debt/money market instruments with average maturity less than or equal to 2 years and maximum of 35% of its net assets in debt/money market instruments with average maturity greater than 2 years.</p> <p>The modified duration of the portfolio of the Scheme is likely to be up to 3 years, while the maximum residual maturity of the portfolio will be up to 5 years.</p> | 355.48 | 3,200 |
| 25. | L&T Long Term Advantage Fund- I | <p>a) Equity and equity related instruments: 80%-100% of net assets.</p> <p>b) Debt Securities and money market instruments: 0% - 20% of net assets.</p> | <p>The investment policies shall be framed in accordance with SEBI (Mutual Funds) Regulations, 1996 and rules and guidelines for Equity Linked Savings Scheme (ELSS), 2005 (and modifications to them).</p> <p>Consistent with the objective of the Scheme and subject to Regulations, the corpus of the Scheme will be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months.</p> | <p>The Scheme is a 10 year Close Ended Equity Linked Saving Scheme, subject to a lock in for a period of three years from date of allotment.</p> <p>The Scheme is a Close-ended Equity Linked Tax Saving Scheme. Redemptions can be made only after completion of lock-in-period of 3 years from the date of allotment of the units proposed to be redeemed, at NAV based prices.</p> | 1.87 | 2,190 |
| 26. | L&T Short Term Opportunities Fund | <p>Debt and Money Market Instruments with residual maturity upto 2 years: 75%-100% of net assets.</p> <p>Debt Instruments with residual maturity greater than 2 years and less than 5 years: 0-25% of net assets.</p> | <p>The Scheme shall follow an active duration management strategy.</p> <p>The fund manager shall manage the fund based on the outlook on interest rates and liquidity etc. Efficient portfolio construction shall be used to manage interest rate risk and credit risk across different asset class and duration buckets, and optimize risk-adjusted returns.</p> | The Scheme invests minimum of 75 % of assets in Debt and Money Market Instruments with maturity upto 2 years and upto 25% in Debt Instruments with maturity greater than 2 years | 1,740.91 | 1,890 |

| Sr. No. | Name of the Scheme | Asset Allocation Pattern | Primary Investment Pattern/Strategy | Differentiation | AUM as on May 31, 2016 (₹ in crores) | Number of Folios as on May 31, 2016 |
|---------|---|---|---|--|---|-------------------------------------|
| 27. | L&T Emerging Businesses Fund | Equity and equity related securities of small cap companies: 50%-100% of net assets Equity and equity related securities (including Indian and foreign equity securities as permitted by SEBI/RBI) and Debt and money market instruments: 0-35% of net assets | The Scheme will primarily be a diversified equity fund which will invest at least 50% of the portfolio in small cap stocks to generate long term capital appreciation. Small cap stocks will comprise of any equity and equity related instruments of companies that are beyond top 200 companies based on the market capitalization. The investment approach is bottom-up stock picking. | The Scheme seeks to generate return by investing primarily in emerging companies (small cap stocks) as per the investment objective and asset allocation. Emerging companies are businesses which are typically in the early stage of development and have the potential to grow their revenues and profits at a higher rate as compared to broader market. | 293.89 | 15,511 |
| 28. | L&T Resurgent India Corporate Bond Fund | a) Corporate debt instruments* including securitized debt: 80- 100% of net assets. b) Money market instruments: 0-20% of net assets. *Corporate debt instruments would include all debt securities issued by entities such as banks, companies, Public Sector Undertakings, Municipal Corporations, body corporates, etc. | The Scheme would primarily focus on investing in debt securities of fundamentally strong companies in growth sectors which are closely associated with the resurgence of domestic economy, with a flexibility to follow more conservative investment approach during economic downturns. | To seek to generate income by investing primarily in debt and money market securities of fundamentally strong corporates/companies in growth sectors which are closely associated with the resurgence of domestic economy, with a flexibility to follow more conservative investment approach during economic downturns. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns. | 460.59 | 1,740 |

[^] 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.

*Monthly Income is not assured and is subject to the availability of distributable surplus.

For the exact asset allocation pattern and investment pattern/investment strategy, investors are requested to refer to the Key Information Memorandums of the respective schemes.

| Name of the Scheme | Assets under Management (AUM) (₹ in crores) as at May 31, 2016 | No. of Folios (Live Accounts) as at May 31, 2016 |
|---|--|--|
| L&T Equity Fund | 2,913.10 | 166,779 |
| L&T Tax Advantage Fund | 1,553.39 | 219,488 |
| L&T India Special Situations Fund | 929.56 | 95,042 |
| L&T India Large Cap Fund | 397.39 | 60,884 |
| L&T India Value Fund | 1,228.68 | 113,208 |
| L&T India Prudence Fund | 1,978.06 | 59,563 |
| L&T Dynamic Equity Fund | 123.69 | 9,681 |
| L&T Midcap Fund | 426.65 | 34,063 |
| L&T Tax Saver Fund | 26.92 | 10,897 |
| L&T Infrastructure Fund | 220.75 | 19,618 |
| L&T Arbitrage Opportunities Fund | 300.07 | 1,054 |
| L&T Business Cycles Fund | 1,186.69 | 66,480 |
| L&T Equity Savings Fund | 60.49 | 3,322 |
| L&T Flexi Bond Fund | 106.33 | 1,118 |
| L&T Cash Fund | 545.58 | 3,821 |
| L&T Low Duration Fund | 22.26 | 711 |
| L&T Short Term Income Fund | 355.48 | 3,200 |
| L&T Triple Ace Bond Fund | 838.67 | 2,510 |
| L&T Gilt Fund | 107.68 | 2,926 |
| L&T Monthly Income Plan | 65.59 | 2,697 |
| L&T Liquid Fund | 4,855.05 | 4,251 |
| L&T Ultra Short Term Fund | 2,666.35 | 3,861 |
| L&T Income Opportunities Fund | 1,514.50 | 5,867 |
| L&T Floating Rate Fund | 125.52 | 473 |
| L&T Short Term Opportunities Fund | 1,740.91 | 1,890 |
| L&T Emerging Businesses Fund | 293.89 | 15,511 |
| L&T Resurgent India Corporate Bond Fund | 460.59 | 1,740 |

| Name of the Scheme | Comparison with Other Schemes |
|--|---|
| Equity Schemes | |
| L&T Equity Fund | 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. |
| L&T India Special Situations Fund | 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"). The type of companies which falls within the scope of such Special Situations include but are not limited to; <ul style="list-style-type: none"> – companies with recovery potential. – companies whose growth potential, may not be fully recognised by the market. – companies with hidden/undervalued assets whose value, may not be fully recognised by the market. – companies with interesting product pipelines which could offer good earnings potential. – companies undertaking corporate restructuring. – companies which could be potential candidates for mergers and acquisitions related activities. Such investments will be made across sectors and market caps. |
| L&T India Large Cap Fund | The Scheme is a diversified, open-ended, growth style bias equity scheme that invests largely in growth oriented companies across sectors and market cap. Such companies include companies that offer the best value relative to their respective long-term growth prospects, returns in capital and management quality. |
| L&T India Value Fund | The Scheme is a diversified, open-ended, value style bias equity fund that invests largely in under valued 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. |
| L&T India Prudence Fund | The Scheme is an open-ended equity growth scheme that invests predominantly into equity and equity related instruments and investments approach is bottom-up stock picking. |
| L&T Dynamic Equity Fund | The Scheme is an open-ended equity growth scheme that invests predominantly into equity and equity-related instruments derivatives and debt and money market instruments. |
| L&T Midcap Fund | 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 Nifty Free Float Midcap 100 Index. |
| L&T Tax Saver Fund | The Scheme follows a multi-cap investment approach i.e., the Scheme invests in a well-diversified portfolio of equity & 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. |
| L&T Infrastructure Fund | The Scheme will predominantly invest in securities of the companies in the infrastructure sector. |
| L&T Arbitrage Opportunities Fund | 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. |
| L&T Business Cycles Fund | The Scheme is an open-ended equity scheme. The Scheme Invests predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. |
| L&T Equity Savings Fund | The Scheme looks to invest in a mix of arbitrage opportunities in cash and derivative markets, debt and corporate bonds, along with un-hedged equity exposure. The Scheme aims to generate long term appreciation of capital which is commensurate with the overall level of risk undertaken which is expected to be lower than a normal equity scheme. |
| L&T Emerging Businesses Fund | The Scheme seeks to generate return by investing primarily in emerging companies (small cap stocks) as per the investment objective and asset allocation. Emerging companies are businesses which are typically in the early stage of development and have the potential to grow their revenues and profits at a higher rate as compared to broader market. |

| | |
|--|---|
| Debt Schemes | |
| L&T Flexi Bond Fund | The Scheme is an open-ended income scheme that invests in debt and money market instruments to generate reasonable returns. The portfolio is constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. |
| L&T Cash Fund | The Scheme is an open-ended liquid scheme as defined under the SEBI Regulations and the scheme invests only in debt/money market securities with maturity of up to 91 days. The interest rate risk of the portfolio of the scheme is likely to be similar to that of money market curve. |
| L&T Low Duration Fund | The Scheme is an open-ended debt scheme that invests maximum of 35% of its net assets in debt/money market instruments with average maturity greater than 1 year and minimum of 65% of its net assets in debt/money market instruments with average maturity not greater than 1 year. The interest rate risk of the portfolio is likely to be similar to that of the shorter end of the maturity spectrum. |
| L&T Short Term Income Fund | The Scheme is an open-ended debt scheme that invests atleast of 65% of its net assets in debt/money market instruments with average maturity less than or equal to 2 year and maximum of 35% of its net assets in debt/money market instruments with average maturity greater than 2 years. |
| L&T Triple Ace Bond Fund | The Scheme would invest primarily in securities rated by CRISIL or any other rating agency. Also, the Scheme invests atleast 80% of the investments in debt and government securities. |
| L&T Gilt Fund | The Scheme as per the asset allocation pattern has to invest a minimum of 80% in Government Securities and Treasury bills. |
| L&T Monthly Income Plan | The Scheme carries risks associated with equities; as marginal portion is invested equity and equity related instruments. |
| L&T Liquid Fund | The Scheme cannot buy any debt securities or money market instruments with maturity greater than 91 days. |
| L&T Ultra Short Term Fund | The Scheme can invest in a mix of debt securities and money market instruments. However, the Scheme can invest in securities having maturity of more than 91 days. |
| L&T Floating Rate Fund | The Scheme invests minimum of 65% of assets in floating rate securities & money market instruments. |
| L&T Income Opportunities Fund | The Scheme has flexibility to invest in all debt asset classes such as fixed income securities, floating rate debt securities, money market securities and other debt instruments. Further, it can invest across various tenors ranging from short term to long term. However, the Scheme will predominantly invest in corporate debt instruments and the average maturity of the portfolio of the Scheme shall not exceed 3 years. |
| L&T Short Term Opportunities Fund | The Scheme invests minimum of 75% of assets in debt and money market instruments with maturity upto 2 years and upto 25% in debt instruments with maturity greater than 2 years & less than 5 years. |
| L&T Resurgent India Corporate Bond Fund | The Scheme would primarily focus on investing in debt securities of fundamentally strong companies in growth sectors which are closely associated with the resurgence of domestic economy, with a flexibility to follow more conservative investment approach during economic downturns. |

Ready Reckoner For Schemes

| Scheme | Available Options | Available Dividend Mode | Available Dividend Frequency | Minimum Investment Amount (Rs.) |
|---|--------------------------|--------------------------------|---|--|
| L&T Equity Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | N/A | 5,000 |
| L&T India Special Situations Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | N/A | 5,000 |
| L&T Tax Advantage Fund | <u>Growth</u> & Dividend | Pay Out | N/A | 500 |
| L&T India Large Cap Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | N/A | 5,000 |
| L&T India Value Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | N/A | 5,000 |
| L&T India Prudence Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | <u>Monthly</u> & Annual | 5,000 |
| L&T Dynamic Equity Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | N/A | 5,000 |
| L&T Midcap Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | N/A | 5,000 |
| L&T Infrastructure Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | N/A | 5,000 |
| L&T Arbitrage Opportunities Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | <u>Monthly</u> & Quarterly | 5,000 |
| L&T Business Cycles Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | N/A | 5,000 |
| L&T Equity Savings Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | <u>Monthly</u> & Quarterly | 5,000 |
| L&T Flexi Bond Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment*</u> | <u>Monthly</u> & Annual | 10,000 |
| L&T Cash Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment*</u> | Daily, Weekly & <u>Monthly</u> | 10,000 for all options except Daily Dividend Reinvestment. For Daily Dividend Reinvestment- 1,00,000 |
| L&T Low Duration Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment*</u> | Daily, Weekly & <u>Monthly</u> | 10,000 for all options except Daily Dividend Reinvestment. For Daily Dividend Reinvestment- 1,00,000 |
| L&T Short Term Income Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | <u>Monthly</u> & Annual | 10,000 |
| L&T Short Term Opportunities Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | <u>Monthly</u> , Quarterly & Annual | 10,000 |
| L&T Triple Ace Bond Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | <u>Quarterly</u> , Semi Annual & Annual | 10,000 |
| L&T Gilt Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | <u>Quarterly</u> | 10,000 |
| L&T Monthly Income Plan | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment*</u> | <u>Monthly</u> & Quarterly | 10,000 |
| L&T Liquid Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment*</u> | Daily & <u>Weekly</u> | 10,000 for all options except Daily Dividend Reinvestment. For Daily Dividend Reinvestment- 1,00,000 |
| L&T Income Opportunities Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | <u>Monthly</u> , Quarterly & Annual | 10,000 |
| L&T Ultra Short Term Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment*</u> | Daily, Weekly, <u>Monthly</u> & Semi Annual | 10,000 for all options except Daily Dividend Reinvestment. For Daily Dividend Reinvestment- 1,00,000 |
| L&T Floating Rate Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | Daily, Weekly, <u>Monthly</u> | 10,000 |
| L&T Emerging Businesses Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | N/A | 5,000 |
| L&T Resurgent India Corporate Bond Fund | <u>Growth</u> & Dividend | Pay Out & <u>Reinvestment</u> | Annual | 5,000 |

*Any dividend declared under Retail and Institutional Plan will be compulsorily paid out.

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

BANK ACCOUNT INFORMATION (Mandatory for receiving Redemption/Dividend payments)Account Number Account Type Savings Current NRE NRO FCNR OthersBank Name Branch City IFSC MICR **If you are not making the investment from the above mentioned bank account, please attach an original cancelled cheque leaf of the above account with the name of the first holder printed.****3. MODE OF HOLDING**Please Sole/1st Holder only Any one 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 "Any one or Survivor")***4. DETAILS OF OTHER APPLICANT(S) (Please note that where the sole/1st applicant is a minor, no joint holders are allowed)****2nd Applicant**Name Mr. Ms. F i r s t M i d d l e L a s tPAN/PEKRN# Date of Birth D | D | M | M | Y | Y | Y | Y E-mail Id **3rd Applicant**Name Mr. Ms. F i r s t M i d d l e L a s tPAN/PEKRN# Date of Birth D | D | M | M | Y | Y | Y | Y E-mail Id **KYC is mandatory. Please enclose copies of KYC acknowledgement letters for all applicants. #PEKRN required for Micro investments upto Rs. 50,000 in a year.****5. POWER OF ATTORNEY (PoA) HOLDER DETAILS**If your investment is being made by a Constituted Attorney on your behalf, please furnish the below details and enclose a **notarised copy** of the Power of Attorney for registering the same:POA Holder's Name Mr. Ms. F i r s t M i d d l e L a s tPOA for Sole / First Applicant Second Applicant Third Applicant E-mail Id PAN of POA Holder Date of Birth D | D | M | M | Y | Y | Y | Y**(POA Holder needs to comply with applicable KYC requirements)****6. INVESTMENT & PAYMENT INFORMATION (Please ensure that the cheque complies to the CTS 2010 standards)**Investment Type Lumpsum SIP Micro SIP (Also fill & attach SIP Investment Form) Multi-Scheme SIP (Please fill Multi-Scheme SIP Investment Form)**For Lumpsum & SIP Investment (Please issue cheque favouring scheme name)**Scheme Name L&T Option Growth* Dividend Reinvestment Dividend PayoutDividend Frequency (✓wherever applicable) Daily Weekly Monthly* Quarterly Annual^ Semi-Annual^Payment Mode : Cheque / DD / Pay Order Electronic Transfer One Time Mandate (OTM)

(Default plan / option / sup option will be applied incase of no information, ambiguity or discrepancy)

| | | |
|---|--|---|
| Instrument No. <input type="text"/> | Instrument Date <input type="text"/> D D M M Y Y Y Y | Drawn On <input type="text"/> Bank Name |
| UTR No. <input type="text"/> | | <input type="text"/> Bank Branch <input type="text"/> Bank City |
| Investment Amount (₹) <input type="text"/> | | Account Type <input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR |
| DD Charges (if applicable ₹) <input type="text"/> | | |
| Net Amount (₹) <input type="text"/> | | |

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

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 and 9 am to 1 pm on Saturday

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

For Multi-Scheme SIP (Please issue cheque favouring L&T MF Multi-Scheme SIP)

| | | | |
|---------------------------------------|-----------|------------------------------|--|
| Scheme 1 Dividend Frequency | L&T _____ | Option (✓) SIP Amount (₹) | <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment |
| Scheme 2 Dividend Frequency | L&T _____ | Option (✓) SIP Amount (₹) | <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment |
| Scheme 3 Dividend Frequency | L&T _____ | Option (✓) SIP Amount (₹) | <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment |

| | |
|--|--|
| Payment Mode : <input type="checkbox"/> Cheque / DD / Pay Order <input type="checkbox"/> Electronic Transfer Instrument No. _____ Instrument Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> UTR No. _____ Investment Amount (₹) _____ DD Charges (if applicable ₹) _____ Net Amount (₹) _____ | Drawn On _____ Bank Name _____ _____ Bank Branch _____ Bank City _____ Account Type <input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR |
|--|--|

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

7. 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 (Please ✓ any one) NSDL **OR** CDSL

Depository Participant Name _____

Depository Participant ID _____ Beneficiary A/c No. _____

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

| | | |
|--|-------------------------------|--|
| Gross Annual Income (For Individuals and Non Individuals) | For First Applicant/ Guardian | <input type="checkbox"/> Below 1 lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 crore <input type="checkbox"/> > 1 Crore Net-worth (₹) _____ as on <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> (Not older than 1 year) (Mandatory for Non-Individuals) |
| | For Second Applicant | <input type="checkbox"/> Below 1 lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 crore <input type="checkbox"/> > 1 Crore Net-worth (₹) _____ as on <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> (Not older than 1 year) |
| | For Third Applicant | <input type="checkbox"/> Below 1 lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 crore <input type="checkbox"/> > 1 Crore Net-worth (₹) _____ as on <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> (Not older than 1 year) |

| | | |
|--|-------------------------------|--|
| Occupation Details (For Individuals only) | For First Applicant/ Guardian | <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Agriculturist <input type="checkbox"/> Others _____ Please specify _____ |
| | For Second Applicant | <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Agriculturist <input type="checkbox"/> Others _____ Please specify _____ |
| | For Third Applicant | <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Agriculturist <input type="checkbox"/> Others _____ Please specify _____ |

| | | |
|--------------------------------------|-------------------------------|--|
| Others (For Individuals only) | For First Applicant/ Guardian | <input type="checkbox"/> I am politically Exposed Person <input type="checkbox"/> I am Related to Politically Exposed Person <input type="checkbox"/> Not Applicable |
| | For Second Applicant | <input type="checkbox"/> I am politically Exposed Person <input type="checkbox"/> I am Related to Politically Exposed Person <input type="checkbox"/> Not Applicable |
| | For Third Applicant | <input type="checkbox"/> I am politically Exposed Person <input type="checkbox"/> I am Related to Politically Exposed Person <input type="checkbox"/> Not Applicable |

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

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

FOR INDIVIDUALS:

The below information is required for all applicant(s)/Guardian including Sole proprietor and POA Holder.

| | Sole/First Applicant/Guardian | Second Applicant | Third Applicant | POA Holder |
|--|-------------------------------|------------------------------|------------------------------|------------------------------|
| I am a tax resident of India and not a resident of any other country | <input type="checkbox"/> Yes | <input type="checkbox"/> Yes | <input type="checkbox"/> Yes | <input type="checkbox"/> Yes |
| | <input type="checkbox"/> No | <input type="checkbox"/> No | <input type="checkbox"/> No | <input type="checkbox"/> No |

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

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

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

(Please ✓) I/We wish to Nominate I/We do not wish to Nominate I/We wish to appoint Multiple Nominees (Please fill the Nomination Form separately)

| | | | |
|---|---|--|---|
| Name of the Nominee | In case nominee is a minor, please fill : Date of Birth | | <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> |
| Relationship with the Applicant | Name of the Guardian | | |
| Address of the Nominee | Address of the Guardian | | |
| City/Town | City/Town | | |
| State <input type="text"/> Pin <input type="text"/> | State <input type="text"/> Pin <input type="text"/> | | |
| Country <input type="text"/> | Country <input type="text"/> | | |

Signature of the Nominee

Signature of the Guardian

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

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

In case there is any change in the information (especially pertaining to Reporting Guidelines) already provided to LTIM / Fund, I/We agree that I/We shall inform the same to LTIM/Fund within 30 days of the change. I/We authorize updation of the records (including pertaining to the Reporting Guidelines) basis the information / documents received by LTIM/Fund/Registrar and Transfer Agent ("RTA") from other SEBI Registered Intermediaries. I/We authorize LTIM/Fund/RTA, to share the information provided by me / us with other SEBI Registered Intermediaries to facilitate single submission / updation. I / We authorize LTIM/ Fund/RTA to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from the my/our account or close or suspend my/our account(s) under intimation me/us."

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.

Date:

Sole/First Applicant/Guardian

Second Applicant

Third Applicant

GENERAL INSTRUCTIONS FOR COMMON APPLICATION FORM

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

1. **Existing Unit Holders:** If you hold a folio with us, please furnish the Folio Number, Name and PAN of Sole/First Applicant in Section 1 of the Form. Your investment would be processed in the specified folio.
Your personal information and bank account details would apply to this investment as well.
2. **New Applicants:** New Applicants need to provide their personal information in Section 2 of the Form.
If there are more than one applicants and the mode of operation of the account is not indicated, the same would be treated as "Joint".
In case of Non-Individual Applicants :
 - a. SEBI has mandated identification of Ultimate Beneficial Owners for non-individual investors other than listed companies (and majority owned subsidiary of such companies).
If the applicant investing is not the ultimate beneficiary owner, please also fill up the Declaration For 'Ultimate Beneficiary Ownership' form to furnish details of such person(s).
 - b. The Foreign Account Tax Compliance Act (FATCA) of the USA, stipulates identification of US account holders and reporting of details related to US Account Holders to the Inland Revenue Service (IRS) in the U.S. India has agreed to sign the Inter-Governmental Agreement with USA which inter alia includes reporting of holdings and transactions in specified US Accounts. Accordingly, certain additional information are being sought from investors. Non-Individual investors also need to indicate if they qualify under any of the heads of classification stipulated under FATCA.
3. **Investments by Minor Applicants:** If the Sole/First applicant is a minor i.e. below 18 years of age:
 - a. details of Guardian for the minor applicant needs to be provided
 - b. the relationship of the Guardian with the Applicant needs to be indicated in the form
 - c. proof of date of birth of the applicant and the relationship of the guardian with the applicant needs to be provided
 - d. the Guardian's PAN needs to be provided
 - e. the Guardian needs to comply with applicable KYC requirements.
Please further note that joint applicants are not permitted where the Sole / First applicant is minor. Please also note that a minor cannot be a joint applicant in a folio.
4. **Investments by Attorneys:** Where the investment is being made by a Constituted Attorney on behalf of the applicant,
 - a. the name and PAN of the POA Holder needs to be provided in the form
 - b. a notarized copy of the Power of Attorney duly signed by the Applicant & the Constituted Attorney needs to be attached with the application. Alternatively, the original POA can be submitted which will be returned after verification.
 - c. nomination on behalf of an applicant signed by an attorney would not be registered.
 - d. The Fund House reserves the right to hold redemption proceeds in case the requisite documents are not submitted.
5. **Micro Investments:** As per AMFI notification and guidelines issued on July 4, 2009, SIPs or lumpsum purchases by eligible investors in a rolling 12 month period or in a financial year not exceeding Rs. 50,000 shall be exempt from the requirement of PAN. From January 1, 2012, KYC is mandatory for all holders of Micro investments.
 - a. The exemption of PAN requirement is only available to individuals.
 - b. In case of investments held jointly, the first holder must not possess a PAN.
 - c. Eligible investors may invest through SIP or lumpsum purchase without providing PAN subject to the threshold amount as mentioned above.
 - d. Eligible investors should attach a copy of KYC acknowledgment letter quoting PAN exempt KYC Reference No. (PEKRN) along with the application form.
6. **KYC (Know Your Customer):**
 - a. KYC is mandatory for investment in mutual funds and all applicants need to comply with this requirement.
 - b. KYC Compliance for individual applicants, 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.
For non-Individual applicants, KYC Compliance requires identification of the customer by seeking relevant information on incorporation, commencement of business, tax status, nature of entity, nature of business, address and certain details of Promoters/Partners/ Trustees/Whole Time Directors/Kartas of HUF. SEBI has appointed KYC Registration Agencies (KRA) to facilitate a single KYC across all SEBI registered intermediaries. For more information on KYC requirements, please visit our web site or speak to your investment adviser.
7. **Address & Contact Information:**
 - a. Please furnish your full address with postal code in the Application Form. PO Box Number is not sufficient
 - b. Please note that your address on our records would be automatically updated with your address appearing in the records of the KRA. If your address in the application form is different from what appears in the records of the KRA, please ensure that your latest address is updated in the records of the KRA.
 - c. Please provide the **Mobile Number** and **E-Mail Address** of the Sole / First Applicant in case of Individual Applicant and Key Contact Person in case of Non-Individual Applicants in the form. This would help us seamlessly communicate with you on your investments.
8. **Permanent Account Number (PAN):** Furnishing of PAN is mandatory for all applicants except where specific dispensation is provided under law.
9. **Demat Account:** If you wish to hold your investments in the Dematerialised mode, please provide the name and DP ID of your Depository Participant and your Beneficiary Account Number. Please also attach a copy of the Client Master that you may have received from your Depository Participant.
Please ensure that the sequence of names in the application form matches the sequence in which the Demat account is held. If the sequence of names does not match with the Demat account details provided therein, the Units will not be transferred to the Demat Account and the Units will be held in the physical mode.
Please note that this is an additional facility offered to unit holders who wish to hold units in the dematerialised mode. This is not a mandatory requirement and unit holders can continue holding units physically with the mutual fund. If you do not wish to hold your mutual fund units in the dematerialised form, please strike off this section.
If the demat account details in the application form are incomplete/incorrect or does not match with the records of the Depository, units would be allotted and held physically in the Fund's books and an Account Statement confirming the unit allotment would be sent to you..
10. **Bank Account:**
 - a. Please furnish your complete Bank Account details to be registered against your folio for redemption / dividend payments.
 - b. If your investment cheque is not being issued from the Bank Account indicated in the Section titled " Bank Account Information" please attach an **original cancelled cheque leaf** of this account for verification. If the cheque leaf does not have your name pre-printed, please additionally provide an extract of your bank statement or passbook duly attested evidencing the correctness of your bank details or a letter from your bank confirming your bank details.
 - c. **Electronic Payments:** We offer electronic payment of redemptions and 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.
11. **Nomination:** You can appoint upto a maximum of 3 nominees for your investments. If you wish to appoint more than one nominee, please use the Multiple Nominees Registration Form. Please note the following with respect to nomination.

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

12. Investment & Payment Details:

- a. Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- b. If 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. If you are investing in our Multi-Scheme SIP facility, please draw the cheque in favour of "L&T MF Multi-Scheme SIP".

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

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

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

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

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

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

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

Systematic Investment Plan (SIP) / Micro SIP Form



Please refer to the General Instructions & Checklist for assistance. If you are not investing through a Distributor, write DIRECT in the Distributor Code.

Time Stamp

| | | | | |
|------------------|----------------------|------|-------------|-----------------------------|
| Distributor Code | Sub-Distributor ARN | EUIN | Branch Code | Relationship Manager's Name |
| ARN- | Sub-Distributor Code | | | Mobile +91- |
| | | | | E-mail |

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/-

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

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

Sole/1st Applicant 2nd Applicant 3rd Applicant

1. APPLICANT INFORMATION (Mandatory. If left blank, the application is liable to be rejected)

Name of Sole/First Unit Holder: First Name _____ Middle Name _____ Last Name _____ Folio No. _____

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

KYC is mandatory. Please enclose a copy of KYC acknowledgement letters for all applicants.

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

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

New SIP Registration SIP Renewal Update new bank details for SIP Debits (If selected, move to Section 4)

Scheme Name L&T _____

Option (✓) Growth* Dividend Payout Dividend Reinvestment

Dividend Frequency _____

First Instalment Details:

Instrument No. _____ Instrument Date

Account Type (✓) Savings Current NRE NRO Others

Drawn On _____ Bank Name _____

Bank Branch _____ Bank City _____

SIP Amount ₹ _____
(Minimum 500 for Equity schemes & 1000 for Non Equity schemes)

SIP Debit Date (✓) 1st 5th 10th* 15th 20th 25th All six dates

SIP Frequency (✓) Monthly* Quarterly

SIP Period Until Cancelled OR
From To

(Note: Minimum gap of 30 days required between first cheque and subsequent instalment. In case of discrepancy in the SIP Period, the one mentioned in the Debit Mandate will be considered.)

Reason for your SIP (✓) Children's education Children's marriage House Car Retirement

SIP Top Up (Optional) - Available only for investments effected through Auto Debit.

Top Up Amount ₹ Amount in multiples of ₹ 500 only _____ Top Up Frequency Half Yearly Yearly*

Top Up to continue till SIP amount reaches^ ₹ _____ OR _____ Top Up to continue till # (Please ✓ any one)

* SIP Top Up will cease once the mentioned amount is reached.

^Default option if not selected

It is the date from which SIP Top-Up amount will cease

** PEKRN required for Micro investments upto Rs. 50,000 in a year

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

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

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

Sole/First Applicant/Guardian Second Applicant Third Applicant

4. DEBIT MANDATE FORM FOR NACH/ECS/AUTO DEBIT

L&T Mutual Fund UMRN _____ Office use only _____ Date

Tick (✓) CREATE Sponsor Bank Code _____ Office use only _____ Utility Code _____ Office use only _____

MODIFY I/We hereby authorize _____ L&T Mutual Fund to debit (✓) SB CA CC SB-NRE SB-NRO Other

CANCEL

Bank A/c No. _____

With Bank _____ Bank Name _____ IFSC _____ or MICR _____

an amount of Rs Amount in words _____ ₹ _____

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

Scheme _____ Email Id _____

Folio No. _____ Mobile No. +91- _____

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

Period From To

or Until Cancelled

Signature of First Account Holder _____ Signature of Second Account Holder _____ Signature of Third Account Holder _____

1. Name as per Bank Records 2. Name as per Bank Records 3. Name as per Bank Records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit.

GENERAL INSTRUCTIONS

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

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

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

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

2. SIP & Investment Details:

a. Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document.

b. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.

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

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

d. 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 or deductions out of expense re imbursements.

- Custodian on behalf of an FPI or Client made by Custodian.
- Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

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

e. Investors can opt for SIP Top Up facility wherein the amount of SIP can be increased at fixed intervals. Top Up facility will not be available for investments where Auto Debit period has not been indicated by the investor.

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

g. Please ensure that the investment cheque issued by you complies with CTS 2010 requirement stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.

Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

3. Declarations & Signatures:

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

4. Debit Mandate:

a. Please fill all the required details in the Debit Mandate Form for NACH/ECS/Auto Debit. The sole/first holder must be one of the holders in the bank account..

b. The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.

c. The 9 digit MICR code and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

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

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 and 9 am to 1 pm on Saturday.

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

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



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

APPLICANT(S) INFORMATION

Folio No./Application No.

Name of the entity

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

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

City of Incorporation Country of Incorporation

PAN Date of Incorporation

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

Please tick the applicable tax resident declaration -

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

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

%In case Tax Identification Number is not available, kindly provide its functional equivalent⁵.

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

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

FATCA & CRS Declaration

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

1 We are a, Financial institution⁶ or Direct reporting NFE⁷ (please tick as appropriate)

GIIN

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

Name of sponsoring entity

GIIN not available (please tick as applicable) **Applied for**

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

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

1 Is the Entity a publicly traded company¹ (that is, a company whose shares are regularly traded on an established securities market) Yes (If yes, please specify any one stock exchange on which the stock is regularly traded)
Name of stock exchange

2 Is the Entity a related entity² of a publicly traded company (a company whose shares are regularly traded on an established securities market) Yes (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)
Name of listed company
Nature of relation: Subsidiary of the Listed Company or Controlled by a Listed Company
Name of stock exchange

3 Is the Entity an active³ NFE Yes (If yes, please fill UBO declaration in the next section.)
Nature of Business
Please specify the sub-category of Active NFE (Mention code – Refer 2C of Part D)

4 Is the Entity a passive⁴ NFE Yes (If yes, please fill UBO declaration in the next section.)
Nature of Business

¹ Refer 2a of Part D | ² Refer 2b of Part D | ³ Refer 2c of Part D | ⁴ Refer 3(ii) of Part D | ⁵ Refer 1 of Part D | ⁶ Refer 3(vii) of Part D | ⁷ Refer 3(vii) of Part D | ¹⁰ Refer 1A of Part D

PART D FATCA Instructions & Definitions

1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
 - Investment entity is any entity:
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

| • FI not required to apply for GIIN: | |
|---|---|
| A. Reasons why FI not required to apply for GIIN: | |
| Code | Sub-category |
| 01 | Governmental Entity, International Organization or Central Bank |
| 02 | Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank |
| 03 | Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund |
| 04 | Entity is an Indian FI solely because it is an investment entity |
| 05 | Qualified credit card issuer |
| 06 | Investment Advisors, Investment Managers & Executing Brokers |
| 07 | Exempt collective investment vehicle |
| 08 | Trustee of an Indian Trust |
| 09 | FI with a local client base |
| 10 | Non-registering local banks |
| 11 | FFI with only Low-Value Accounts |
| 12 | Sponsored investment entity and controlled foreign corporation |
| 13 | Sponsored, Closely Held Investment Vehicle |
| 14 | Owner Documented FFI |

| |
|---|
| 2. Non-financial entity (NFE) - Foreign entity that is not a financial institution |
| Types of NFEs that are regarded as excluded NFE are: |
| a. Publicly traded company (listed company) A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange) |
| b. Related entity of a publicly traded company The NFE is a related entity of an entity of which is regularly traded on an established securities market; |

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

3. Other definitions

(I) Related entity

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

(II) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;
- or
- (ii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(III) Passive income The term passive income includes income by way of :

(1) Dividends, (2) Interest (3) Income equivalent to interest, (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE (5) Annuities (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets, (8) The excess of foreign currency gains over foreign currency losses (9) Net income from swaps (10) Amounts received under cash value insurance contracts. But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(IV) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means '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 of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. 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.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

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

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

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
 - (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
 - (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
 - (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.
- (VI) Owner documented FFI An FFI meets the following requirements:
- (a) The FFI is an FFI solely because it is an investment entity;
 - (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
 - (c) The FFI does not maintain a financial account for any non participating FFI;
 - (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
 - (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE

(VII) Direct reporting NFE

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

(VIII) Exemption code for U.S. persons

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

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email investor.line@Intmf.co.in

www.Intmf.com

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

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

Multi-Scheme SIP Investment Form



Please refer to the General Instructions & Checklist for assistance. If you are not investing through a Distributor, write DIRECT in the Distributor Code.

Time Stamp

| Distributor Code | Sub-Distributor ARN | EUIN | Branch Code | Relationship Manager's Name | |
|------------------|----------------------|------|-------------|-----------------------------|--|
| ARN- | Sub-Distributor Code | | | Mobile +91- | |
| | | | | E-mail | |

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/-

Investor's Declaration where EUIN is not furnished

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

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

Sole/1st Applicant 2nd Applicant 3rd Applicant

1. APPLICANT INFORMATION (Mandatory. If left blank, the application is liable to be rejected)

Name of Sole/First Unit Holder: First Name _____ Middle Name _____ Last Name _____ Folio No. _____

PAN: First Unit Holder _____ Second Unit Holder _____ Third Unit Holder _____

KYC is mandatory. Please enclose a copy of KYC acknowledgement letters for all applicants.

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

2. MULTI SIP INVESTMENT DETAILS (Mandatory. If Left Blank, the application is liable to be rejected). (Minimum no. of Schemes should be 2)

| | |
|--------------------------|---|
| Scheme 1 L&T | Option (✓) <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment |
| Dividend Frequency _____ | SIP Amount ₹ _____ |
| Scheme 2 L&T | Option (✓) <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment |
| Dividend Frequency _____ | SIP Amount ₹ _____ |
| Scheme 3 L&T | Option (✓) <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment |
| Dividend Frequency _____ | SIP Amount ₹ _____ |

| | |
|--|---|
| First Instalment Details: (Please issue cheque favouring "L&T MF Multi Scheme SIP") | Total SIP Amount # ₹ _____ |
| Instrument No. _____ Instrument Date [D][D][M][M][Y][Y][Y][Y] | (Minimum 500 per Equity scheme & 1000 per Non Equity schemes) |
| Account Type (✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> Others | SIP Debit Date (✓ any one) <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th* <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th |
| Drawn On _____ Bank Name _____ Bank Branch _____ Bank City _____ | SIP Period From [M][M][Y][Y][Y][Y] To ^^ [M][M][Y][Y][Y][Y] |

* Default option if not selected

^^ Maximum period of 20 years

In case of discrepancy in the SIP Period, the period mentioned in the Debit Mandate will be considered.

Initial cheque amount should be equal to Total SIP Amount.

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

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

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

Sole/First Applicant/Guardian Second Applicant Third Applicant

4. DEBIT MANDATE FORM FOR NACH/ECS/AUTO DEBIT

L&T Mutual Fund UMRN _____ Office use only _____ Date [D][D][M][M][Y][Y][Y][Y]

Tick (✓) CREATE MODIFY CANCEL

Sponsor Bank Code _____ Office use only _____ Utility Code _____ Office use only _____

I/We hereby authorize _____ L&T Mutual Fund to debit (✓) SB CA CC SB-NRE SB-NRO Other

Bank A/c No. _____

With Bank _____ Bank Name _____ IFSC _____ or MICR _____

an amount of Rs _____ Amount in words _____ ₹ _____

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

Scheme _____ Any one Scheme Email Id _____

Folio No. _____ Mobile No. +91- _____

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

Period From [D][D][M][M][Y][Y][Y][Y] To [D][D][M][M][Y][Y][Y][Y] or Until Cancelled

Signature of First Account Holder _____ Signature of Second Account Holder _____ Signature of Third Account Holder _____

1. Name as per Bank Records 2. Name as per Bank Records 3. Name as per Bank Records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit.

GENERAL INSTRUCTIONS

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

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

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

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

2. Multi SIP Investment Details:

- Please mention the names of the Schemes where you plan to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- The SIP frequency for Multi Scheme SIP Investment is Monthly.
- If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- Third Party Payments for investments are not accepted except in the below cases :
 - 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 or deductions out of expense re imbursements.
 - Custodian on behalf of an FPI or Client made by Custodian.
 - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
 - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

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

First Installment Details:

- Your investment cheque should be crossed "Account Payee only" and drawn favoring "L&T Multi Scheme SIP".
- Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.

Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

3. Declarations & Signatures:

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

4. Debit Mandate:

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

CHECK LIST FOR MULTI SCHEME SIP INVESTMENT FORM

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

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email investor.line@Intmf.co.in

www.Intmf.com

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

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

Transaction Form for Financial Transactions



Please refer to the General Instructions for assistance. If you are not investing through a Distributor, write DIRECT in the Distributor Code.

Time Stamp

| Distributor Code | Sub-Distributor ARN | EUIN | Branch Code | Relationship Manager's Name | |
|------------------|----------------------|------|-------------|-----------------------------|--|
| ARN- | | | | Mobile +91- | |
| | Sub-Distributor Code | | | E-mail | |
| | | | | | |

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/-

Investor's Declaration where EUIN is not furnished

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

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

Sole/1st Applicant

2nd Applicant

3rd Applicant

1. APPLICANT INFORMATION

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

PAN First Unit Holder Second Unit Holder Third Unit Holder

KYC is mandatory. Please enclose a copy of KYC acknowledgement letter for all applicants. In case there is any change in KYC information, please update the same by using the prescribed "KYC Change Request Form" and submit the same at the Point of Service of any KYC Registration Agency or at the nearest L&T Investor Service Centre (ISC) or CAMS CSC.

Mobile No. +91- E-mail ID

2. KYC INFORMATION

FOR INDIVIDUAL INVESTORS

| | 1st Applicant / Guardian | | 2nd Applicant / Guardian | | 3rd Applicant / Guardian | |
|---|---|--|---|--|---|--|
| (a) Gender (✓) | <input type="checkbox"/> Male | <input type="checkbox"/> Female | <input type="checkbox"/> Male | <input type="checkbox"/> Female | <input type="checkbox"/> Male | <input type="checkbox"/> Female |
| (b) Father's / Spouse's Name | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | |
| (c) Place / Country of Birth (✓) | <input type="checkbox"/> India | <input type="checkbox"/> Other Please specify <input type="text"/> | <input type="checkbox"/> India | <input type="checkbox"/> Other Please specify <input type="text"/> | <input type="checkbox"/> India | <input type="checkbox"/> Other Please specify <input type="text"/> |
| (d) Tax Residency (If you are resident in any country other than India from a taxation perspective, please furnish Country of Tax Residency and Tax Identification Number (TIN) or equivalent alongside) | Country of Tax Residency | Tax Identification Number (TIN or equivalent) | Country of Tax Residency | Tax Identification Number (TIN or equivalent) | Country of Tax Residency | Tax Identification Number (TIN or equivalent) |
| | 1. <input type="text"/> | <input type="text"/> | 1. <input type="text"/> | <input type="text"/> | 1. <input type="text"/> | <input type="text"/> |
| | 2. <input type="text"/> | <input type="text"/> | 2. <input type="text"/> | <input type="text"/> | 2. <input type="text"/> | <input type="text"/> |
| | 3. <input type="text"/> | <input type="text"/> | 3. <input type="text"/> | <input type="text"/> | 3. <input type="text"/> | <input type="text"/> |
| (e) Occupation (✓) | <input type="checkbox"/> Pvt. Sector Service | <input type="checkbox"/> Public Sector Service | <input type="checkbox"/> Pvt. Sector Service | <input type="checkbox"/> Public Sector Service | <input type="checkbox"/> Pvt. Sector Service | <input type="checkbox"/> Public Sector Service |
| | <input type="checkbox"/> Govt. Service | <input type="checkbox"/> Business | <input type="checkbox"/> Govt. Service | <input type="checkbox"/> Business | <input type="checkbox"/> Govt. Service | <input type="checkbox"/> Business |
| | <input type="checkbox"/> Professional | <input type="checkbox"/> Housewife | <input type="checkbox"/> Professional | <input type="checkbox"/> Housewife | <input type="checkbox"/> Professional | <input type="checkbox"/> Housewife |
| | <input type="checkbox"/> Retired | <input type="checkbox"/> Student | <input type="checkbox"/> Retired | <input type="checkbox"/> Student | <input type="checkbox"/> Retired | <input type="checkbox"/> Student |
| | <input type="checkbox"/> Forex Dealer | <input type="checkbox"/> Agriculturist | <input type="checkbox"/> Forex Dealer | <input type="checkbox"/> Agriculturist | <input type="checkbox"/> Forex Dealer | <input type="checkbox"/> Agriculturist |
| | <input type="checkbox"/> Others Please specify <input type="text"/> | | <input type="checkbox"/> Others Please specify <input type="text"/> | | <input type="checkbox"/> Others Please specify <input type="text"/> | |
| (f) Others (✓) (Applicable for Karta of HUF also) | <input type="checkbox"/> I am a politically exposed person | | <input type="checkbox"/> I am a politically exposed person | | <input type="checkbox"/> I am a politically exposed person | |
| | <input type="checkbox"/> I am related to a politically exposed person | | <input type="checkbox"/> I am related to a politically exposed person | | <input type="checkbox"/> I am related to a politically exposed person | |
| | <input type="checkbox"/> Not applicable | | <input type="checkbox"/> Not applicable | | <input type="checkbox"/> Not applicable | |
| (g) Gross Annual Income (₹) | <input type="checkbox"/> Below 1 lac | <input type="checkbox"/> 1-5 Lacs | <input type="checkbox"/> Below 1 lac | <input type="checkbox"/> 1-5 Lacs | <input type="checkbox"/> Below 1 lac | <input type="checkbox"/> 1-5 Lacs |
| | <input type="checkbox"/> 5-10 Lacs | <input type="checkbox"/> 10-25 Lacs | <input type="checkbox"/> 5-10 Lacs | <input type="checkbox"/> 10-25 Lacs | <input type="checkbox"/> 5-10 Lacs | <input type="checkbox"/> 10-25 Lacs |
| | <input type="checkbox"/> 25 Lacs - 1 crore | <input type="checkbox"/> > 1 Crore | <input type="checkbox"/> 25 Lacs - 1 crore | <input type="checkbox"/> > 1 Crore | <input type="checkbox"/> 25 Lacs - 1 crore | <input type="checkbox"/> > 1 Crore |
| (h) Net Worth (₹) (Not older than 1 year) | Mandatory for (a) Individual Investors who have not furnished Gross Annual Income above and (b) Non-Individual Investors. | | | | | |
| | ₹ <input type="text"/> as on DD / MM / YYYY | | ₹ <input type="text"/> as on DD / MM / YYYY | | ₹ <input type="text"/> as on DD / MM / YYYY | |

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

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

Scheme/Plan/Option

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

Switch (Please tick sign) Amount OR No. of units OR All Units

Redemption (Please tick sign) Amount OR No. of units OR All Units



For Office Use Only

Acknowledgement Stamp & Date

GENERAL INSTRUCTIONS

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

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

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

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

2. Additional Purchase Request:

- Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- Your investment cheque should be crossed "Account Payee only" and drawn favoring the scheme name where the investment is in a specific scheme
- Please ensure that the investment cheque issued by you complies with CTS 2010 requirements stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
- Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted. Post dated cheques will not be accepted except for investment made under Systematic investment Plan.
- Third Party Payments for investments are not accepted except in the below cases :
 - 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 or deductions out of expense re reimbursements.
 - Custodian on behalf of an FPI or Client made by Custodian.
 - Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
 - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

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

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

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

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

to hold your mutual fund units in the dematerialised form, please strike off this section.

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

3. Switch Request:

- Please ensure that the Target and Source schemes are correctly indicated.
- Please specify the amount/number of units you wish to switch. If you wish to switch all units, tick against the box provided.
- If your switch request specifies both amount and units for redemption, the latter will be processed.
- If the balance in the source scheme/option, after taking the switch into account falls below the minimum redemption size (either in amount or units whichever is less), the entire balance in the Source scheme will be switched to the Target Scheme.

4. Redemption Request:

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

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

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

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

7. KYC Details:

| Date of KYC Submission | Current KYC Status | What is required |
|--------------------------------|-----------------------------------|---|
| Upto June 24, 2015 | KYC Registered-New KYC | Section 2(e), (f), (g) and (h) is NOT mandatory. Please complete in case of any change in information |
| | KYC Verified by CVL MF | Submit the following along with the investment: KYC Modification form along with the required supporting documents. Section 2 completely filled |
| With effect from June 25, 2015 | KYC Registered-New KYC | Section 2 with all sections mandatorily filled |
| | KYC Under Process/ KYC submitted* | Section 2 with all sections mandatorily filled |

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

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 and 9 am to 1 pm on Saturday.

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

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Transaction Form For STP & SWP



Please refer to the General Instructions for assistance. If you are not investing through a Distributor, write DIRECT in the Distributor Code.

Time Stamp

| Distributor Code | Sub-Distributor ARN | EUIN | Branch Code | Relationship Manager's Name | |
|------------------|----------------------|------|-------------|-----------------------------|--|
| ARN- | | | | | |
| | Sub-Distributor Code | | | Mobile +91- | |
| | | | | E-mail | |

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 |
|---|--|
| 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/- | I/We confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor and/or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of distributor and the distributor has not charged any advisory fees on this transaction. |
| If this is the first time, you are investing in any mutual fund, please tick here <input type="checkbox"/> | <input checked="" type="checkbox"/> Sole/1st Applicant <input checked="" type="checkbox"/> 2nd Applicant <input checked="" type="checkbox"/> 3rd Applicant |

1. APPLICANT INFORMATION

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

PAN | First Unit Holder | Second Unit Holder | Third Unit Holder

KYC is mandatory. Please enclose a copy of KYC acknowledgement letters for all applicants.

Mobile No. +91- E-mail ID

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

Scheme Name L&T Option Growth Dividend Reinvestment Dividend Payout

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

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

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

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

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

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

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

To Scheme L&T Option Growth* Dividend Reinvestment Dividend Payout

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

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

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

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

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

I/We have read and understood the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this transaction. I/We understand that the upfront commission will be paid directly by me/us to the AMFI registered distributors based on my/our assessment of various factors including the service rendered by the distributor. Also, the AMFI registered distributor has disclosed the commissions to me/us (in trail commission or any other), payable to him for different schemes of mutual funds from amongst which the scheme is being recommended to me/us

(Sole/First Unit Holder)

(Second Unit Holder)

(Third Unit Holder)

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)



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

Scheme/Plan/Option

SWP Instalment amount Frequency(✓) Monthly Quarterly

STP Instalment amount Frequency(✓) Monthly Quarterly Weekly Fortnightly

| |
|------------------------------|
| For Office Use Only |
| Acknowledgement Stamp & Date |

GENERAL INSTRUCTIONS

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

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

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

Contact Details: Please provide the Mobile Number and E-Mail Address of the Sole / First Applicant in the form in case of Individuals and Key Contact in case of Non Individuals. This would help us seamlessly communicate with you on your investments.
2. **Systematic Withdrawal Plan (SWP):**
 - a. The minimum withdrawal size is Rs 1000.
 - b. SWP will be registered within 7 calendar days from the date of your request.
 - c. You can cancel a registered SWP at any time by submitting a written request. The cancellation will be processed within 15 days.
 - d. If your SWP request specifies both amount and units, the SWP will be processed on the basis of amount.
 - e. If the scheme/plan/option is not mentioned and there is only one scheme/plan/option available in the folio, the same will be processed.
3. **Systematic Transfer Plan (STP):**
 - a. The minimum transfer size is Rs 1000.
 - b. STP will be registered within 7 calendar days from the date of your request.
 - c. You can cancel a registered STP at any time by submitting a written request. The cancellation will be processed within 15 days.
- d. If the plan/option if the source scheme is not mentioned and there is only one plan/option available in the folio, the STP will be processed.
- e. If the plan/option of the target scheme is not mentioned, the STP will be processed as per the default options mentioned in the Scheme Information Document of the respective scheme.
- f. In case the criterion of the minimum amount for the purpose of transfer of units under the STP facility is not met, the AMC reserves the right to discontinue the STP/cancel the registration for STP..
- g. Daily STP is available only for fixed amounts.
- h. STP transfers can be made on a daily basis i.e. Monday to Friday subject to such days being business days..
4. **Signatures:** All signatures should be in English or any other Indian Language. Thumb impressions should be from the left hand in case of males and right hand in case of females. All such thumb impressions need to be attested by a Magistrate, Notary Public or Special Executive Magistrate under his/her official seal.
5. **Employees Unique Identification Number (EUID):** If you are making this investment based on an investment advice received from your distributor, please quote the Employees Unique Identification Number (EUID) of your relationship manager in the Application Form.

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

call 1800 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 and 9 am to 1 pm on Saturday.

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

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Third Party Payment Declaration Form



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

FOR OFFICE USE ONLY

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

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

Folio No. (For existing investor) Application No.

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

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

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

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

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

Nationality PAN*

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

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

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

Designation

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

City/Town State Pin

CONTACT DETAILS

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

Fax Email ID

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

| | | | | | |
|--|---|---|--|--|--|
| Status of the Beneficial Investor | <input type="checkbox"/> Minor | <input type="checkbox"/> FPI <input type="checkbox"/> Client | <input type="checkbox"/> Employee(s) | <input type="checkbox"/> Empanelled Distributor | <input type="checkbox"/> Agent <input type="checkbox"/> Dealer |
| 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 <input type="text"/> | Employer | AMC | Corporate |
| 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 FPI/ Client and the source of this payment is from funds provided to us by FPI/Client. Registration Valid Till <input type="text"/> | I/We declare that the payment is made on behalf of employee(s), as per the list enclosed herewith, under Systematic Investment Plan or lump sum/one time subscription through Payroll Deductions or deductions out of expense re imbursements. | I/We declare that the payment is made on behalf of empanelled distributors on account of commission/incentive etc. in the form of Mutual Fund units through Systematic Investment Plan or lump sum/one time subscription | I/We declare that the payment is made on behalf of agents/dealer/distributor on account of commission/incentive payable for sale of its goods/services in the form of Mutual Fund units through Systematic Investment Plan or lump sum/one time subscription |

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

| | |
|---|---|
| Mode of Payment (Please tick ✓) | Mandatory Enclosure(s)* |
| <input type="checkbox"/> Cheque | 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. |
| <input type="checkbox"/> Pay Order <input type="checkbox"/> Demand Draft <input type="checkbox"/> Banker's Cheque | 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) |
| <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Fund Transfer | Copy of the Instruction to the Bank stating the Bank Account Number which has been debited. |

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

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

Pay-in Bank A/c No.

Name of the Bank

Branch Bank City

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

including Demand Draft charges, if any.

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

THIRD PARTY DECLARATION

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

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

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

APPLICABLE TO NRIS ONLY :

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

Please (✓) Yes No

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

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

Signature of the Third Party

BENEFICIAL INVESTOR(S) DECLARATION & SIGNATURE/S

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

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

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 or deductions out of expense re imbursements.
 - (iii) Custodian on behalf of an Foreign Institutional Investor (FII) or a Client
 - (iv) Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
 - (v) Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

* '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.

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

1. GENERAL INSTRUCTIONS

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

Manner of filling Application Form

Manner must be completed in BLOCK LETTERS in ENGLISH.

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

2. BENEFICIAL INVESTOR INFORMATION

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

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

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

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

3. THIRD PARTY INFORMATION

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

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

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

- On behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/Grand Parents/ Related Persons; or
- On behalf of employee under Systematic Investment Plans or as lump sum/one-time subscription, through Payroll deductions or deductions out of expense re imbursements. made by employer; or
- On behalf of an FPI or a Client made by the Custodian.
- Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

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

4. THIRD PARTY PAYMENT DETAILS

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

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

(i) Source of funds - if paid by cheque

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

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

The original documents along with the documents mentioned above should be submitted to the Official Points of Acceptance of L&T Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of

the L&T Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

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

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

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

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

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

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

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

5. SIGNATURE(S)

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

6. PERMANENT ACCOUNT NUMBER

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

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

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

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

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

7. PREVENTION OF MONEY LAUNDERING

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

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

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

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

8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

As per SEBI guidelines, "Know Your Customer (KYC)" policy should clearly spell out the client identification procedure in order to implement the anti money

laundering provisions as envisaged under the Anti Money Laundering Act, 2002. Investors are requested to note that it shall be mandatory to quote the KYC Compliance status and attach attested/certified copy of KYC Acknowledgement of all fresh investment transactions registered by Individual investors effective January 1, 2011, irrespective of the amount of investment. Individual investors shall include each of the applicants, in case of application in joint name, Power of Attorney (POA) holders where investments are made through a POA, Guardian where investments are made in the name of a minor and individual becoming an investor due to an operation of law.

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

• PAN Based Common Standard KYC through CVL

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

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

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

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

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

• Non PAN Based KYC applicability

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

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

Documents required

1. Standard specified identification instruments like Voter ID card, Government/Defence ID card, Card of reputed employer, Driving Licence, Passport in lieu of PAN.
2. Proof of address copy. It is clarified that where photo identification document contains the address of the investor, a separate proof of address is not required.
3. Supporting documents copy shall be self-attested by the investor/attested by the ARN holder mentioning the ARN number or attested by any competent authority.

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

B. Investments from investors residing in Sikkim

Documents required

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

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

Documents required

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

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

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

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

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

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [E].
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals,(allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/ Mark sheet issued by Higher Secondary Board/Passport of Minor/ Birth Certificate must be provided.

B. Proof of Identity (POI): List of documents admissible as Proof of Identity (*Documents having an expiry date should be valid on the date of submission.):

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
3. Identity card/ document with applicant's Photo, 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.

C. Proof of Address (POA): List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.
2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill -Not more than 3 months old.

3. Bank Account Statement/Passbook -Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly or Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, 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 and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN (*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. Investments(including SIPs), in Mutual Fund schemes upto Rs.50000/ per investor per year per mutual fund.

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

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
3. Government authorised officials who are empowered to issue Apostille Certificates.

In case of Mutual Fund following persons can additionally attest

1. KYD compliant mutual fund distributors.
2. Authorised officials of Asset Management Companies (AMC).
3. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.

F. List of people authorized to perform In Person Verification (IPV):

1. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
2. In case of NRI applicants, a person permitted to attest documents in E(5) above, may also conduct the In Person Verification and confirm the Same in the KYC Form.

In case of Mutual Fund following persons can additionally attest

1. KYD compliant mutual fund distributors.
2. Authorised officials of Asset Management Companies (AMC).
3. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.

Please Print the KYC Application Form in A4 Size Paper Only.

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card for all clients, including Promoters/ Partners/Karta/Trustees and whole time directors and persons authorized to deal in securities on behalf of company/firm/others.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be certified true by Karta/Partner/Trustee/Authorized Official/Director/ Company Secretary (Name, Designation & Seal should be affixed on the copy) and properly attested by entities authorized for attesting the documents, as per the list mentioned under [E].
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & registered office addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity. If you are a sole proprietor, please use the KYC Application Form for Individuals.
7. For foreign entities, CIN is optional; and in the absence of DIN for the directors, their passport copy should be given.

B. Permanent Account Number (PAN):

PAN is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).

In case of institutional clients, namely, FIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

C. Proof of Address (POA):

List of documents admissible as Proof of Address:

(*Documents having an expiry date should be valid on the date of submission)

1. Latest Land Line Telephone Bill
2. Latest Electricity Bill

3. Latest Bank Passbook / Bank Account Statement
 4. Registered Lease / Sale Agreement of office premises
 5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly or Parliament/ Documents issued by any Govt. or Statutory Authority.
 6. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
 7. Registration Certificate issued under Shops and Establishments Act
- Documents having an expiry date should not be more than three months old as on the date of submission of this form.

D. Exemptions/clarifications to PAN (*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
3. Investors residing in the state of Sikkim.

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

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. Government authorised officials who are empowered to issue Apostille Certificates.
In case of Mutual Fund following persons can additionally attest
 1. KYD compliant mutual fund distributors.
 2. Authorised officials of Asset Management Companies (AMC).
 3. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.

F. In case of Non-Individuals, additional documents to be obtained from non-individuals, over & above the POI & POA, as mentioned below:

| Type of entity | Documentary requirements |
|--|--|
| Corporate | <ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year) • Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations • Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly • Copies of the Memorandum and Articles of Association and certificate of incorporation • Copy of the Board Resolution for investment in securities market • Authorised signatories list with specimen signatures |
| Partnership firm | <ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered partnership firms only) • Copy of partnership deed • Authorised signatories list with specimen signatures • Photograph, POI, POA, PAN of Partners |
| Trust | <ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered trust only). Copy of Trust deed • List of trustees certified by managing trustees/CA • Photograph, POI, POA, PAN of Trustees |
| HUF | <ul style="list-style-type: none"> • PAN of HUF • Deed of declaration of HUF/List of coparceners • Bank pass-book/bank statement in the name of HUF • Photograph, POI, POA, PAN of Karta |
| Unincorporated Association or a body of individuals | <ul style="list-style-type: none"> • Proof of Existence/Constitution document • Resolution of the managing body & Power of Attorney granted to transact business on its behalf • Authorised signatories list with specimen signatures |
| Banks/Institutional Investors | <ul style="list-style-type: none"> • Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years • Authorised signatories list with specimen signatures |
| Foreign Institutional Investors (FII) | <ul style="list-style-type: none"> • Copy of SEBI registration certificate • Authorised signatories list with specimen signatures |
| Army/Government Bodies | <ul style="list-style-type: none"> • Self-certification on letterhead • Authorised signatories list with specimen signatures |
| Registered Society | <ul style="list-style-type: none"> • Copy of Registration Certificate under Societies Registration Act • List of Managing Committee members • Committee resolution for persons authorised to act as authorised signatories with specimen signatures • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary |

Please Print the KYC Application Form in A4 Size Paper Only.

Details of Promoters/Partners/Karta/Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals

Name of Applicant _____

PAN of the Applicant

| Sr. No. | PAN | Name | DIN (For Directors)/ UID (For others if available) | Residential Address | Relationship with Applicant (i.e. promoters, whole time directors etc.) | Photograph |
|---------|---|------|--|---|---|------------|
| | (Please attach a copy of your PAN Card) | | | (Please attach proof of your residential address) | | |
| | (Please attach a copy of your PAN Card) | | | (Please attach proof of your residential address) | | |
| | (Please attach a copy of your PAN Card) | | | (Please attach proof of your residential address) | | |
| | (Please attach a copy of your PAN Card) | | | (Please attach proof of your residential address) | | |
| | (Please attach a copy of your PAN Card) | | | (Please attach proof of your residential address) | | |

Name & Signature of the Authorised Signatory(ies) Date / /

MF UTILITY (MFU)

Agartala: Krishna Nagar, Advisor Chowmuhani (Ground Floor), Agartala 799001. **Agartala:** Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala 799001. **Agra:** No. 8 II Floor, Maruti Tower, Sanjay Place, Agra 282002.. **Agra:** 1st Floor Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra 282002. **Ahmedabad:** 111- 113 1st Floor, Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad 380006. **Ahmedabad:** 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad 380006.. **Ahmedabad:** 104, FIRST FLOOR, SHIVAM COMPLEX, Near Silicon Tower, Opp. National Handloom, Law Garden, Ellisbridge, Ahmedabad - 380006. **Ajmer:** No. 423/30 Near Church, Brahampuri, Jaipur Road, Opp T B Hospital, Ajmer 305001. **Ajmer:** 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer 305001. **Akola:** Opp. R L T Science College, Civil Lines, Akola 444001. **Akola:** Yamuna Tarang Complex, Shop No 30 Ground Floor, Opp Radhakrishna Talkies, N.H. No- 06 Murtizapur Road, Akola 444004. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh 202001. **Aligarh:** 1st Floor Kumar Plaza, Aligarh 202001. **Allahabad:** 30/2 A&B Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211001. **Allahabad:** RSA Towers 2nd Floor, Above Sony TV Showroom, 57 S P Marg Civil Lines, Allahabad 211001. **Alleppey:** Doctor's Tower Building, Door No. 14/2562 1st Floor, North of Iron Bridge, Near Hotel Arcadia Regency, Alleppey 688001. **Alleppey:** X1V 172 JP Towers, Mullackal, KSRTC Bus Stand, Alleppey 688011. **Alwar:** 256 A Scheme 1, Arya Nagar, Alwar 301001. **Alwar:** 101 Saurabh Tower, Opp. Uit Near Bhagat Singh Circle, Road No.2, Alwar 301001. **Amaravati:** 81 Gulsham Tower, Near Panchsheel, Amaravati 444601. **Amaravati:** Shop No. 21 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravati 444601. **Ambala:** Opposite Peer, Bal Bhawan Road, Ambala 134003. **Ambala:** 6349 Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala 133001. **Amritsar:** SCO 18J 'C' Block, Ranjit Avenue, Amritsar 140001. **Amritsar:** 72-A Taylor's Road, Opp Agra Heritage Club, Amritsar 143001. **Anand:** 101 A. P. Towers, B/H. Sardar Gunj, Next To Nathwani Chambers, Anand 388001. **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand 380001. **Anantapur:** 15-570-33 I Floor, , Pallavi Towers, Opp:Canara Bank, Subash Road, Anantapur 515001. **Anantapur:** #15/149 1st Floor, S R Towers Subash Road, Opp. To Lalitha Kala Parishad, Anantapur 515001. **Ankleshwar:** Shop No F 56 First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta GIDC, Ankleshwar 393002. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar 393002. **Asansol:** Block G First Floor, P C Chatterjee Market Complex, Rambandhu, Talabpo Ushagram, Asansol 713303. **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil, Asansol 713303. **Aurangabad:** Office No. 1 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431001. **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad 431005. **Azamgarh:** 1st Floor Alkal Building, Opp. Nagariपालिका Civil Line, Azamgarh 276001. **Balassore:** B C Sen Road, Balassore 756001. **Balassore:** M.S Das Street, Gopalgaon, Balassore 756001. **Bangalore:** Trade Center 1st Floor, 45 Dickenson Road, (Next To Manipal Center), Bangalore 560042. **Bangalore:** No.337 GF-3 Karuna Complex, Opp: New Vegetable Market, Sampige Road, Malleshwaram, Bangalore 560003. **Bangalore:** 59 Skanda Puttanna Road, Basavanagudi, Bangalore 560004. **Bangalore:** No. 408 Cita Bldg I Floor, Next To Vodafone Office, Koramangala, Bangalore 560 095. **Bangalore:** # 186 1st Cross, 2nd floor, Hosur Main Road Wilson Garden, Bangalore - 560027. **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj Post & Dist Bankura, Bankura 722101. **Bareilly:** F-62 63 IInd Floor, Butler Plaza Commercial Complex, Civil Lines, Bareilly 243001. **Bareilly:** 1st Floor 165 Civil Lines, Opp.Hotel Bareilly Palace, Near Railway Station, Bareilly 243001. **Barhampore:** Thakur Market Complex, Gorabazar Post Berhampore, 72 No Nayasarak Road, Dist Murshidabad, Barhampore 742101. **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai 851117. **Belgaum:** 1st Floor 221/2A/1B, Vaccine Depot Road, Tilakwadi, Near 2nd Railway Gate, Belgaum 590006. **Belgaum:** CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum 590001. **Bellary:** # 60/5 Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary 583101. **Bellary:** No. 1 KHB Colony, Gandhi Nagar, Bellary 583103. **Berhampur:** Gandhi Nagar Main Road, 1st Floor Upstairs of Aroon Printers, Berhampur 760001. **Berhampur:** Opp -Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur 760001. **Betul:** 107 1st Floor Hotel Utkarsh, J. H. College Road, Betul 460001. **Bhagalpur:** Krishna 1st Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur 812002. **Bhagalpur:** 2nd Floor Chandralok Complex, Ghantaghar Radha Rani Sinha Road, Bhagalpur 812001. **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch 392001. **Bhatinda:** 2907 GH GT Road, Near Zila Parishad, Bhatinda 151001. **Bhatinda:** #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance, New Delhi 151001. **Bhavnagar:** 305-306 Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar 364002. **Bhavnagar:** Krushna Darshan Complex, Parimal Chowk, Above Jed Blue Show Room, Office No. 306-307 3rd Floor, Bhavnagar 364002. **Bhilai:** Shop No. 117 Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai 490020. **Bhilai:** Shop No -1 First Floor, Old SADA Office Block, Plot No -1 Commercial Complex, Nehru Nagar- East, Bhilai 490020. **Bhilwara:** Indra Prasta Tower IInd Floor, Syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara 311001. **Bhilwara:** Shop No. 27-28 1st Floor, Heera Panna Market, Pur Road, Bhilwara 311001. **Bhopal:** Plot No 10 2nd Floor, Alankar Complex, MP Nagar Zone II, Near ICICI Bank, Bhopal 462011. **Bhopal:** Kay Kay Business Centre, 133 Zone I MP Nagar, Above City Bank, Bhopal 462011. **Bhubaneswar:** Plot No 111 Varaha Complex Building, 3rd Floor Station Square, Kharvel Nagar Unit 3, Bhubaneswar 751001. **Bhubaneswar:** A/181 Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar 751007. **Bhuj:** No. 17 1st Floor Municipal Bldg., Opp. Hotel Prince Station Road, Bhuj 370001. **Bikaner:** Shop No F 4 & 5, Bothra Complex, Modern Market, Bikaner 334001. **Bikaner:** 70-71 2nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner 334001. **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur 495001. **Bilaspur:** Shop No -225, 226 & 227, 2nd Floor, Narayan Plaza, Link Road, Bilaspur 495001. **Bokaro:** Mazzanine Floor F-4, City Centre, Bokaro Steel City, Bokaro 827004. **Bokaro:** B-1 1st Floor City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro 827004. **Burdwan:** 399 G T Road, Basement of Talk of The Town, Burdwan 713101. **Burdwan:** 63 Gt Road, Halder Complex 1st Floor, Burdwan 713101. **Calicut:** 29 / 97G Gulf Air Building, 2nd Floor Arayidathupalam, Mavoor Road, Calicut 673016. **Calicut:** IInd Floor Soubhagya Shopping Complex, Arayidathupalam, Mavoor Road, Calicut 673004. **Chandigarh:** Deepak Towers, SCO 154-155 1st Floor, Sector 17-C, Chandigarh 160017. **Chandigarh:** Sco 2423-2424, Sector 22-C, First Floor, Chandigarh 160022. **Chandrapur:** Rauts Raghuvanshi Complex, Shop No-1 Office No-2, 1st Floor Beside Azad Garden Main Road, Chandrapur 442402. **Chennai:** No.178/10 Kodambakkam High Road, Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600034. **Chennai:** No:48 Saravana Square Hotel, 1st Floor Floor First Main Road, Nanganallur, Chennai 600061. **Chennai:** New No 51 Gandhi Nagar, First Main Road Adyar, Chennai 600020. **Chennai:** F-11 Akshaya Plaza, Opp To Chief Metropolitan Court, 1st Floor 108 Adhithanar Salai, Egmore, Chennai 600002. **Chennai:** G1 Ground Floor, Swathi Court No 22, Vijayaraghava Road, T Nagar, Chennai 600017. **Chennai:** Ground Floor, 19, Patullos Road, Chennai - 600002. **Chinsurah:** J C Ghosh Saranu, Bhanga Gara, Chinsurah 712101. **Cochin:** 1st Floor K C Centre, Door No. 42/227-B Chittoor Road, Opp. North Town Police Station, Kacheripady. **Cochin:** Ali Arcade 1st Floor, Near Atlantis Junction, Kizhavana Road, Panampilly Nagar, Ernakulam 682036. **Coimbatore:** 66 Lokamanya Street (West), R.S.Puram, Coimbatore 641002. **Coimbatore:** 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore 641018. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack 753001. **Cuttack:** PO Buxi Bazar, Opp Dargha Bazar Police Station, Dargha Bazar, Cuttack 753001. **Darbhanga:** Jaya Complex 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga 846003. **Davangere:** Akkamahadevi Samaja Complex, Church Road, P J Extension, Davangere 577002. **Davangere:** #15/9 1st Floor Sobagu Complex, 2nd Main Road (AVK College Road), P J Extension, Davangere 577002. **Dehradun:** 204/121 Nari Shilp Mandir, Margold Connaught Place, Dehradun 248001. **Dehradun:** Kaulagarh Road Near, Sirmaur Marg, Above Reliance Webworld, Dehradun 248001. **Deoghar:** S S M Jalan Road, Ground Floor Opp. Hotel Ashoke, Caster Town, Deoghar 814112. **Deoria:** 1st Floor Opp. Zila Panchayat, Civil Lines, Deoria 274001. **Dewas:** 27 RMO House Station Road, Above Maa Chamunda Gas Agency, Dewas 455001. **Dhanbad:** Urmila Towers Room No: 111 (1st Floor), Bank More, Dhanbad 826001. **Dhanbad:** 208 New Market 2nd Floor, Katras Road, Bank More, Dhanbad 826001. **Dharwad:** 307/9-A 1st Floor, Elite Business Center, Nagarkat Colony, P B Road, Dharwad 580001. **Dhule:** Ground Floor Ideal Laundry, Lane No 4 Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001. **Dindigul:** No: 9 Old No:4/B, New Agraharam, Palani Road, Dindigul 624001. **Durgapur:** City Plaza Building 3rd Floor, City Centre, Durgapur 713216. **Durgapur:** Mwav-16 Bengal Ambuja, 2nd Floor City Centre, 16 Dt Burdwan, Durgapur 713216. **Eluru:** D.No:23B-5-93/1 Savithri Complex, Near Dr.Prabhavathi Hospital, Edaravari Street, R.R.Pet, Eluru 534002. **Erode:** 171-E Sheshaiyer Complex First Floor, Agraharam Street, Erode 638001. **Erode:** No: 4 Veerappan Traders Complex, KMY Salai Sathy Road, Opp. Erode Bus Stand, Erode 638003. **Faridabad:** B-49 First Floor Nehru Ground, Behind Anupam Sweet House Nit, Faridabad 121001. **Faridabad:** A-2B Ist Floor, Nehru Ground NIT, Faridabad 121001. **Ferozpur:** The Mall Road, Chawla Blding Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur 152002. **Gandhidham:** 204 2nd Floor Bhagwati Chamber, Kutchkala Road, Gandhidham 382007. **Gandhinagar:** Plot No 945/2, Sector 7/C, Opp Pathika, Gandhinagar 382007. **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya 823001. **Ghaziabad:** 113/6 Ist Floor, Navyug Market, Ghaziabad 201001. **Ghaziabad:** 1st Floor C-7, Lohia Nagar, Ghaziabad 201001. **Ghaziabad:** 2nd Floor Shubhra Hotel Complex, Mahaubagh, Ghaziabad 233001. **Gonda:** Shri Market Sahabgunj, Station Road, Gonda 271001. **Gorakhpur:** Shop No 3 2nd Floor, Cross Road The Mall, A D Chowk Bank Road, Gorakhpur 273001. **Gorakhpur:** Above V.I.P. House, Ajdacent A.D. Girls College, Bank Road, Gorakhpur 273001. **Gulbarga:** CTS No 2913 1st Floor, Asian Towers, Next To Adithya Hotel, Jagath Station Main Road, Gulbarga 585105. **Guntur:** Door No. 5-38-44 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur 522002. **Guntur:** D No 6-10-27, Srinilayam, Arundelpet 10/1, Guntur 522002. **Gurgaon:** SCO 16, Sector 14 First Floor, Gurgaon 122001. **Gurgaon:** Shop No.18 Ground Floor, Sector 14 Opp. AKD Tower, Near HUDA Office, Gurgaon 122001. **Guwahati:** A.K. Azad Road, Rehabari, Guwahati 781008. **Guwahati:** 1st Floor Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati 781007. **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, City Centre, Opp. Income Tax Office, Gwalior 474002. **Gwalior:** 2nd Floor Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior 474009. **Haldwani:** Above Kapilaz Sweet House, Opp LIC Building, Piliokothi, Haldwani 263139. **Haridwar:** 8 Govind Puri Opp. LIC 2, Above Vijay Bank Main Road, Ranipur More, Haridwar 249401. **Hassan:** SAS NO -212, ground floor, Near Hotel Southern Star, Sampige Road 1st Cross, K.R.Puram, Hassan 573201. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribag 825301. **Hisar:** 12 Opp. Bank of Baroda, Red Square Market, Hisar 125001. **Hisar:** SCO-71 1st Floor, Red Square Market, Hisar 125001. **Hoshiarpur:** 1st Floor The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur 146001. **Hubli:** No.204 205 1st Floor, 'B' Block Kundagol Complex, Opp. Court Club Road, Hubli 580029. **Hubli:** CTC No.483/A1/A2, Ground Floor Shri Ram Plaza,

Behind Kotak Mahindra Bank, Club Road, Hubli 580029. **Hyderabad:** 'KARVY CENTRE' 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad 500034. **Hyderabad:** KARVY SELENIUM, Plot No. 31 & 32, Tower B, Survey No. 115/22, 115/24 & 115/25, Financial District, Gachibowli, Nanakramguda, Serlingampally Mandal, Hyderabad 500032. **Indore:** 101 Shalimar Corporate Centre, 8-B South Tukoganj, Opposite Green Park, Indore 452001. **Indore:** 2nd Floor 203-205 Balaji Corporates, Above ICICI Bank, Near Cure Well Hospital, 19/1 New Palasia, Janjeerwala Square, Indore 452001. **Jabalpur:** 8 Ground Floor Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur 482001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur 482002. **Jaipur:** R-7 Yudhisthir Marg C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302001. **Jaipur:** S16/A IIIrd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur 302001. **Jalandhar:** 367/8 Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144001. **Jalandhar:** 1st Floor Shanti Towers, Sco No. 37 Puda Complex, Opposite Tehsil Complex, Jalandhar 144001. **Jalgaon:** 70 Navipeth, Opp. Old Bus Stand, Jalgaon 425001. **Jalgaon:** 269 Jaee Vishwa, 1st floor, Above United Bank of India, Bailram Peth, Nr Kishor Agencies, Jalgaon 425001. **Jalna:** Shop No 6 Ground Floor, Anand Plaza Complex, Bharat Nagar Shivaji Putla Road, Jalna 431203. **Jalpaiguri:** D B C Road, Opp Nirala Hotel, Jalpaiguri 735101. **Jammu:** JRDS Heights, Lane Opp. S & S Computers, Near Rbi Building Sector 14, Nanak Nagar, Jammu 180004. **Jammu:** 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu 180012. **Jamnagar:** 207 Manek Centre, P N Marg, Jamnagar 361001. **Jamnagar:** 136-137-138 Madhav Palaza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar 361001. **Jamshedpur:** Room No. 15 1st Floor, Millennium Tower "R" Road, Bistupur, Jamshedpur 831001. **Jamshedpur:** 2nd Floor R R Square, SB Shop Area, Near Reliance Foot Print &, Hotel- BS Park Plaza, Main Road Bistupur, Jamshedpur 831001. **Jaunpur:** R N Complex 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur 222002. **Jhansi:** Opp. SBI Credit Branch, Babu Lal Karkhana Compound, Gwalior Road, Jhansi 284001. **Jhansi:** 371/01 Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi 284001. **Jodhpur:** 1/5 Nirmal Tower, 1st Chopasani Road, Jodhpur 342003. **Jodhpur:** 203 Modi Arcade, Chopasni Road, Jodhpur 342001. **Junagadh:** Aastha Plus 202-A 2nd Floor, Sardarbag Road Nr.Alkapuri, Opp. Zansi Rani Statue, Junagadh 362001. **Junagadh:** 124-125 Punit Shopping Center, M.G Road Ranavav Chowk, Junagadh 362001. **Kadapa:** D.No:3/1718 Shop No: 8, Bandi Subbaramaiah Complex, Besides Bharathi Junior College, Raja Reddy Street, Kadapa 516001. **Kakinada:** No.33-1 44 Sri Sathya Complex, Main Road, Kakinada 533001. **Kalyani:** A-1/50 Block Akalyani, Dist Nadia, Kalyani 741235. **Kannur:** Room No. PP 14/435, Casa Marina Shopping Centre, Talap, Kannur 670004. **Kannur:** 2nd Floor Prabhat Complex, Fort Road Nr.ICICI Bank, Kannur 670001. **Kanpur:** First Floor 106-108, City Centre Phase II, 63/ 2 The Mall, Kanpur 208001. **Kanpur:** 15/46 B Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur 208001. **Karaiikudi:** No. 2 Gopi Arcade, 100 Feet Road, Karaiikudi 630001. **Karimnagar:** H.No.7-1-257, Upstairs S.B.H, Mankammathota, Karimnagar 505001. **Karimnagar:** H.No.4-2-130/131 Above Union Bank, Jafri Road Rajeev Chowk, Karimnagar 505001. **Karnal:** 18/369 Char Chaman, Kunjipura Road, Behind Miglani Hospital, Karnal 132001. **Karur:** 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur 639002. **Karur:** No.6 Old No.1304 Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karur 639001. **Kharagpur:** Shivhare Niketan, H.No.291/1 Ward No-15, Malancha Main Road, Opposite Uco Bank, Kharagpur 721301. **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur 721304. **Kolhapur:** 2 B 3rd Floor Ayodhya Towers, Station Road, Kolhapur 416001. **Kolhapur:** 605/1/4 E Ward Shahupuri 2nd Lane, Laxmi Niwas Near Sultane Chambers, Kolhapur 416001. **Kolkata:** Saket Building, 44 Park Street 2nd Floor, Kolkata 700 016. **Kolkata:** 2nd Floor Room No-226, 1 R N Mukherjee Road, Kolkata 700001. **Kolkata:** 166 A Rashbihari Avenue 2nd Floor, Opp- Fortish Hospital, Kolkata 700029. **Kolkata:** "CHOWRINGHEE COURT", 2nd Floor, Unit No.33, 55/55/1, Chowringhee Road, Kolkata - 700071. **Kollam:** Kochupilamoodu Junction, Near VLC Beach Road, Kollam 691001. **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kadapakkada, Kollam 691001. **Korba:** 1st Floor City Centre, 97 IRCC Transport Nagar, Korba 495677. **Kota:** B-33 'Kalyan Bhawan', Triangle Part, Vallabh Nagar, Kota 324007. **Kota:** 29 1st Floor Near Lala Lajpat Rai Circle, Shopping Centre, Kota 324007. **Kottayam:** Building No: KMC IX / 1331 A, Thekkumkattil Building, Opp.: Malayala Manorama, Railway Station Road, Kottayam 686001. **Kottayam:** 1st Floor CSI Ascension Square, Railway Station Road, Collectorate P O, Kottayam 686002. **Kumbakonam:** Jailani Complex, 47 Mutt Street, Kumbakonam 612001. **Kurnool:** H.No.43/8 Upstairs, Uppini Arcade, N R Peta, Kurnool 518004. **Kurnool:** Shop No.43 1st Floor, S V Complex Railway Station Road, Near SBI Main Branch, Kurnool 518004. **Lucknow:** No. 4 First Floor, Centre Court 5, Park Road, Hazratganj, Lucknow 226001. **Lucknow:** KSM Tower CP-1 Sinder Dump, Near Alambagh Bus Station, Alambagh, Lucknow - 226005. **Lucknow:** B-1/2 Vijay Khand, Near Union Bank of India, Gontinagar, Lucknow 226010. **Lucknow:** 1st Floor, A A Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow 226001. **Lucknow:** HIG-67 Sector E, Aliganj, Lucknow 226024. **Ludhiana:** U/GF Prince Market, Green Field Near Traffic Lights, (Above Dr. Virdis Lab), Sarabha Nagar, Pulli Pakhowal Road, P.O. Model Town, Ludhiana 141002. **Ludhiana:** SCO 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana 141001. **Madurai:** # 1st Floor 278, North Perumal Maistry Street, (Nadar Lane), Madurai 625001. **Madurai:** Rakesh Towers, 30-C 1st Floor, Opp Nagappa Motors, Bye Pass Road, Madurai 625010. **Malappuram:** First Floor Cholakkal Building, Near U P School Up Hill, Malappuram 676505. **Malda:** Sahis Tuli Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda 732101. **Mandi:** 149/11 School Bazaar, Mandi 175001. **Mangalore:** No. G4 & G5 Inland Monarch, Opp. Karnataka Kadri, Kadri Main Road Kadri, Mangalore 575003. **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore 575003. **Margao:** Virginkar Chambers I Floor, Near Kamat Milan Hotel, Old. Station Road, New Market Near Lily Garments, Margao 403601. **Margao:** 2nd Floor Dalal Commercial Complex, Pajifond, Margao 403601. **Mathura:** Ambey Crown IInd Floor, In Front of BSA College, Gaushala Road, Mathura 281001. **Meerut:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002. **Meerut:** 1st Floor Medi Centre, Opp ICICI Bank, Hapur Road Near Bachha Park, Meerut 250002. **Mehsana:** 1st Floor Subhadra Complex, Urban Bank Road, Mehsana 384002. **Mehsana:** UL/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana 384002. **Mirzapur:** Above HDFC Bank, Dankeenganj, Mirzapur 231001. **Moga:** 1st Floor Dutt Road, Mandir Wali Galli, Civil Lines Barat Ghar, Moga 142001. **Moradabad:** B-612 'Sudhakar', Lajpat Nagar, Moradabad 244001. **Moradabad:** Om Arcade Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Morena 476001. **Mumbai:** CTS No 411, 202 Citi Point 2nd Floor, Tellli Galli, Above C.T. Chatwani Hall, Opp. Hero Honda Showroom, Rajashree Shahu Maharaj Marg, Andheri East, Mumbai 400069. **Mumbai:** Rajabhadur Compound Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30. Mumbai Samachar Mar, Fort, Mumbai 400023. **Mumbai:** 131 Andheri Industrial Estate, Veera Desai Road, Andheri (West), Mumbai 400053. **Mumbai:** 104 Sangam Arcade, V P Road Opp: Railway Station, Above Axis Bank, Vile Parle (West), Mumbai 400056. **Mumbai:** 24/B Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort, Mumbai 400001. **Mumbai:** A-1 Himanshu Bldg., Sodawala Cross Lane, Near Chamunda Circle, Borivali West, Mumbai 400092. **Mumbai:** Shop No.4 Ground Floor, Shram Safiya Bldg, N. G. Acharya Marg, Chembur, Mumbai 400071. **Mumbai:** No: 114, 1st floor, Commerce House, 140, Nagindas Master Road, Fort, Mumbai - 400023. **Muzaffarpur:** Brahman Toli, Durgasthan Gola Road, Muzaffarpur 842001. **Muzaffarpur:** 1st Floor Uma Market, Thana Gumtimiti Jheel, Muzaffarpur 842001. **Mysore:** No.1 1st Floor Ch.26, 7th Main 5th Cross, Saraswati Puram, Above Trishakthi Medicals, Mysore 570009. **Mysore:** L-350 Silver Tower, Ashoka Road Opp.Clock Tower, Mysore 570001. **Nadiad:** 104/105 Near Paras Cinema, City Point Nadiad, Nadiad 387001. **Nagercoil:** 3A South Car Street, Parsans Complex, Nagercoil 629001. **Nagpur:** 145 Lendra Park, Behind Shabari, New Ramdaspath, Nagpur 440010. **Nagpur:** Plot No 2/1 House No 102/1, Mangaldeep Apartment, Opp Khandelwal Jewelers, Mata Mandir Road, Dharampeth, Nagpur 440010. **Namakkal:** 105/2 Arun Towers, Paramathi Street, Namakkal 637001. **Nanded:** Shop No.4 Santakripa Market, G G Road Opp.Bank of India, Nanded 431601. **Nasik:** Raturang Bungalow 2, Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik 422005. **Nasik:** F-1 Suyojit Sankul, Sharanpur Road, Nasik 422002. **Navsari:** 16 1st Floor Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari 396445. **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Navsari 396445. **Nellore:** 9/756 First Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore 524001. **Nellore:** 16-2-230 Room No: 27, 2nd Floor Keizen Heights, Gandhi Nagar, Pogathota, Nellore 524001. **New Delhi:** 7-E 4th Floor, Deen Dayaal Research Institute Bldg, Swamiram Tirath Nagar, Jhandewalan Extn, Near Videocon Tower, New Delhi 110055. **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi 110001. **New Delhi:** 605, Sixth Floor 'Ashoka Estate Building', 24, Barakhamba Road, New Delhi - 110001. **Nizamabad:** H No:5-6-430, Above Bank of Baroda First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad 503003. **Noida:** C-81 First Floor, Sector 2, Noida 201301. **Noida:** 405, 4th Floor, Vishal Chamber, Plot No. 1, Sector-18, Noida 201301. **Palakkad:** 10 / 688 Sreedevi Residency, Mettupalayam Street, Palakkad 678001. **Palakkad:** No: 20 & 21 Metro Complex, H.P.O.Road, Palakkad 678001. **Panipat:** SCO 83-84 1st Floor, Devi Lal Shopping Complex, Opp Rbs Bank, G T Road, Panipat 132103. **Panipat:** 1st Floor Krishna Tower, Above Amertex, G.T. Road, Panipat 132103. **Panjim:** No. 108 First Floor, Gurudutta Bldg, G Road, Above Weekenderm, Panjim 403001. **Panjim:** Fiat No.1-A, H. No. 13/70, Timotio Bldg, Next to Navhind Bhavan (Market Area), Heliodoro Salgado Road, Panaji, Goa - 403001. **Pathankot:** 1st Floor 9 A, Improvement Trust Building, Patel Chowk, Pathankot 145001. **Patiala:** 35 New Lal Bagh Colony, Patiala 147001. **Patiala:** SCO 27 D, Chotti Baradari, Near Car Bazaar, Patiala 147001. **Patna:** G-3 Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800001. **Patna:** 3A 3rd Floor Anand Tower, Exhibition Road Opp ICICI Bank, Patna 800001. **Pollachi:** 146/4 Ramanathan Building, 1st Floor New Scheme Road, Pollachi 642002. **Pondicherry:** S-8 100 Jawaharlal Nehru Street, (New Complex Opp. Indian Coffee House), Pondicherry 605001. **Pondicherry:** No:7 Thiayaraja Street, Pondicherry 605001, Sundaram Masilamani Towers, TS No. 5476 5479. **Proddatur:** Shop No:4 Araveti Complex, Mydukur Road, Beside Syndicate Bank, Proddatur 516360. **Pudukottai:** Sundaram Masilamani Towers, TS No. 5476 5479, PM Road Old Tirumayam Salai, Near Anna Statue Jublie Arts, Pudukottai 622001. **Pune:** Nirmiliti Eminence Off No. 6, I Floor Opp Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune 411004. **Pune:** Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune 411004. **Raipur:** HIG C-23 Sector 1, Devendra Nagar, Raipur 492004. **Raipur:** Shop No. 31 Third Floor, Millenium Plaza Above Indian House, Behind Indian Coffee House, Raipur 492001. **Rajahmundry:** Door No: 6-2-12 1st Floor, Rajeswari Nilayam Near, Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry 533101. **Rajahmundry:** D.No.6-1-4 Rangachary Street, T.Nagar Near Axis Bank Street, Rajahmundry 533101. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18 T P Mills Road, Virudhunganj Dist, Rajapalayam 626117. **Rajkot:** Office 207 210 Everest Building, Opp Shastri Maidan, Limda Chowk, Rajkot 360001. **Rajkot:** 104 Siddhi Vinyak Com., Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot 360001. **Ranchi:** 4 HB Road No: 206, 2nd Floor Shri Lok Complex, Ranchi 834001. **Ranchi:** Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti Near Nokia Care, Ratlam 457001. **Renukoot:** Radhika Bhavan, Opp. Padmini Hotel, Murdha, Renukoot 231217. **Rewa:** 1st Floor Angoori Building, Besides

Allahabad Bank, Trans University Road, Civil Lines, Rewa 485001. **Rohtak:** 205 2nd Floor Building No: 2, Munjal Complex, Delhi Road, Rohtak 124001. **Rohtak:** 1st Floor Ashoka Plaza, Delhi Road, Rohtak 124001. **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee 247667. **Rourkela:** 1st Floor Mangal Bhawan, Phase II Power House Road, Rourkela 769001. **Rourkela:** 1st Floor Sandhu Complex, Kachery Road, Uditnagar, Rourekla 769012. **Sagar:** Satyam Complex, 1st Floor, opp. Cantt. Mall, 5 Civil Lines, Sagar 470002. **Saharanpur:** 1 Floor Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur 247001. **Saharanpur:** 18 Mission Market, Court Road, Saharanpur 247001. **Salem:** No.2 I Floor Vivekananda Street, New Fairlands, Salem 636016. **Salem:** No.40 Brindavan Road, Fairlands, Near Perumal Koil, Salem 636016. **Sambalpur:** Opp. Town High School, Sansarak, Sambalpur 768001. **Sambalpur:** Ground Floor Quality Massion, Infront of Bazaar Kolkata, Nayapara, Sambalpur 768001. **Sangli:** Jiveshwar Krupa Bldg, Shop. No.2 Ground Floor, Tilak Chowk Harbhat Road, Sangli 416416. **Satara:** 117 / A / 3 / 22 Shukrawar Peth, Sargam Apartment, Satara 415002. **Satna:** 1st Floor Gopal Complex, Near Bus Stand, Rewa Road, Satna 485001. **Secunderabad:** 208 II Floor Jade Arcade, Paradise Circle, Secunderabad 500003. **Secunderabad:** 1st Floor Thirumala Complex, Paradise Circle S.D Road, Opp. Hotel Kamat, Secunderabad 500003. **Shaktinagar:** 1st/A-375 V V Colony, Dist Sonebhadra, Shaktinagar 231222. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong 793001. **Shimla:** 1st Floor Opp Panchayat Bhawan, Main Gate, Bus Stand, Shimla 171001. **Shimla:** Triveni Building, By Pas Chowk Khallini, Shimla 171002. **Shimoga:** Near Gutti Nursing Home, Kuvempu Road, Shimoga 577201. **Shimoga:** Sri Matra Naika Complex 1st Floor, Above Shimoga Diagnostic Centre, LLR Road Durgigudi, Shimoga 577201. **Shivpuri:** 1st Floor M.P.R.P. Building, Near Bank of India, Shivpuri 473551. **Sikar:** First Floor Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001. **Siliguri:** 17B Swamiji Sarani, Siliguri 734001. **Siliguri:** Nanak Complex, Sevoke Road, Siliguri 734001, . **Sitapur:** 12/12-A Sura Complex, Arya Nagar, Opp Mal Godam, Sitapur 261001. **Sivakasi:** 363 Thiruthangal Road, Opp: TNEB, Sivakasi 626123, No. 70 Nalliah Complex. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan 173212. **Solapur:** Flat No 109 1st Floor, A Wing Kalyani Tower, Near Pangal High School, 126 Siddheshwar Peth, Solapur 413001. **Solapur:** Block No 06 Vaman Nagar, Opp D-Mart Jule Solapur, Solapur 413004. **Sonepat:** 205 R Model Town, Above Central Bank of India, Sonepat 131001. **Sri Ganganagar:** 18 L Block, Sri Ganganagar 335001. **Sri Ganganagar:** 35E Block, Opp: Sheelta Mata Vaateka, Sri Ganganagar 335001. **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam 532001. **Sultanpur:** Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur 228001. **Surat:** Plot No.629 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons Athwalines, Surat 395001. **Surat:** G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat 395002. **Thane:** 3rd Floor Nalanda Chambers B Wing, Gokhale Road, Naupada, Near Hanuman Temple, Thane (West) 400602. **Thane:** 101 Yashwant Building, Ram Ganesh, Godkari Path, Ram Maruti Road, Naupada, Thane 400602. **Thanjavur:** No. 70 Nalliah Complex, Srinivasam Pillai Road, Tanjore 613001. **Thiruvalla:** 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla 689101. **Thiruvalla:** 2nd Floor Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107. **Tirunelveli:** 1st Floor Mano Prema Complex, 182/6 S. N High Road, Tirunelveli 627001. **Tirunelveli:** 55/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli 627001. **Tirupathi:** Shop No: 6 Door No: 19-10-8, (Opp To Passport Office), Air Bypass Road, Tirupathi 517501. **Tirupathi:** H.No:10-13-425 1st Floor, Tilak Road Opp: Sridevi Complex, Tirupathi 517501. **Tirupur:** 1 (1) Binny Compound, 2nd Street Kumaran Road, Tirupur 641601. **Tirupur:** First Floor 244 A, Kamaraj Road, Opp To Cotton Market Complex, Tirupur 641604. **Trichur:** Room No 26 & 27, Dee Pee Plaza, Kokkalai, Trichur 680001. **Trichur:** 2nd Floor Brothers Complex, Naikkanal Junction Shornur Road, Near Dhanalakshmi Bank H O, Thrissur 680001. **Trichy:** No 8 I Floor 8th Cross, West Extn. Thillainagar, Trichy 620018. **Trichy:** 60 Sri Krishna Arcade, Thennur High Road, Trichy 620017. **Trivandrum:** R S Complex, Opposite of LIC Buildings, Pattom P O, Trivandrum 695004. **Trivandrum:** 2nd Floor Akshaya Tower, Sasthamangalam, Trivandrum 695010. **Tuticorin:** 4 B A34 A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628003. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur 313004. **Udaipur:** 201-202 Madhav Chambers, Opp G P O, Chetak Circle, Udaipur 313001. **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain 456010. **Vadodara:** 103 Aries Complex BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390007. **Vadodara:** 203, Corner point, Jetalpur Road, Baroda 390007. **Valsad:** Gita Nivas 3rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad 396001. **Valsad:** Shop No 2 Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad 396001. **Vapi:** 208 2nd Floor Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi 396195. **Vapi:** Shop No-12 Ground Floor, Sheetal Appatment, Near K P Tower, Vapi 396195. **Varanasi:** Office No 1 Second Floor, Bhawani Market, Building No. D58/2A1 Rathyatra, Beside Kuber Complex, Varanasi 221010. **Varanasi:** D-64/1321st Floor, Anant Complex Sgra, Varanasi 221010. **Vashi:** Shop No.43-A Ground Floor, Vashi Plaza Sector-17, Near Apna Bazar, Vashi 400705. **Vellore:** No.1 Officer's Line 2nd Floor, MNR Arcade Opp. ICICI Bank, Krishna Nagar, Vellore 632001. **Vellore:** 1 M N R Arcade, Officers Line, Krishna Nagar, Vellore 632001. **Vijayawada:** 40-1-68 Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road Labbipet, Vijayawada 520010. **Vijayawada:** 39-10-7 Opp: Municipal Water Tank, Labbipet, Vijayawada 520010. **Visakhapatnam:** 47/9/17 1st Floor, 3rd Lane Dwaraka Nagar, Visakhapatnam 530016. **Visakhapatnam:** Door No: 48-8-7, Dwaraka Diamond, Ground Floor Srinagar, Visakhapatnam 530016. **Vizianagaram:** Soubhagya 19-6-1/3, 2nd Floor Near Fort Branch, Opp: Three Temples, Vizianagaram 535002. **Warangal:** A.B.K Mall, Near Old Bus Depot Road, F-7 1st Floor Ramnagar, Hanamkonda, Warangal 506001. **Warangal:** 5-6-95 1 St Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal 506001. **Yamuna Nagar:** 124 B/R Model Town, Yamuna Nagar 135001. **Yamuna Nagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar 135001.

Computer Age Management Services Private Limited (CAMS) / CAMS Service Centre

Agartala: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, 799001. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra 282002. **Ahmedabad:** 111-113, 1st Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, 380006. **Ahmednagar:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar, 414001. **Ajmer:** AMC No. 423/30 , Near Church, Brahmampuri, Opp T B Hospital, Jaipur Road, Ajmer, 305001. **Akola :** Opp.RLT Science College, Civil Lines, Akola, 444001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, 202001. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad,, 211001. **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency., Alleppey, 688001. **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar, 301001. **Amaravati :** 81, Gulshan Tower, 2nd Floor , Near Panchsheel Talkies, Amaravati, 444601. **Ambala:** Opposite PEER, Bal Bhawan Road, Ambala, Ambala, 134003. **Amritsar:** SCO - 18J, 'C' , Block Ranjit Avenue, Amritsar, 140001. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand, 388001. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Subhas Road, Opp Canara Bank, Anantapur, 515 001. **Andheri :** CTS No 411, 202 Citipoint, 2nd Floor, Telli Galli, Rajashree Shahu Maharaj Marg, Above C.T. Chhatwani Hall, Andheri, 400069. **Ankleshwar:** 1st Floor, Prem Prakash Tower, B/H B.N. Chambers, Ankleshwar, Mahadev Road, Ankleshwar- 389 001. **Asansol:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, 713303. **Aurangabad :** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad, 431001. **Balassore:** B C Sen Road, Balassore, 756001. **Bangalore:** Trade Centre, 1st Floor, 45, Dikens Road, (Next to Manipal Centre), Bangalore, 560 042. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly, 243001. **Basti:** Office no 3, 1st Floor, Jamia Shopping Complex ,(Opposite Pandey School),, Station Road, Basti, 272002. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum, 590006. **Bellary:** 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary, 583101. **Berhampur:** Kalika Temple Street, Beside SBI Bazar Branch, Berhampur, 760002. **Bhagalpur:** Krishna, I Floor, NearMahadev Cinema, Dr.R.P.Road, Bhagalpur, 812002. **Bharuch (Parent: Ankleshwar TP):** F-108, 1st Floor, Rangoli Complex, Station Road, Bharuch, 392001. **Bhatinda:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA, 151001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar, 364002. **Bhilai:** Shop No. 117, Ground Floor, Khicharia Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai, 490020. **Bhilwara:** Indrapartha tower, Second floor , Shyam ki sabji mandi , Near Mukharji garden, Bhilwara, 311001. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank , MP Nagar, Zone II, Bhopal, 462011. **Bhubaneswar:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar, 751001 **Bhuj:** Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch, 370001. **Bhusawal(Parent: Jalgaon TP):** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeev Talkies Road, Bhusawal, 425201 **Bikaner:** Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner, 334001. **Bilaspur:** 2nd Floor, Gwalani Chambers, St Xavier School Road, In front of CIT (Income Tax Office), Vypar Vihar Bilaspur, 495 001. **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, 827004. **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan, 713101. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, 673016. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh, 160 017. **Chandrapur:** Opp Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur, 442402. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, 600 034. **Chhindwara:** Shop No 01, Near Puja Lawn, Prarasia Road, Chhindwara, 480 001. **Chittorgarh:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh , Rajasthan, 312001. **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, 753001. **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road Benta, Laheriasarai, Darbhanga- 846001. **Davengere:** 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davengere, 577002. **Dehradun:** 204/121 Nari Shilp Mandir Marg , Old Connaught Place, Dehradun, 248001. **Deoghar:** S M M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, 814112. **Dhanbad:** Urmila Towers , Room No: 111(1st Floor) , Bank More, Dhanbad, 826001 **Dharmapuri :** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, 636 701 . **Dhule :** House No 3140, Opp. Liberty Furniture, Jammnal Bajaj Road, Near Tower Garden, Dhule- 424001 **Durgapur:** City Plaza Building , 3rd floor, City Centre, Durgapur, 713 216. **Erode:** 171E, Seshaiyer Complex, 1st Floor, Agraharam Street, Erode, 638001. **Faizabad:** Amar Deep Building, 3/20/14, Iind Floor, Niyawan, Faizabad-2244001. **Faridhabad:** B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad, 121001. **Gandhidham:** S-7, Ratnakala Arcade, Plot No 231, Ward 12/B, Gandhidham-370201. **Gandhinagar:** M-12, Mezzanine Floor, Suman Tower, Sector 17, Gandhinagar-382011. **Ghaziabad:** FF-26, Konark Building, 1st Floor, RDC-Rajnagar, Ghaziabad-201002. **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji , 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, 273001. **Gulbarga:** Pal Complex, Ist Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, 585 101. **Guntur:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur, 522002. **Gurgaon:** SCO - 16, Sector - 14, First floor, Gurgaon, 122001. Kailash Vihar Colony, **Guwahati:** A.K. Azad Road, Rehabori, Guwahati, 781008. **Gwalior:** G-6 Global Apartment, Opp. Income Tax Office, City Centre. , Gwalior, 474002. **Haldia:** 1st Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District., Haldia, 721 602 . **Haldwani:** Durga City Centre, Nainital Road, Haldwani, Haldwani , 263139. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribagh, 825301. **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, 383 001. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, 125001. **Hoshiarpur :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, 146 001. **Hosur:** No 9/2, 1st Floor, Attibelle Road, HCF Post, Behind RTO Office, Mathigiri, Hosur, 645010. **Hubli:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli, 580029. **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad, 500 003. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore, 452 001. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, 482001. **Jaipur:** R-7, Yudhisthir Marg , C-Scheme, Behind Ashok Nagar Police Station, Jaipur, 302 001. **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar, 144001. **Jalgaon:** 70, Navipeth, Opp. Old Bus Stand, Jalgaon, 425001. **Jalna :** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, 431 203. **Jamnagar:** 207, Manek Centre , P.N. Marg, Jamnagar, 361008. **Jammu:** JRDS Heights, Lane Opp. S&S Computers , Near RBI Building, Sector 14, Nanak Nagar , 180004. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur - 831001. **Jaunpur :** 248, First Road, Near Amber Hotel, Jaunpur , 222001. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi, 284001 **Jodhpur:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur, 342003. **Junagadh:** "Aastha Plus" , 202A, 2nd Floor, Sardarbag Road, NR Alkapuri, Opp. Zansi Rani Statue, Junagadh, 362001. **Kadapa:** Banded Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, 516001. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, 533 001. **Kalyani:** A - 1/50, Block-A, Dist Nadia, Kalyani, 741235. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, 670004. **Kanpur:** I Floor 106 to 108, CITY CENTRE Phase II, 63/2, THE MALL, Kanpur, 208 001. **Karimnagar:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar , 505 001. **Karnal (Parent :Panipat TP):** 7, II Floor, Opp: Bata Showroom, Kunjapara Road, Karnal, 132001. **Karur:** 126, G.V.P.Towers, Kovai Road, Basement of Axis Bank, Karur , 639002. **Katni:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI, 483 501. **Khammam :** Shop No 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburo Petrol Bunk, KHAMMAM, 507 001. **Kharagpur:** - H.No-291/1Ward No-15 Malancha Main Road, Opposite UCO BANK, Kharagpur, 721301. **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, 416001. **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata, 700016. **Kolkata :** 2A, Ganesh Chandra Avenue, Room No.3A, Commerce House"(4th Floor), Kolkata , 700013 **Kollam:** Kochupilamoodu Junction, Near VL C, Beach Road, Kollam, 691001. **Kota:** B-33 Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, 324007. **Kottayam:** Jacob Complex, Building No - Old No- 2512D, Behind Maktil Centre, Good Sheperd Road, Kottayam - 686001 **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam, 612001. **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 Pully, Pakhawal 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, SM Pally, Malda, 732 101. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank , Kadri Main Road, Kadri, Mangalore, 575 003. **Manipal:** Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, 576104. **Mapusa (Parent ISC : Goa):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank , Angod, Mapusa, 403 507. **Margao:** B-301, Reliance Trade Centre, Opp: Grace Nursing Home, Near Café Tato, V.V. Road (Varde Valauliker), Margao- 403601. **Mathura:** 159/160 Vikas Bazar, Mathura, 281001. **Meerut:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut , 250002. **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehnsana, 384 002. **Moga:** Gandhi Road, Opp Union Bank of India, Moga, Moga, 142001 **Moradabad:** H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Moradabad, 244001. **Mumbai:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, 400 023 **Muzaffarpur:** Brahman Toli Durgasthan, Gola Road, Muzaffarpur, 842001. **Mysoore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross , (Above Trishakthi Medicals), Saraswati Puram, Mysore, 570009. **Nadiad :** F 142, 1st Floor, Ghantakarna Complex, Gunj Bazar, Nadiad-387001. **Nagpur:** 145 Lendra, New Ramdaspet, Nagpur, 440 010. **Namakkal:** 156A/1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, 637001. **Nanded:** Shop No 303, 1st Floor, Rajmodh Complex, Mani Road, Sree Nagar, Nanded- 431605. **Nasik:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005 **Navasari:** 16, 1st Floor, Shivani Park, Opp. Shanksheswar Complex, Kaliawadi, Navasari, 396445 **Nellore:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, 524001. **New Delhi :** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videcon Tower Jhandewalan Extension, New Delhi , New Delhi, 110 055. **New Delhi:** Flat no.512, Narian Manzil, 23, Barakhamba Road, Connaught Place, New Delhi - 110 001. **Noida:** C-81, 1st floor, Sector - 2, Noida, 201301. **Palakkad:** 10/688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad, 678001. **Palanpur:** TP Life Tirupati Plaza, 3rd Floor, T - 11, Opp. Government Quarter, College Road, Palanpur, 385001. **Panipat:** SCO 83-84, Devi Lal Shopping Complex, Opp RBS Bank, G.T.Road, Panipat, 132103. **Patiala:** 35, New Lal Bagh Colony, Patiala-147001 **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Near Saket Tower, Patna, 800 001. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry, 605001. **Pune:** Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune, 411 004. **Rae Bareli:** 17, Anand Nagar Complex, Rae Bareli , Rae Bareli, 229001. **Raipur:** HIG-C-23, Sector - 1, Devendra Nagar, Raipur, 492004. **Rajahmundry:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, 533 101. **Rajapalayam:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, 626117. **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, 360001. **Ranchi:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi, 834001. **Ratlam:** 18, Ram Bagh, Near Scholar's School, Ratlam, 457001. **Ratnagiri:** Kohinor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, 415 639. **Rohtak:** 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak, 124001. **Roorkee:** 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee, 247667. **Rourkela:** 1st Floor, Mangal Bhawan , Phase II , Power House Road , Rourkela, 769001. **Sagar:** Opp. Somani Automobiles , Bhagwananj , Sagar , 470002. **Saharanpur:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, 247001. **Salem:** No.2, I Floor Vivekananda Street, New Fairlands, Salem, 636016. **Sambalpur:** Opp. Town High School, Sansarak , Sambalpur, 768001. **Sangli :** Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416. **Satara:** 117/A/3/22, Shukravar Peth, Sargam Apartment, Satara, 415002. **Shahjahanpur:** Bijlipura, Near Old Dist Hospital, Near Old Dist Hospital, Shahjahanpur, 242001. **Shillong:** 3rd Floor, RPG Complex, Keating Road, Shillong, 793001. **Shimla:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla , 171001. **Shimoga:** Near Gutti Nursing Home, Kuvempu Road, Shimoga, 577201. **Siliguri:** 17B, Swamiji Sarani, Siliguri, 734001. **Sirsa:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, 25055. **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur, 261001. **Solan :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan , 173 212 . **Solapur:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheswar Peth, Near Pangal High School, Solapur, 413001. **Sriganganagar:** 18 L Block, Sri Ganganagar , Sri Ganganagar , 335001. **Srikakulam:** Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam, 532 001. **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur, 228001. **Surat:** 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, Surendranagar, 363035. **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, Tamil Nadu, 641601. **Thiruvalla:** 25/590-14, C.V.P. Parliament House Building, Cross Junction, Thiruvalla, 689101. **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, Tinsukia, 786125. **Tirunelveli:** 1 Floor, Mano Prema Complex, 182/6, S.N High Road, Tirunelveli, 627001. **Tirupathi:** Shop No 6, Door No 19-10-8 (Opposite Passport office), AIR Bypass Road, Tirupathi 517501. **Trichur:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur, 680001. **Trichy:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, 620018. **Kokkalai,** 680001. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum, 695004. **Tuticorin:** 4B/16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, 628 003. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur, 313004. **Ujjain :** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain , 456 010. **Unjha (Parent: Mehnsana):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha , 384170. **Vadodara:** 103 Ariens Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara, 390 007. **Valsad:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad, 396001. **Vapi:** 208, 2nd Floor, Heena Arcade, Opp: Tirupati Tower Near G I D C Char Raasta, Vapi, 396195. **Varanasi:** Office No 1, 2nd Floor, Bhawani Market, Building No D-58/2-A1, Rathayatra, Beside Kuber Complex Varanasi, 221010. **Vaso(Parent Goa):** No DUB, Upper Ground Floor , Behind Techoclean Clinic, Suvidha Complex , Near ICICI Bank , Vasco da gama , 403802. **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:** Door No. 48-3-2, Flat No. 2, 1st Floor, Siddhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam, 530 016. **Warangal:** A.B.K Mall, Near Old Bus Depot road, F-7, Ist Floor, Ramnagar, Hanamkonda, Warangal, 506001. **Yamuna Nagar:** 124-B/R Model Town, Yamunanagar, 135 001. **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, 445 001.

L&T Investment Management Limited - Investor Service Centres

Ahmedabad: 105/106, Abhishree Avenue, Near SBI Zonal Office, Ambavadi, Ahmedabad- 380015. **Bengaluru:** Unit No. 1, 3rd Floor, Pride Hulkul, No. 116, Lalbagh Road, Opp. Passport Office, Bengaluru-560027. **Bhubaneswar :** 428/3818, 2nd Floor, Jaydev Nagar, Kalpana Square, Near Pantho Nivas, Bhubaneswar- 751002. **Chandigarh:** Plot No. 174, 3rd Floor, Industrial Area, Phase-2, Chandigarh- 160002. **Chennai:** 6th Floor, K.G.N. Towers, No. 62 Ethiraj Salai (Commander- In- Chief Road), Egmore, Chennai-600105. **Cochin:** Ventura, 2nd Floor, Anjumana, NH 47 By Pass Road, Cochin- 682024. **Coimbatore:** 1st Floor, " Atria", No. 2/8, Dr. NRN Layout, Bharathiyar Road, Palayam, Coimbatore- 641037. **Goa:** Shop No. F2, 1st Floor, Edcon Tower, Menezes Braganza Road, Panaji-403001. **Gurgaon (New Delhi):** 1st Floor, SCO-392/393, Sector 29, Near IIFCO Chowk Metro Stations, Gurgaon- 122002. **Hyderabad:** 4th floor, APDL Estates, 7-1-21/A, Survey No. 341/1, Diagonally opposite to Country Club, Begumpet, Hyderabad-500016. **Indore:** "Dhan Trident" Block No. B-3, PU- 4, Scheme No. 54, Near Vijay Nagar Square, Indore-452010. **Jaipur:** Unit No- 201 & 202, Trimurthy, V-Jay City Point, D-52, Ahinsa Circle, Ashok Marg, C-Scheme, Jaipur -302001. **Jamshedpur:** 1st Floor, Frontside/Unit 1A, H No. 7, Fairdeal Complex, S.B. Shop Area, Main Road, Bistupur, Jamshedpur-831001. **Kanpur:** 5th Floor, Unit 512, Kan Chamber, 14/113, Civil Lines, Kanpur-208001. **Kolkata:** 1st Floor, A-201 & 1/6, Block Ganga, Koyla Vihar Abhinandan, VIP Road, Kolkata 700 052. **Lucknow:** 1st Floor, A-16, Indira Nagar, Faizabad Road, Lucknow- 226016. **Ludhiana:** SCO 10-11, 2nd Floor, Feroze Gandhi Market, Ludhiana- 141002. **Mumbai (HO):** 6th Floor, Brindavan, Plot No 177, CST Road, Kalina, Santacruz (E), Mumbai 400 098. **(ISC):** No. 2, 1st Floor, Takshashilla, CHS, City Survey No. 3/76 of Dadar Naigaon Division, Gokuldas Madhavdas Pasta Road, Dadar (E), Mumbai-400014. **(ISC) :** Ground Floor, Bakhtawar, Nariman Point, Mumbai 400 0021. **(ISC):** Office No. 4A/2B, 4th floor, Lake City Centre, Kapurbavdi Junction, Majiwada, Thane (West)- 400607. **Nagpur:** 316, M G House, Rabindra Nath Tagore Road, Civil Lines, Nagpur- 440001. **New Delhi:** 6th Floor, DCM Building, 16, Barakhamba Road, Connaught Place, Above Barakhamba Road Metro Station, New Delhi -110001. **Noida (New Delhi):** 3rd Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector 15, Noida- 201301. **Patna:** Unit No. 609, 6th Floor, Ashiana Hariniwas Complex, Dak Bunglow Road, Patna-800001. **Pune:** Unit No-101, 1st Floor, Pramila Apartment, Plot No. 496, B+497 B/1A, Shivaji Nagar, Pune -411016. **Rajkot:** Business Avenue, 2nd Floor, Near Punjab Honda, KKV Hall Circle, Kalawad Road, Rajkot - 360005. **Surat:** 2nd Floor, Rockford Business Centre, Udhana Darwaja, Ring Road, Surat- 395002. **Vadodara:** 2nd Floor, Bennison Complex, Above HSBC Bank, Next to ICICI Bank Building, O.P. Road, Vadodara-390007.

L&T Investment Management Limited - Sales Offices

Agra: Block No 9/4, Shanker Point, Adjacent Income Tax, Sanjay Place, Agra- 282002. **Allahabad:** FF109 & FF110, 1st Floor, Vinayak Complex, Elgin Road, Civil Lines, Allahabad- 211 001. **Amritsar:** G.R Tower, 1st Floor, Mall Road, Amritsar- 143001 (wef 2nd July 2016). **Aurangabad:** 1st Floor, Renuka Krupa, Bhagya Nagar, Adalat Road, Aurangabad-431005. **Bhavnagar:** Shop No-FF-5, Gopi Arcade, Waghawadi Road, Bhavnagar -364002. **Bhopal:** "Alankar Complex", Mezzanine Floor, Above ICICI Bank, M.P. Nagar, Zone -II, Bhopal-462011. **Calicut:** 2nd Floor, Trade Link Complex, Challapuram Road, Mankave Junction, Calicut- 673007. **Cuttack:** 1st Floor, OSL Tower-3, Badambadi Square, Cuttack-753009. **Dehradun:** 2nd Floor, 75-A, Mak Plaza, Rajpur Road, Dehradun- 248001. **Dhanbad :** 1st floor, Rathod Mansion, Bank More, Below UCO Bank, Dhanbad -826001. **Durgapur:** B-27, Biplabi Rasbihari, Basu Sarani, Bidhan Nagar, Sector 2A, Durgapur -713212. **Gorakhpur:** 3rd Floor, A. D. Tower, Bank Road, Gorakhpur- 273001. **Gwalior:** 2nd Floor, JJ Plaza, Huzrat chauraha, Lashkar, Gwalior -474001. **Guwahati:** 2nd Floor, DD Tower, Christian Basti, Guwahati-781005. **Hubli:** 1st Floor, Mohinder Plaza, Opp Galgali Nursing Home, Deshpande Nagar, Travellers Bunglow Road, Hubli -580029. **Jalandhar:** SCO 47, 2nd floor, Gauri, Tower, Puda Complex, Opp Tehsil complex, Jalandhar -144001. **Jamnagar:** G-43, Ground Floor, Madhav Plaza, Opp SBI Bank, Near Lal Bunglow Jamnagar -361001. **Jodhpur:** Plot No. 131, KSC, 1st Floor, Mandeep Tower, New Residency Road, Jodhpur- 324002. **Kolhapur:** 1st Floor, F01 & F02, Jaduben Plaza, 1108/E, Shahupuri, Kolhapur-416001. **Madurai:** 278, North Perumal Maistry Street, 1st Floor, Nadar Lane, Madurai-625001. **Mangalore:** No-14-4-511-50-, 3rd floor, Crystal ARC, Balmata road, Hampanakatta, Mangalore-575001. **Meerut:** 2nd Floor, Metro arcade, Tezgarhi, Near BSNL Office, Meerut -250004. **Moradabad:** 8/8/49/ A, first Floor, Near Raj Mahal Hotels, Civil Lines, Moradabad-244001. **Mysore:** Kiran Mansion, First Floor, No. 646, Chamaraja Double Road, Mysore-570024. **Nashik:** 1st Floor, Devi's Zone, West Wing, Opp. Big Bazar, College Road, Nashik- 422005. **Panipat:** NK Tower, 2nd Floor, GT Road, Panipat-132103. **Pondicherry:** 1st Floor, No:144, 100 feet road, ECR Main Road, Pakkamudayanpet, Lawspet, Pondicherry- 605008. **Raipur:** 1st floor, Mezzanine Floor, Chawla Complex, Sainagar, Devendra Nagar Road Raipur-492001. **Ranchi:** 1st Floor, 45, Garikhana, Near PNB, Harmu Road, Ranchi -834001. **Rourkela:** Sector 19, L&T House, Ambagan, Rourkela -769005. **Siliguri:** 3rd Floor, Infinity Square, Sevoke Road, Siliguri- 734001. **Thiruvanthapuram:** Parmeswara Towers, T C 15/1948(4), Ganapathy Kovil Road, Opp. Canara Bank, Vazhuthacaud, Thiruvanthapuram-695014. **Trichy:** 2nd Floor, Sai Krishna Enclave, Block No 18, Salai Road, Near Hotel Kanappa, Trichy-620018. **Udaipur:** Ground Floor, Jeevan Jyoti Complex, City Station Road, Suraj pole, Udaipur - 313001. **Varanasi:** Unit No- D64, /127, CH Arihant Complex, Sagra, Varanasi-221010. **Vijaywada:** Door No- 40-5-6/1 Brundavana Colony, Tikkil Road, Street opposite to DV Manor Hotel, Labbipeta, Vijaywada-520010. **Vishakapatnam:** D.No: 47-14-5/1, Flat No:303, 2nd Floor, Eswara Paradise, Beside StateBank of India, Dwarakanagar Main road, Visakhapatnam- 530016.

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.

Applications from Institutional investors will be accepted by LTIML via facsimile on 1800 4190 500 as well as via an electronic email sent at - transact@Intmf.co.in, subject to satisfaction of requirements specified by LTIML.

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